

## Smartsave Intra-Fund Transfer (IFT) to Superhero Super

**This Significant Event Notice (SEN) provides you with important information about changes to your Smartsave Personal Choice (including Accumulation, Pension and Transition to Retirement accounts) or Smartsave Employer Super (including MySuper accounts) ('Smartsave').**

**You may need to take action as a result of the IFT, so please read this notice carefully. You should also check we have your up to date contact details on file.**

OneVue Wealth Services Pty Ltd (ABN 70 120 380 627, AFSL 308868) as the Promoter together with the trustee Diversa Trustees Limited (ABN 49 006 421 638; RSE Licence Number L0000635 AFSL Licence No 235153) ('Trustee'), has made the strategic decision to conduct an IFT of Smartsave (a sub-plan of OneSuper (ABN 43 905 581 638; RSE R1001341) ('OneSuper') to Superhero Super on 1 December 2023.

This decision has been arrived at following a thorough evaluation of Smartsave, which considered its features, financial interests and the likely objectives, financial situation, and needs of all members.

Superhero Super offers a range of equivalent features as well as a range of enhanced benefits to what you currently enjoy as a member of Smartsave.

As a result of the IFT, there may be changes including enhancements to your account investments as well as changes or reductions to your fees. These changes are outlined in this notice.

### Limited Service Period

**From the close of business (5pm Australian Eastern Daylight Time (AEDT)) on Thursday 30 November 2023 to commencement of business (9.00am AEDT) Monday 18 December 2023** specific services and transaction capabilities will be subject to limitations during what we term the 'Limited Service Period.' This period will facilitate a seamless transition for your account to Superhero Super.

If you find yourself in need of making adjustments to your account or wish to carry out actions like contributions, withdrawals, rollovers, or other transactions before or during the transfer, please consult page 6 of this notice for the important dates.

We acknowledge that the constraints of the Limited Service Period may pose challenges to managing your super and potentially lead to frustration. Nevertheless, it represents a crucial phase in our journey to successfully complete the transfer.

**Please ensure you read this notice carefully to understand how these changes could impact you and contact us if you have any questions.**

## Background

In recent years, there has been a substantial increase in regulatory changes introduced by both the federal government and regulatory bodies. These changes have significantly raised the complexity and cost of administering superannuation funds, potentially leading to poor outcomes for members in cases where there isn't sufficient scale.

Taking into account these regulatory shifts and the continuously evolving landscape, the Trustee has made the strategic decision to conduct an IFT of your member account from Smartsave to Superhero Super.

It's important to note that Superhero Super is an existing sub-plan of OneSuper, with Diversa Trustees Limited serving as both the trustee and issuer.

Superhero Super offers a range of equivalent features as well as a range of enhanced benefits to what you currently enjoy as a member of Smartsave.

## Who is Superhero Super?

Superhero Super is a fund focused on delivering better member outcomes, competitive fees and greater flexibility over how members choose to invest their superannuation. By delivering a superior digital member experience, Superhero Super gives members confidence in their financial future.

Superhero Super also offers members a large range of investment choices, from diversified, single sector and thematic investment options as well as the ability to invest in direct ASX300-listed shares, Listed Investment Companies (LICs), Hybrids and selected ETFs. Additional fees may apply for investing in some of these asset classes.

Superhero Super USI details	
Fund Name	OneSuper
Sub-plan Name	Superhero Super
USI	43905581638018
Fund ABN	43 905 581 638

## What does this mean for me?

No action is required from you for Smartsave and Superhero Super to complete the IFT. There is also no direct cost to you. Any costs associated with the IFT that may be incurred will be covered by Smartsave and Superhero Super. Your account will automatically transfer to Superhero Super on Friday 30 November 2023 and a new account with Superhero Super will be established on 1 December 2023.

Once the transfer has taken place, you will have a new account created in Superhero Super. You will receive an Exit Statement from Smartsave and a Welcome Letter from Superhero Super confirming the transfer, as well as any insurance details. We will also include a letter you can pass on to your employer to pay your statutory super contributions to your new Superhero Super account.

What will stay the same	What you can do
<p><b>Your investment options</b></p> <p>You will hold the same investment options you currently hold in Smartsave. However, if you hold an investment in the MySuper Growth Option and you don't qualify as a MySuper Member (this may be because you have made an investment election to invest some of your funds in another investment option), your balance from the MySuper Growth Option will be reinvested into an equivalent investment option, the Growth Option.</p> <p>Please refer to the fees and costs information below. In this event, you may receive a different number of units on transfer, however the total value transferred will be the same.</p>	<p>The investments you hold with Smartsave will transfer across to Superhero Super. If you wish to change investment options prior to the IFT, you will be able to make investment changes via the Smartsave secure online portal up to 30 November 2023. Please note that you will also have access to a range of new investment options as a member of Superhero Super.</p> <p><b>IMPORTANT NOTE:</b> If you select any direct investments in Superhero Super following the IFT, we will establish a Cash Account for you to facilitate your trading activities. Different Fees apply for direct investments, please refer to the Superhero Product Disclosure Statement, Additional Information Guide and Direct Investment Guide which will be made available to you on 1 December 2023 via <a href="https://www.superhero.com.au/super/">https://www.superhero.com.au/super/</a> or in your Welcome Letter for more details.</p>
<p><b>Death benefit nominations</b></p> <p>On transfer, all binding, non-binding death benefit nominations, and reversionaries will be transferred across to your new Superhero Super account on the same basis as your original instructions.</p>	<p>You can update your death benefit nomination any time prior to Thursday 30 November 2023 by completing and sending a Binding/Non-binding death benefit nomination to Smartsave.</p>
<p><b>Your insurance cover with Smartsave</b></p> <p>If you have insurance through Smartsave, your insurance cover will remain in place following the IFT.</p>	<p>If you do not currently have insurance cover with Smartsave, you can apply for insurance cover with Superhero Super following the IFT under the existing Smartsave Insurance arrangements.</p>
<p><b>Your Pension Payments</b></p> <p>If you currently hold a Smartsave Pension account, you will be transferred into a Superhero Retirement account on the same terms, including the payment amount (if above minimum), the payment frequency and the date the pension is paid</p>	<p>Before we can transfer your Smartsave account to Superhero Super, we are legally required to make a minimum pension payment to you, which will be prorated from 1 July 2023 up to 30 November 2023. Prior to the transfer, we will analyse your pension payments made to date within Smartsave, and if your minimum pension payment hasn't been met, we will make this minimum pro</p>

rata pension payment to you on Friday 24 November 2023.

After your pension account has been transferred to Superhero Super, a new minimum will be calculated based on the value of your new Superhero Super account, your age at the date of transfer and the number of days to 30 June 2024. This means that your pension payment amounts may change from 1 December 2023.

#### **Direct Debit Arrangements**

If you currently have a direct debit arrangement in place, this will continue under Superhero.

There is nothing you need to do in order to move your current Direct Debit arrangement to Superhero Super. You can cancel or amend your Direct Debit arrangements at any time by contacting your bank.

#### **Income Protection Payments**

If you currently receive income protection payments from Smartsave, these will continue to be paid from your Superhero Super account with no change to the payment frequency and the date the payment is paid

There is nothing you need to do your income protection payments will continue in Superhero Super.

#### **Financial Advice Fees**

If you have authorised any financial advice fees to be deducted from your Smartsave account on-going basis, this authority will continue in Superhero Super, however your adviser will need to register with Superhero Super before fees can be paid from Superhero Super.

Superhero Super will provide your adviser with this notice and ask that they register with Superhero Super.

Please note that all advice fee arrangements expire 150 days after the anniversary day unless renewed. The anniversary day is 12 months from when you signed your original advice form.

You can view your existing financial adviser fees by logging onto your online account before 30 November 2023, by referring to your most recent Fee Disclosure Statement or by contacting your financial adviser directly. Alternatively, you can request these details from Smartsave, please refer to contact details section below.

You can cancel or amend your financial Adviser fees authority arrangements at any time by contacting Smartsave before 30 November 2023 or Superhero after 1 December 2023.

What will change	What you have to do
<p><b>Member number and member portal</b></p> <p>Your member number will change and you'll use a new website to log into your new account.</p>	<p>Look out for these details in your Welcome Letter or email from Superhero Super.</p>
<p><b>Your employer will make your super contributions to Superhero Super</b></p> <p>If your employer is making contributions to Smartsave for you, they will need to update the Unique Superannuation Identifier (USI) to Superhero Super's USI (<b>43 905 581 638 018</b>). Your employer will need to be given your new Superhero Super member number.</p>	<p>If you are receiving employer contributions, you must advise your employer of your new member number, which will be sent to you via email or mail in the week commencing Monday 18 December 2023. You can contact Superhero following the IFT to request your member number. You will need to advise your employer of the USI for Superhero Super (43 905 581 638 018).</p>
<p><b>Your BPAY® details will change</b></p> <p>If you use BPAY® to make personal contributions to your super, the details you use will change.</p>	<p>Any BPAY® contributions that are received to Smartsave's BPAY® account after 30 November 2023 will be returned. Look out for your new Superhero Super BPAY® details in your Welcome Letter or call Superhero Super after the IFT.</p>
<p><b>Third party authority</b></p> <p>Any third-party authorities you may have in place in Smartsave will not be valid in Superhero Super. For Power of Attorneys, these may no longer be valid and will need to be reviewed by the Trustee before being allowed to transact on your account after the IFT.</p>	<p>You will need to update your third party authority via Superhero Super on or after 1 December 2023. You can cancel or amend your existing third party authority arrangements at any time by contacting Smartsave before 30 November 2023.</p>
<p><b>Financial Advisers</b></p> <p>If your financial adviser has access to your account portal in Smartsave, your adviser will need to register with Superhero Super and you will need to re-sign adviser consent forms to allow your adviser to access your account details in the Superhero Super portal.</p>	<p>Superhero Super will provide your adviser with a copy of this notice and ask that they register with Superhero Super. Your adviser will provide you with a new adviser consent form to authorise your adviser's access to your Superhero Super portal. You can cancel or amend your adviser arrangements at any time by contacting Smartsave before 30 November 2023 or Superhero after 1 December 2023 or directly with your adviser.</p>

## Limited Service Period

Before and after the transfer, there will be a period where only restricted transaction services are able to be processed and some services may be delayed. This period is referred to as a Limited Service Period and will start from close of business being 5pm AEDT on Thursday 30 November 2023, with business as usual recommencing from commencement of business at 9am AEDT on 18 December 2023.

This is because the transfer of your account will require certain activities to be undertaken, including the reconciliation, account closure and transfer of your information and account balance. Please take the time to read the following information carefully to check whether you need to take any action now.

During the Limited Services Period:

- You won't be able to submit withdrawals or investment changes on your Smartsave account. Any withdrawals submitted will be processed from 18 December 2023. Any investment changes will be via the Superhero Super portal.
- Any rollover/transfer out requests to other superannuation funds received will be rejected and need to be resubmitted from 18 December 2023.
- Contributions physically received into Smartsave's bank account from either you or your employer up to 30 November 2023 will be processed as per normal. Any contributions (other than employer) received into the Superhero Super bank account after 1 December 2023, will be processed to your account from 18 December 2023.
- Please note that employers will need to make contributions to the new USI (as noted above) from 1 December 2023 in order to be accepted. From 1 December 2023, any contributions received to the old USI will be returned to your employer.
- Access to your Smartsave online portal will be unavailable. A new online portal will be available to you in Superhero Super from 18 December 2023.
- If you have pension payments due on 25 November 2023, these will be paid as normal from Smartsave. Your pension payment due on 25 December 2023 will be received from Superhero Super.
- If you have a pension account, after 1 December 2023, a new minimum pension will be calculated based on the value of the Superhero Super account balance, your age at the date of transfer, and the number of days to 30 June 2024. This means that your next pension payment amount after the transfer may change.
- Any financial hardship or compassionate claims received and approved up until 30 November 2023 will be paid as per normal.
- Any financial hardship or compassionate claims received and approved after 1 December 2023 will be processed as a 'partial payment', with 75% of any approved release amount being paid during the Limited Services Period and the remainder being paid from 18 December 2023.
- You will not be able to switch your investment options during the Limited Service Period.
- Any other changes to your account, such as insurance, contact details or beneficiary changes, will need to be received by 5pm AEDT 30 November 2023 otherwise they will be processed when the Limited Services Period ends from 18 December 2023.

## Key Impact of Limited Service Period

Activity	Cut off date	Processing resumes
Requests to make any changes to your pension preferences, your payment amounts, payment frequency or your drawdown options	5pm Thursday 30 November 2023	9am Monday 11 December 2023
Rollover/Transfer Out request		
Any requests received for Smartsave after the cut-off date will be rejected and need to be resubmitted from 18 December 2023.	5pm Thursday 30 November 2023	9am Monday 18 December 2023
Investment Changes	5pm Thursday 30 November 2023	9am Monday 18 December 2023 via the Superhero Member portal
Notice of Intent to claim a tax deduction on personal contributions	5pm Thursday 30 November 2023	9am Monday 11 December 2023
Requests to open new Pension account from existing Accumulation account	5pm Thursday 30 November 2023	9am Monday 11 December 2023
Submitting benefit payment/ withdrawal requests		
Any requests received after the cut-off date will be processed from 18 December 2023	5pm Thursday 30 November 2023	9am Monday 18 December 2023
Personal details updates	5pm Thursday 30 November 2023	9am Monday 11 December 2023
Family Law Instructions	5pm Thursday 30 November 2023	9am Monday 11 December 2023
ATO Release Authorities		
Examples include excess contribution releases, Div 293 tax releases and First Home Super Saver releases	5pm Thursday 30 November 2023	9am Monday 18 December 2023
Contributions / Rollovers In received	5pm Thursday 30 November 2023	9am Monday 11 December 2023
Online access	5pm Thursday 30 November 2023	9am Monday 18 December 2023 via the Superhero Member portal
Contribution Splitting forms	5pm Thursday 30 November 2023	9am Monday 18 December 2023
Financial Hardship / Compassionate Grounds forms	5pm Thursday 30 November 2023	9am Monday 18 December 2023



## Timeline of Key Events

What will occur	Date
Completed financial hardship and compassionate grounds forms and insurance updates, variations, and cancellation forms submitted by this date before the Limited Service Period.	Thursday 30 November 2023
Activities - the last day for: Final personal contributions to be received by Smartsave The fund to receive withdrawal, rollover or contribution splitting requests Member ability to view, transact, and provide instructions online	Thursday 30 November 2023
Limited Service Period (pause in processing) on transacting and administration of Smartsave accounts commences from	Thursday 30 November 2023
Superhero Super account opened	Friday 1 December 2023
Smartsave exit statement and Superhero Super welcome letter, Choice of fund form and member number sent	Week commencing 18 December 2023
Limited Service Period (pause in processing) ends. Members can now transact via their Superhero Super account. Confirmation of Superhero Super Member Portal account access details provided.	Monday 18 December 2023



## Changes to Fees and costs

If you have an Accumulation account (excluding MySuper), Pension, or Transition to Retirement account there will be a change to the fees from 1 December 2023. Superhero Super administration fees are structured differently to Smartsave, and this may affect you. The impact of fees will vary by member. In aggregate, many members will receive a reduction in administration fees. However, some members may experience an increase.

Currently, under Smartsave, all asset-based administration fees are applied to your account through a unit price, which you do not see as a separate transaction in your account. These fees are subtracted from your investment earnings prior to the determination of the unit price, effectively reducing the return on your investment. However, following the implementation of IFT, all administration fees will be directly charged to your account and you will see an administration fee deduction from your account at the end of each month.

The fees for Superhero Super (which includes 'Superhero Super' (Accumulation accounts), 'Superhero Transition to Retirement' (Transition to Retirement accounts) and 'Superhero Retirement' (Account based Pensions) accounts consists of the following:

- An account keeping fee of \$1 per week, or \$52 per annum.
- An asset-based administration fee of 0.49% per annum based on your account balance up to \$1,500,000.
- The asset-based administration fee reduces to 0.00% for the portion of your account balance over \$1,500,000.

MySuper is a simple superannuation product designed for those who do not want to make choices about their superannuation. The fees for MySuper accounts will decrease (Table 1- Fee Comparison).

In addition, if you are invested in MySuper investment option but you don't qualify as a MySuper Member as you have selected another investment option, you are no longer eligible for a MySuper account and your administration fee will change as you will be transferred to the Growth investment option (Table 2 - Fee Comparison). This will likely result in a fee increase.

If you have an Accumulation account (excluding MySuper), Pension, or Transition to Retirement account, refer to "Table 3 - Fee Comparison" which shows the current fees and costs that apply to all Pooled Investment Options (this includes High Growth, Growth, Moderate, Conservative, Cash, Australian Shares, International Shares, Diversified Shares, Australian Listed Property, Australian Fixed Interest, International Fixed Interest (Hedged) but excludes MySuper Growth) for Smartsave and Superhero Super indicative and comparisons of the total annual cost to a member. Actual differences will depend on your account balances. For this purpose the fee comparisons do not include any amounts paid on your behalf from fund reserves.

**Table 1 - Fee Comparison: Smartsave MySuper Growth and Superhero Super MySuper Growth Investment Option**

*MySuper is a simple superannuation product designed for those who have not made an active choice about their superannuation. If you are invested in Smartsave MySuper, and have not elected to invest in another investment option in Smartsave your investment in Smartsave 'MySuper Growth' option will be transferred to 'Superhero Super MySuper Growth' option from 1 December 2023. However, in the future within Superhero Super, if you choose to invest in a different investment option, any remaining balance in the MySuper Growth option will be automatically transferred to the Superhero Growth Option. For further information, please refer to Table 2.*

Type of fee or cost	Smartsave MySuper Growth	Superhero MySuper Growth
Administration fees	<p>An account keeping fee of <b>\$20</b> per year per member (but not charged on account balances less than \$2,000)</p> <p>PLUS Asset-based administration fee of <b>0.42%</b> per annum</p> <p>Asset-based administration fee - calculated on the average daily balance and deducted from the assets of your investment and reflected in the unit price of your Investment Option. This fee is not deducted directly from your account.</p>	<p>An account keeping fee of <b>\$20</b> per year per member (but not charged on account balances less than \$2,000). Account keeping fee is calculated daily and charged monthly.</p> <p>PLUS Asset-based administration fee of <b>0.42%</b> per annum</p> <p>Asset-based administration fee - calculated on the average daily balance and deducted from your account monthly.</p> <p>All administration fees will be deducted directly from your account.</p>
Investment fees	<p><b>0.316%</b></p> <p>Investment Fees are deducted from the assets of the underlying investments.</p>	<p><b>0.316%</b></p> <p>Investment Fees are deducted from the assets of the underlying investments.</p>
Transaction costs <sup>1</sup>	Nil	Nil

<sup>1</sup> Disclosed transaction costs are an estimate based on transaction costs payable in the previous financial year. These costs may be higher or lower.

**Table 2 - Fee Comparison: Smartsave MySuper Growth and Superhero Super Growth**

*If you are invested in Smartsave MySuper Growth, however you have made an investment choice and while a member of Smartsave elected to invest in another investment option in Smartsave, you will no longer be eligible to hold a MySuper account and your investment in Smartsave 'MySuper Growth' option will be transferred to the Superhero Super Growth option from 1 December 2023. Superhero Super Growth is not a MySuper product and different fees apply. This will likely result in a fee increase.*

Type of fee or cost	Smartsave MySuper Growth	Superhero Super Growth
Administration fees	<p>An account keeping fee of <b>\$20</b> per year per member (but not charged on account balances less than \$2,000)</p> <p>PLUS Asset-based administration fee of <b>0.42%</b> per annum</p> <p><b>Account based fee rebate</b> You may be entitled to a fee rebate for the applicable Account balance tier.</p> <p><b>Fee after rebate for account balances in fee rebate tiers</b>                      \$500,000 - \$1,000,000: 0.55% p.a.                      \$1,000,001 and above: 0.05%p.a.                      \$1,500,000 and over: Nil</p> <p>Asset-based administration fee - calculated on the average daily balance and deducted from the assets of your investment and reflected in the unit price of your Investment Option. This fee is not deducted directly from your account.</p>	<p>An account keeping fee of <b>\$52</b> per year per member (\$1 per week). Account keeping fee – calculated daily and charged monthly.</p> <p>PLUS Asset-based administration fee of <b>0.49%</b> per annum (on balance amounts up to \$1,500,000)</p> <p>Nil asset-based administration fee will be charged on your balance over \$1,500,000.</p> <p>Asset-based administration fee - calculated on the average daily balance and deducted from your account monthly.</p> <p>All administration fees will be deducted directly from your account.</p>
Investment fees	<p><b>0.316%</b> Investment Fees are deducted from the assets of the underlying investments.</p>	<p><b>0.316%</b> Investment Fees are deducted from the assets of the underlying investments.</p>
Transaction costs <sup>2</sup>	<p>Nil Transaction costs may be incurred when underlying assets of Pooled Investment Options are bought or sold. These are shown net of amounts recovered by the buy/sell spread charged.</p>	<p>Nil Transaction costs may be incurred when underlying assets of Pooled Investment Options are bought or sold. These are shown net of amounts recovered by the buy/sell spread charged.</p>

<sup>2</sup> Disclosed transaction costs are an estimate based on transaction costs payable in the previous financial year. These costs may be higher or lower.

**Table 3 - Fee Comparison: Smartsave all Pooled Investment Options and Superhero Super (excluding MySuper Growth Option)**

Type of fee or cost	Smartsave (excluding MySuper Growth) all Pooled Investment Options	Superhero Super (excluding MySuper Growth) all Pooled Investment Options
Administration fees	<p>An account keeping fee of <b>\$20</b> per year per member (but not charged on account balances less than \$2,000)</p> <p>PLUS Asset-based administration fee of <b>0.60%</b> per annum</p> <p><b>Account based fee rebate</b> You may be entitled to a fee rebate for the applicable Account balance tier. <b>Fee after rebate for account balances in fee rebate tiers</b> \$500,000 - \$1,000,000: 0.55% p.a. \$1,000,001 and above: 0.05%p.a. \$1,500,000 and over: Nil</p> <p>Asset-based administration fee - calculated on the average daily balance and deducted from the assets of your investment and reflected in the unit price of your Investment Option. This fee is not deducted directly from your account.</p>	<p>An account keeping fee of <b>\$52</b> per year per member (\$1 per week). Account keeping fee – calculated daily and charged monthly.</p> <p>PLUS Asset-based administration fee of <b>0.49%</b> per annum (on balance amounts up to \$1,500,000)</p> <p>Nil asset-based administration fee will be charged on your balance over \$1,500,000.</p> <p>Asset-based administration fee - calculated on the average daily balance and deducted from your account monthly.</p> <p>All administration will be deducted directly from your account.</p>
Investment fees	<p>Ranging from <b>0.180% to 0.324%</b> p.a. Investment Fees are deducted from the assets of the underlying investments. This fee is not deducted directly from your account.</p>	<p>Ranging from <b>0.180% - 0.324% p.a.</b> Investment Fees are deducted from the assets of the underlying investments. This fee is not deducted directly from your account.</p>
Transaction costs <sup>3</sup>	<p>Ranging from <b>0.00% to 0.167%</b> Transaction costs may be incurred when underlying assets of Pooled Investment Options are bought or sold. These are shown net of amounts recovered by the buy/sell spread charged.</p>	<p>Ranging from <b>0.00% to 0.167%</b> Transaction costs may be incurred when underlying assets of Pooled Investment Options are bought or sold. These are shown net of amounts recovered by the buy/sell spread charged.</p>

<sup>3</sup> Disclosed transaction costs are an estimate based on transaction costs payable in the previous financial year. These costs may be higher or lower.

**Total annual cost to a member for *Moderate Option* at various balances:**

	<b>Smartsave Moderate Option</b>	<b>Superhero Super Moderate Option</b>
	Administration Fees and Costs: \$20 + 0.60% p.a; Investment Fees and Costs: 0.323%; Transaction costs: 0.005%.	Administration Fees and Costs: \$52 + 0.49% p.a; Investment Fees and Costs: 0.323%; Transaction costs: 0.005%.
<b>\$20,000 balance</b>	\$206	\$216
<b>\$30,000 balance</b>	\$298	\$297
<b>\$50,000 balance</b>	\$484	\$461
<b>\$100,000 balance</b>	\$948	\$870
<b>\$150,000 balance</b>	\$1,412	\$1,279
<b>\$200,000 balance</b>	\$1,876	\$1,688

Different Fees apply if you decide to invest in direct investments, please refer to the Superhero Product Disclosure Statement, Additional Information Guide and Direct Investment Guide which will be made available to you on 1 December 2023 via <https://www.superhero.com.au/super/> or in your welcome letter for more details.

## Before the IFT

If you do not wish to participate in the transfer, you can either:

- Request the transfer of your entire account balance to another superannuation fund; or
- Request a full withdrawal of your account (subject to meeting a condition of release).

Any transfer or withdrawal instructions must be received by Smartsave before 5pm on Thursday, **30 November 2023**.

To make a full withdrawal, please complete a Withdrawal form available at [onesuper.com](https://onesuper.com) and send it to us by 5pm on Thursday, **30 November 2023**.

If your rollover or full withdrawal is completed, you will be mailed an Exit Statement from Smartsave and your access to the Smartsave Secure Online Portal will cease upon the closure of your account. Any insurance cover you held with Smartsave will also be cancelled upon closure of your account.

**IMPORTANT NOTE FOR SMARTSAVE PENSION ACCOUNT HOLDERS:** If you hold a pension account, the transfer of your pension account to Superhero Super does not result in the commencement of a new pension for Centrelink purposes.

If, however, you specifically choose to transfer your current Smartsave pension benefits to another superannuation fund or to make a withdrawal of your pension account balance prior to the transfer, this may have an impact on any social security payments of other benefits you are receiving.

It is recommended that you consult with your financial adviser about the implications of any potential transfer to an alternative superannuation fund or any withdrawal in relation to your individual circumstances.



## Your Contact Details

In order to access the Superhero Super Member Portal after the IFT, we need to verify your email address and mobile phone number. Please complete and return the form on the last page of this document prior to Thursday 30 November 2023.

If you already have an email address and mobile number registered with your Smartsave account, there is nothing you need to do.

The collection of your personal information (PI) is governed by the Privacy Act 1988 (Cth). OneVue Wealth Services uses your PI to administer your superannuation account (including insurance, if any), improve our products and services and keep you informed. If we cannot collect this information, we may not be able to do these tasks. We may collect your PI from you, or from third parties such as your employer. We will only share your PI where necessary to perform our activities with our administrator, other service providers, as required by law or court/tribunal order or with your permission. Your PI may be accessed overseas by some of our service providers. For full details of how we use your PI, the countries where your PI may be accessed, how you can access and change your PI, and the privacy complaints process please read our Privacy Policy on the Secure Online Portal, or at [onesuper.com](https://onesuper.com).

## Our Contact Details

Smartsave and Superhero Super are here to help before and after the IFT to help make this transition as easy as possible for you.

If you have any questions or would like further information, please contact Smartsave or Superhero Super at the following:

Smartsave Customer Solutions	Superhero Super Member Services
Please contact Smartsave Customer Solutions for any enquiries prior to 30 November 2023.	Please contact Superhero Member Services for any enquiries from 1 December 2023.
<b>Phone:</b> <b>1800 640 055</b>	<b>Phone:</b> Will be available via the Superhero website <a href="https://www.superhero.com.au">www.superhero.com.au</a> from 1 December 2023 and will be provided in the Superhero Super Welcome Letter.
<b>Email:</b> <b><a href="mailto:smartsave@onevue.com.au">smartsave@onevue.com.au</a></b>	<b>Email:</b> <b><a href="mailto:hello@superhero.com.au">hello@superhero.com.au</a></b>
<b>Mail:</b> <b>PO Box 1282</b> <b>Albury NSW 2640</b>	<b>Mail:</b> <b>PO Box R1055</b> <b>Royal Exchange NSW 1225</b>

## Member Details Form

Please fill out the details below and return to Smartsave Customer Solutions prior to 30 November 2023.

- **Email:** [smartsave@onevue.com.au](mailto:smartsave@onevue.com.au)
- **Mail:** PO Box 1282, Albury NSW 2640

Given name(s)

Surname

Smartsave Member Number

Date of Birth

Email address

Mobile number (+61)

Registered address

Suburb

State

Postcode

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