



## RBF Investment Account

The RBF Investment Account is a superannuation accumulation account where you can continue to save for your retirement. You can choose from a range of member investment choice options to suit your own situation.

While preservation rules apply to most funds held in the Investment Account, your Accessible Amount (also called Unrestricted Non-Preserved) can be withdrawn at any time. A higher level of tax usually applies to funds withdrawn prior to age 55.

After age 60, lump sum or pension payments made from the Investment Account will be tax-free.

### The RBF Investment Account gives you access to:

- a choice in how your money is invested with Member Investment Choice.
- a Fund without deductions for commission, entry or exit fees and competitive administration fees.
- the direct debit system where you can nominate the amount and frequency of personal contributions to your superannuation from your bank/credit union.
- Salary Sacrifice - available to Tasmanian public sector employees.
- an account for your partner or spouse providing potential tax benefits and the opportunity for your partner to save for their retirement.
- access to an RBF Allocated Pension when you retire (no establishment fees).
- RBF Life Pensions for members who commenced before 15<sup>th</sup> May 1999.

Visit the website at [www.rbf.com.au](http://www.rbf.com.au) and register to view your RBF account balances and monthly investment returns. Information about RBF products and services is also available.

### You will enjoy:

- half-yearly membership statements to inform you of investment performance.
- confidence in a Fund which has consistently achieved excellent returns over the long term.
- comfort in a Fund where returns benefit members rather than company shareholder's profits.

### Consolidate your retirement savings by:

- rollover superannuation held in other accounts to your Investment Account.
- continue to make personal and spouse contributions provided you remain eligible to contribute to super.

### Centrelink assessment

If you are applying for Centrelink benefits, your RBF Investment Account balance will be included in the Centrelink asset test.

Investment returns earned on your account balance will be subject to deeming by Centrelink, along with other income you may earn on non-super investments. Members should contact Centrelink directly with further queries about their entitlement for Centrelink benefits.

For further information RBF can be contacted at:

Telephone:	1800 622 631
Email:	<a href="mailto:super@rbf.com.au">super@rbf.com.au</a>
Post:	GPO Box 446, Hobart 7001
Website:	<a href="http://www.rbf.com.au">www.rbf.com.au</a>

**Disclaimer**

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