

13 November 2013

<Client Name>  
<Address1>  
<Address2>

**netwealth** Investments Ltd  
ABN 85 090 569 109  
AFSL 230975

Level 8/52 Collins Street  
MELBOURNE VIC 3000  
PO Box 336  
SOUTH MELBOURNE VIC 3205

## netwealth Super Wrap Employer Sponsored Super MySuper

We are writing to you about MySuper and new rules recently introduced by the Government that impact on the investment of your superannuation.

### It is important that you respond to this letter.

MySuper is a new form of superannuation particularly designed for people who may not be involved in how their super is invested. If you have not chosen the fund into which the super contributions made by your employer are paid, or told us how these super contributions are to be invested, then from 1 January 2014 we will not be able to accept your employer's contributions and your employer will be required to make these contributions to a new MySuper product chosen by them.

If you would prefer your super contributions to continue to be invested in the netwealth Holdings Limited Employer Sponsored Plan in the netwealth Superannuation Master Fund (Super Wrap) you must provide instructions to confirm that this is what you want.

### **What do I need to do?**

Superannuation exists to ensure you accumulate savings to help provide for you and your family in retirement. It is therefore important that you consider the investment of your super.

If you wish to have your super contributions to continue to be made to your account in the **netwealth** fund then you need to take action. All you need to do is:

- 1. complete the attached Superannuation choice form nominating netwealth Super Wrap as your chosen superannuation fund and give it to your employer** (unless you have done this previously); **and**
- 2. complete the attached form providing us with your investment direction and return it to netwealth.**

To ensure your future contributions continue to be invested with **netwealth** this should be completed **by 29 November 2013**.

## Your Details

**Client name**  
<XXXXXXXXXXXXXX>

**Client number**  
<XXXXXX>

**Account number**  
<XXXXXXXXXX>

### Need Help?

	<b>Freecall</b>	1800 888 223
	<b>Phone</b>	+61 3 9655 1300
	<b>Fax</b>	+61 3 9655 1333
	<b>Email</b>	<a href="mailto:contact@netwealth.com.au">contact@netwealth.com.au</a>

### ***What is a MySuper product?***

MySuper is a new form of superannuation that provides a single investment option and standard insurance arrangements for superannuation members who have not chosen to take responsibility for the investment of their super.

### ***netwealth Super Wrap is NOT a MySuper product.***

Unlike MySuper products, Super Wrap provides you with a range of choices about how your money is invested and flexibility in your insurance options. Rather than being a “one size fits all” product, Super Wrap gives you the scope to establish a super account that you can change and manage to suit your own needs and preferences.

### ***How will I be affected?***

As a result of the change to regulations your employer must choose a MySuper product into which they will pay default superannuation contributions from 1 January 2014. If you have not given your employer a Standard Choice form nominating netwealth as the fund to which your employer superannuation guarantee (SG) payments are to be paid, then from 1 January 2014 your employer will have to pay your SG payments to the superannuation fund that offers their chosen MySuper product.

Even if you have given your employer a Standard Choice form nominating netwealth as the fund to which your employer SG payments are to be paid, but have not given netwealth a direction as to which investment option or options in which to invest your employer contributions, then from 1 January 2014 netwealth will be required to return those contributions to your employer to pay into a fund that offers a MySuper product.

If your future contributions are moved to a MySuper product then you may end up with an extra superannuation account and the investments that underlie your new MySuper fund will differ from those you have in Super Wrap.

### ***How can I get more information?***

If you require advice about **netwealth** Super Wrap and the investment of your superannuation you should contact your financial adviser.

If you have any questions or concerns about the MySuper transition process please contact **netwealth's** Investor Services team on Freecall 1800 888 223 or via email at [contact@netwealth.com.au](mailto:contact@netwealth.com.au).

**netwealth** remains committed to being a leading provider of investment choice for engaged superannuation members seeking to make the most of their superannuation.

<Client Name>  
Account Number: XXXXXXXXXXXX  
**netwealth <Product Type> Employer Sponsored Super**



### netwealth Employer Sponsored Super Plan – Member Direction

Member name: <Client Name>  
Account number: <XXXXXXXXXXXX>  
Fund name: <XXXXXXXXXXXX>

#### Current investment profile

Contributions to this account are currently allocated to the following investment option:

Asset Name	APIR Code	Asset Allocation %
AUI Platypus Australian Equity Trust W/S	AUS0030AU	5.00
Ausbil Australian Emerging Leaders Fund	AAP0104AU	5.00
Bennelong Australian Equities Fund	BFL0001AU	5.00
Invesco W/S Global Prop Secs Fund Hedged Class A	GTU0041AU	5.00
Tyndall Australian Share Wholesale Portfolio	TYN0028AU	6.00
netwealth Active High Growth Fund	NET0008AU	39.00
Zurich Inv Global Thematic Share Fund	ZUR0061AU	15.00
netwealth Cash Account	N/A	20.00

#### Investment direction

I direct netwealth to continue to invest all future contributions made to the fund on my behalf to the investment options above, until such time as I provide further instruction.<sup>1</sup>

Signature \_\_\_\_\_

#### Return this form to netwealth by 29 November 2013

Email contact@netwealth.com.au  
Fax 03 9655 1333  
Mail Reply Paid 336, SOUTH MELBOURNE VIC 3205

If you do not sign and return this form to netwealth, from 1 January 2014 we will not be able to accept superannuation contributions made by your employer on your behalf.

You should also ensure that you have provided your employer with a superannuation choice form nominating netwealth as your chosen fund so that your employer may continue to contribute to the fund on your behalf.

<sup>1</sup> You may change the investment options to which your contributions are allocated to by completing a reinvestment plan form which is available online at [www.netwealth.com.au](http://www.netwealth.com.au) or by contacting your adviser or netwealth.



Section A: **Employee to complete**

**1 Choice of superannuation fund**

I request that all my future superannuation contributions be paid to: (place an  in one of the boxes below)

my employer's superannuation fund named in 'Section B – Question 6'

my own choice of superannuation fund

**i** You only need to complete 'Section A' if you want to choose the superannuation fund that your employer's superannuation contributions are paid to.

**2 Your details**

Name

Employee identification number (if applicable)

Tax file number (TFN)

**➤** Make sure your superannuation fund knows your TFN. You can check just by looking at your latest statement from them. It helps you keep track of your money, allows you to pay extra contributions, and makes sure the money gets taxed at the special low rate.

**3 Details of my chosen superannuation fund:**

Fund name

Fund address

Suburb/town	State/territory	Postcode
<input type="text" value="Melbourne"/>	<input type="text" value="Vic"/>	<input type="text" value="3000"/>

Member No. (if applicable)

Account name

Superannuation fund's Australian business number (ABN) (if applicable)

Superannuation product identification number (if applicable)

Daytime phone number

**4 Appropriate documentation** (Place an  in the box if you have attached the required information.)

- I have attached:
- a letter from the trustee stating that this is a complying fund or retirement savings account (RSA) or, for a self managed superannuation fund, a copy of documentation from the ATO confirming the fund is regulated
  - written evidence from the fund stating that they will accept contributions from my employer, and
  - details about how my employer can make contributions to this fund.

Your employer is not required to accept your choice of fund if you have not provided the appropriate documents.

Signature

Date  
Day / Month / Year  
  /   /

**i** If you have completed 'Section A', return this form to your employer and keep a copy for your own records. Do not send this form to us at the ATO or your superannuation fund.

## Section B: Employer to complete

➤ Give this form to your employee after you have completed 'Section B'.

### 5 Your details

Business name

ABN

Signature

Date

Day / Month / Year  
  /   /

### 6 Your employer nominated superannuation fund

If the employee does not choose a different superannuation fund, superannuation contributions will be paid to the following superannuation fund on behalf of this employee (unless the employee has previously chosen a different fund):

Fund's name

Superannuation product identification number (if applicable)

For the product disclosure statement for this fund (if applicable) Phone

Fund's website

### For your records:

This section must be completed when the employee returns the form to you with a completed 'Section A'.

Date valid choice is accepted  /  /  Date you act on your employee's valid choice  /  /

❗ Do not send a copy of this form to us at the ATO or your superannuation fund. You must keep a copy for your own records for a period of five years.

❗ When you receive this form and all of the required information from your employee, and where an employee has chosen a fund, any contributions you make in the two months after receiving the form can be made to either your employer nominated superannuation fund (your default fund) or the employee's new chosen fund. Contributions after the two month period must be made to the employee's new chosen superannuation fund.

### PRIVACY STATEMENT

We do not collect this information. We provide a format for you as an employee to provide that information to your employer.