

## Important information about your Nationwide Super account

We are writing to you as a valued member of Nationwide Super to let you know about an important change to your super account. If you also have a Pension Division account with Nationwide Super, you will receive a separate communication about important changes to your pension account.

The Trustee of Nationwide Super has decided to transfer all member accounts to the newly created Nationwide Super plan in the Russell Investments Master Trust. The Trustee of the Russell Investments Master Trust is Total Risk Management Pty Ltd, which is part of the Russell Investments group of companies.

The Trustee of Nationwide Super has made this decision after careful investigation and consideration. Members will benefit from the economies of scale, value for money and expertise that Russell Investments can provide. This decision will also see the Nationwide Super brand maintained, along with the commitment to be the Small Business Super Business – supporting members and employers who work in and run small businesses right around Australia.

### Enhancements from 1 December 2018

- An **immediate fee reduction**. This means you'll be paying less administration and investment fees per annum.
- Access to a **wider range of investment options**. You'll have access to 23 investment options and global investment opportunities that weren't previously available.
- **Improved suite of tools and services** – to help you better manage your super savings.



Norm Doughty  
Acrobat Removals  
& Storage

Kris Lees  
Lees Racing

Dr Gail Melliush BVSc.  
Cardiff Vet Hospital

### What does this mean for your super?

You don't have to do anything. We will transfer your account for you, which will occur on 1 December 2018.

In the new year, you will receive a Transfer Statement from Nationwide Super, plus then a Welcome Information Kit with a Product Disclosure Statement for the Nationwide Super plan in the Russell Investments Master Trust. This will contain detailed information about your account and the additional product features and services that will be available to you.

In the meantime, you should be aware that:

- There will be a limited processing period before and after the transfer. Further details are provided below.
- If you have made a binding death benefit nomination, after the transfer this will be treated as a non-binding (preferred) death benefit nomination until such time as you make a new binding death benefit nomination.
- If you have made a non-binding (preferred) death benefit nomination, after the transfer this will still be valid.
- If you have completed a third party authority for an adviser, after the transfer you will need to complete a new third party authority.
- If you have made a power of attorney, after the transfer this will still be valid.
- If you have provided consent for Nationwide Super to search for your super elsewhere, including rolling in that amount into your Nationwide Super account, after the transfer this will still be valid unless you tell us otherwise.

## Limited processing period

There will be a limited processing period before and after the transfer. Any requested transactions will be completed as quickly as possible after the limited processing period ends. However, they may take a little longer than usual to be completed.

The table below details the types of transactions that will be affected and the final dates for processing prior to the transfer.

Transaction type	Details	Deadline prior to transfer
General account updates, insurance changes or claims	This will be the last day your account can be updated. These updates include: changes of your personal details, beneficiary nominations, third party authority, power of attorney, SuperMatch consents etc. This will also be the last day we can process your insurance requests and changes to insurance.	Tuesday 27 November 2018
Using MemberAccess	MemberAccess will not be available during the limited processing period. You will not have access to your account details or be able to complete any online functions during this period. MemberAccess will become available mid-December 2018, and you will be able to log-in using your current log-in details (including password).	Tuesday 27 November 2018, 5pm (NSW time)
Investment switches	This is the last day you will be able to submit an investment switch for processing prior to the transfer.	Tuesday 20 November 2018 before midnight
Financial transactions, including: <ul style="list-style-type: none"> <li>• contributions</li> <li>• contributions splitting request</li> <li>• rollovers into your account</li> <li>• benefit payments including partial or full withdrawals</li> <li>• insurance claims.</li> </ul>	There will be limited processing of all financial transactions, including rollovers in and out of the fund as well as all types of contributions to your account (including employer contributions, personal contributions and/or spouse contributions). It is important to ensure you submit your rollover requests or pay contributions as soon as possible to ensure no delay.	Friday 23 November 2018
New pension account opening	All Nationwide Super pension accounts will be transferred to Russell Investments iQ Retirement. Any member wanting to open a new pension account should refer to the Product Disclosure Statement and Application Form at <a href="http://russellinvestments.com/au/retirementpds">russellinvestments.com/au/retirementpds</a>	New pension applications will not be processed from 24 October 2018.

## We're here to help

Further details about the transfer, including Frequently Asked Questions are on our website at [nationwidesuper.com.au/russellinvestments](http://nationwidesuper.com.au/russellinvestments). If you have any questions, please contact us on 1800 025 241 or [enquiries@nationwidesuper.com.au](mailto:enquiries@nationwidesuper.com.au).



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