

# Getting started with your Super Accumulator account

We've summarised everything you need to know to get started with adding or withdrawing funds from your new Super Accumulator account, plus how you can access it online, following the transfer from the Macquarie ADF Superannuation Fund.

For further information regarding Super Accumulator, please refer to the Product Disclosure Statement.

## Temporary suspension of funds going in or out of your account between 11 March 2019 and 22 March 2019

Please note there will be a temporary suspension of additions (including contributions and rollovers) and withdrawals from 11 March 2019 to 22 March 2019. This means that no funds will be moved in or out of your ADF Super Fund account during this period while we facilitate the transfer of members to Super Accumulator.

**If you wish to have a transaction processed before the suspension of transactions, the completed transaction request must be received by the Fund by 11am on 11 March 2019 (AEDT).**

## Adding funds to your new Super Accumulator account

### Adding funds via BPAY®

- Contributions can be made by selecting the BPAY® option from an internet or telephone banking service and following the instructions to enter the appropriate biller code based on the type of contribution being made (see list below), your reference number and the contribution amount.
- Your 10-digit reference number can be found on your member statement, your Account Details report (through the Online Client Portal), or is available from your adviser. If you are unable to locate the reference number, you can request it via email to [wrapolutions@macquarie.com](mailto:wrapolutions@macquarie.com). Please note your reference number is not your account number.

Contribution type	Biller code
Personal	423038
Spouse	423053

Contributions will generally be credited to your Cash Account (the cash hub of Super Accumulator) on the second Business Day following the payment. If you are making a personal contribution that you intend to claim as a tax deduction, please refer to the *Claiming tax deductions for your contributions* section of the PDS. Using an incorrect reference number or biller code may result in delays in processing.

### Adding funds via Direct debit

- You or your spouse can make regular contributions by completing the Direct debit request form available through the Client Portal or from your adviser. We will debit an amount selected by you or your spouse (a minimum of \$100) from the bank or building society account nominated on the form at the chosen frequency.
- Where the account debited is not in your name, we may require additional documentation to identify that account in relation to you. You must notify us if you cease to be eligible to make contributions (see the section Acceptance of superannuation contributions in Contributing into superannuation in the Technical Information Booklet available at [macquarie.com/yourwrap](http://macquarie.com/yourwrap)).
- Your contributions will be deducted on or shortly after the 8th of the relevant month(s) and credited to your Cash Account generally on the second Sydney Business Day following the deduction.

### Cancelling your direct debit

- You can cancel your direct debit at any time without penalty. Please give us 14 days' notice in writing and notify us before the 24th day of the month to make the cancellation of your direct debit effective in the following month.

Your direct debit will automatically cease if:

- your account is closed
- you do not make at least one successful direct debit in every 12-month period
- three direct debits are rejected within a 12-month period
- you have reached age 65 and have not met the work test or you have otherwise become ineligible to contribute.

We reserve the right to modify or cancel the direct debit at any time. For example, where you have had three or more dishonoured payments. If your direct debit is modified or cancelled and your account still open, we'll provide you with 14 days' notice in writing or contact your adviser.

### Adding funds via Direct deposit

You or your spouse can arrange to make one-off transfers from an Australian bank or building society account into your Cash Account. This differs from direct debits because you are crediting funds from your external account, as opposed to us withdrawing from it. Direct deposits will generally be credited within two Business Days of the transfer.

You will need to complete the *Direct deposit facility request* form.

Please note: You are only able to elect one contribution type (either personal or spouse) for your direct deposit facility. Other contribution types can be contributed via BPAY®. Your employer must contribute via SuperStream.

### Adding funds via Cheque

Some contributions may not be made by electronic methods. These include CGT concession, personal injury and downsizer contributions. For these types of contributions, cheques should be made payable to:

Please make cheques payable to:

**MIML Super Accumulator (full account name)**

Cheques, for these contribution types, should be accompanied by either a new application or an *Additional investment* form, as well as the applicable ATO form, and be sent to us.

Cheque contributions will be treated and recorded by us according to the contribution type nominated. If you do not specify the contribution type, processing of your contribution may be delayed and there may be taxation consequences.

Cheques take approximately three Business Days to clear and must be cleared before your selected investments can be purchased.

## Receiving employer contributions

Super Accumulator accounts are able to receive employer contributions via SuperStream.

Employers or their service providers will require your account details and the following Fund information to send contribution information and payments via SuperStream:

- Unique Superannuation Identifier (USI) and superannuation product name
- Australian Business Number (ABN)
- Electronic service address.

The USI and ABN for making contributions to Super Accumulator are shown in the table below.

Product	USI	ABN
Super Accumulator	65508799106041	65 508 799 106

- Employers or their payroll service providers can use the USI and ABN to identify the individual super product on the ATO's Fund Validation Service in order to obtain the crediting details and electronic service address for that super product.
- Any superannuation contributions made by your employer after 11am on 11 March 2019 (AEDT) using the Fund's USI will be rejected and refunded to your employer.

**Please note the USI for Super Accumulator is different to your existing Fund and your employer will need to update this information in order for employer contributions to be added to your new Super Accumulator account.**

## Adding funds via Rollovers

If you are intending to rollover other existing superannuation investments into Super Accumulator, please complete the Rollover authority form (available online via the Client Portal). Please note the superannuation fund that you are rolling your investments from may require additional documentation and we recommend contacting them to confirm their requirements.

## Keep an eye on your wealth with our award-winning app

As a part of the Super Accumulator offering, you'll be provided with access to our online Client Portal and have the option to download our award-winning mobile app to view your account. This will be available after the transfer occurs.

With online access, you can see the balance of your new Super Accumulator account, plus access account transactions, additional account information and insurance details (if applicable). Stay up-to-date with the market and track the performance of your portfolio with ease.

To log in to the Client Portal after the transfer, simply go to: **[macquarie.com/personal](https://macquarie.com/personal)**.

## For more information

Visit: [macquarie.com/yourwrap](https://macquarie.com/yourwrap)

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