

Improve Your Super Today...

Complete checklist to see how.

All brochures & forms (in italics) available from RBF. More information at www.rbf.com.au.

Strategies to improve your superannuation	Options
<p>Personal contributions</p> <p>Commence or increase personal voluntary contributions to RBF Investment Account</p> <p>Current personal contributions</p> <p>\$_____ or _____% of salary</p>	<p><input type="checkbox"/> Do it now <input type="checkbox"/> Review in 12 months</p> <p>Increase to \$_____ or _____% of salary</p> <p><input type="checkbox"/> Salary deduction: Contact HR and advise change to my personal contributions</p> <p><input type="checkbox"/> Direct debit: Complete an RBF <i>Direct Debit Application</i> and forward to RBF</p>
<p>Co-contributions</p> <p>Check to see if you are eligible to receive a co-contribution towards your personal superannuation from the Federal Government.</p> <p>Remember personal contributions towards Contributory Scheme count for the purposes of co-contributions. Salary sacrifice contributions are not included.</p>	<p><input type="checkbox"/> Earning \$28,000 or less – potential to receive \$1500</p> <p><input type="checkbox"/> Income less than \$58,000 Look up the ATO website www.ato.gov.au/super to determine maximum available.</p> <p><input type="checkbox"/> Plan to make sufficient personal contributions before 30 June 2006 to earn maximum co-contribution according to your income.</p>
<p>Salary sacrifice into the RBF Investment Account</p> <p>Check with your HR section to confirm you can salary sacrifice.</p> <p>For help call RBF on 1800 622 631.</p>	<p><input type="checkbox"/> Do it now <input type="checkbox"/> Review in 12 months</p> <p><input type="checkbox"/> I need to investigate salary sacrifice further</p> <p>Annual salary sacrifice amount \$_____</p> <p><input type="checkbox"/> Contact RBF for help</p> <p><input type="checkbox"/> Contact HR and ask to commence salary sacrifice</p>
<p>RBF Investment Account for your Partner</p> <p>Your spouse or partner may be able to open an RBF Investment Account. You and your partner can both save for retirement with RBF. An account for your partner will allow you to split your retirement income, which can be tax effective – and contributions might attract a tax deduction.</p>	<p><input type="checkbox"/> I have a spouse/partner who is not a member of RBF</p> <p><input type="checkbox"/> Complete a <i>Spouse Account Application</i> form</p> <p>I can deposit \$_____ to open the account.</p> <p><input type="checkbox"/> Forward <i>Spouse Account Application</i> & deposit to RBF</p> <p><input type="checkbox"/> Establish direct debit or other regular payments to account</p>
<p>Member investment choice</p> <p>Choose from 14 investment options to suit your lifestyle, values and affinity to risk. Create the mix of investments that best suits your needs.</p>	<p><input type="checkbox"/> I need to reassess my MIC options</p> <p><input type="checkbox"/> Contact RBF to learn more about my options</p> <p><input type="checkbox"/> Complete the <i>MIC Election</i> form and forward to RBF, or elect directly using the RBF website.</p>
<p>Lump sum deposit</p> <p>You can make cash deposits into the RBF Investment Account as additional superannuation. Commonwealth Government Preservation Rules, mean withdrawals from the Investment Account cannot be made until retirement.</p>	<p><input type="checkbox"/> I have a lump sum which I do not need until I retire.</p> <p><input type="checkbox"/> Deposit the funds into RBF Investment Account</p>
<p>Rollover</p> <p>Superannuation held with other funds can be rolled into RBF. You can keep all your superannuation together and minimise fees and charges.</p>	<p><input type="checkbox"/> I have superannuation from a previous employer with another fund.</p> <p><input type="checkbox"/> Complete the <i>Rollover Form</i> and return to RBF.</p>

Contributory Scheme members: Additional options to improve your superannuation – see over.

RBF Contributory Scheme Members only

Strategies to improve your superannuation	Options
<p>Increase my rate of contributions</p> <p>Current rate of contributions _____%</p> <p>Increase to a maximum of 15% (1% increments).</p> <p>Where your current contribution rate is less than 5%, you must pass a medical before increasing your rate.</p>	<p><input type="checkbox"/> Do it now <input type="checkbox"/> Review in 12 months</p> <p>Increase to _____% (maximum 15%)</p> <p><input type="checkbox"/> Complete <i>Application to Vary Contributions</i> form & return to RBF</p>
<p>Salary Sacrifice in the Contributory Scheme</p> <p>Members can seek more information from RBF about the suitability of including salary sacrifice in their contribution strategy.</p>	<p><input type="checkbox"/> Request further information</p> <p><input type="checkbox"/> Complete <i>Application to Vary Contributions</i> form & return to RBF</p>
<p>Upgrade past service to a maximum of 11%*</p> <p>Upgrade previous rate of contribution to 6 - 11%.</p> <p>Call RBF for an estimate on cost to upgrade all or part of your past service.</p> <p>Implement a saving strategy to pay for the upgrade through personal voluntary contributions or salary sacrifice to the Investment Account.</p> <p>Where your contribution rate is less than 5%, you must pass a medical prior to upgrading past contributions.</p>	<p><input type="checkbox"/> Do it now <input type="checkbox"/> Review in 12 months</p> <p><input type="checkbox"/> I have some money now to purchase an upgrade.</p> <p><input type="checkbox"/> I need to save to purchase an upgrade and will commit to salary sacrifice or voluntary contributions.</p> <p>Contact RBF to discuss how to implement your decision.</p>
<p>Purchase non-contributory service*</p> <p>You can purchase periods of non-contributory service provided you can demonstrate eligibility.</p> <p>Public sector service which can be purchased includes periods where a contributor:</p> <ul style="list-style-type: none"> ▶ immediately before becoming contributor, was a student teacher, cadet, apprentice or a trainee of any other kind employed in an Agency; or ▶ immediately before becoming a contributor, was an employee within the meaning of the regulations (Permanent Full time or Permanent Part time); ▶ was on leave without pay; ▶ had a previous period of service as a member of the Contributory Scheme; or ▶ had service as a married female employee or as a part time employee whilst exempted from membership of the Contributory Scheme. <p>Implement a saving strategy to pay for the purchase through voluntary contributions or salary sacrifice.</p>	<p><input type="checkbox"/> Do it now <input type="checkbox"/> Review in 12 months</p> <p><input type="checkbox"/> I have some service I think may be eligible.</p> <p><input type="checkbox"/> Contact RBF to see if I am eligible.</p> <p><input type="checkbox"/> Review 3 months before retirement.</p> <p><input type="checkbox"/> I have some money now to purchase the service.</p> <p><input type="checkbox"/> I need to save to purchase the service and will commit to salary sacrifice or voluntary contributions.</p> <p>Contact RBF to discuss how to implement your decision.</p>

***Warning:** The process to upgrade past service or purchase non-contributory service must be completed before terminating your public sector employment. The right to improve your superannuation using these strategies no longer exists after your termination date. The cost to upgrade past service or purchase non-contributory service is subject to actuarial factors which may change at any time.

RBF has up-to-date information on its website www.rbf.com.au

Register on the website and view your personal account details.

Call RBF on 1800 622 631.