



Choice of Fund – how will it affect you?

What is the Commonwealth Choice of Fund policy?

The Commonwealth Government's policy is to allow certain employees to choose what superannuation fund their employer's contributions will go into from 1 July 2005. Those employees will be able to choose a complying superannuation fund, known as an 'eligible choice' fund.

RBF is a complying superannuation fund.

Does this affect RBF members?

Tasmanian public sector employees have already had choice of fund since 1999.

However, the Commonwealth Choice of Fund legislation imposes some new administrative requirements on employers which will be applicable to some employees.

Your employer may contact you to confirm your choice of fund. If you have already made a written election outlining your choice of fund, your employer does not need to contact you again.

The Commonwealth Government's Choice of Fund legislation will not apply to members of the RBF Contributory Scheme.

Why RBF is my fund of choice

Dedicated support

RBF staff are salaried people who are totally focused on acting in your best interests. In addition to RBF's role in managing your money, you might be surprised to know of the other ways in which we can help you through your employment.

We have people to support you if you:

- get sick and need to make a disability claim through RBF or discuss the death of a loved one.
- want to talk about your superannuation over the phone, by email, in writing, or face to face.
- need financial planning help. We have the advantage of specialist knowledge about RBF.

We are committed to educating our members through:

- workplace information sessions conducted regularly throughout the State. Ask your employer to arrange for us to visit.
- a Statewide seminar and regional workshops each year.
- information packs and self-help tools.

Investment excellence

RBF has consistently achieved above-average returns over the longer term and as a not-for-profit organisation, these returns continue to benefit you, the member.

Strength and Security

In today's volatile world, confidence in the organisation securing your retirement future is paramount. RBF has been achieving excellent outcomes for Tasmanians for 100 years and continues to grow from strength to strength. We have some 70,000 members and over \$2 billion in funds under management.

Local Representation

RBF has offices in both Launceston and Hobart and our staff regularly visit other regional and country areas. Do other funds offer you this convenience and ease of contact?

Competitive charges

RBF has no entry or exit fees, no commission and low administration and investment management fees.

Quality of our staff

RBF staff possess an impressive record of educational achievement and professional development, which complements our proven superannuation industry expertise. There is a strong commitment to ongoing staff development at all levels of the organisation.

Product diversity

A range of products that offer excellence in choice covering contributions options, death and disability cover and retirement products. Contact RBF on 1800 622 631 or email us at super@rbf.com.au for details.

Compare for yourself

RBF has a Fund Comparison Sheet so you can compare what RBF offers with other funds. If you need help making a comparison please contact RBF personally. We guarantee to give you a fair, honest and factual appraisal of the options.

Useful website resources

www.rbf.com.au (RBF)

www.fido.asic.gov.au (ASIC)

www.asfa.asn.au (ASFA)

For further information

Phone us on: 03 6233 3672 or 1800 622 631

Fax us on: 03 6233 3357

Email us at: super@rbf.com.au

Online at: www.rbf.com.au

Write to: The Chief Executive Officer
Retirement Benefits Fund Board
GPO Box 446
Hobart Tas 7001

Visit us at: Retirement Benefits Fund Board
39 Sandy Bay Road, Hobart

Personal appointments are available in Hobart, Launceston, Burnie and Devonport . To arrange an appointment telephone 1800 622 631.

Disclaimer

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