

Asgard

Want to make the most
of your super?



Your super checklist

What to do next

If you would like to find out more on how to make the most of your super:

- Speak to your financial adviser
- Call the Asgard Contact Centre on 1800 998 185

Asgard has some simple tips on how to make the most of your super

Tips	Where to find more information
Save on multiple super account fees Consolidating your multiple accounts into Asgard can reduce fees and paperwork.	Visit www.asgard.com.au , and go to Products and Services – Business Super – Brochures and Forms. Complete the ‘Transfer Authority’ form and return it with proof of identification.
Take charge of your investment strategy Decide how your money is invested with a wide range of investment options to suit your needs.	Learn more about your options in your Product Disclosure Statement, or speak to your financial adviser.
Insurance through your super Group rates and tax benefits make this a smart way to protect yourself and your family.	Your Product Disclosure Statement outlines full options and also includes forms to request more cover.
Select your beneficiaries No one likes to think about not being around to enjoy retirement. But if something does happen to you, you can make sure your super goes to your beneficiaries.	To nominate a beneficiary, you can use the ‘Account Amendment form’, or to nominate a binding death benefit nomination, complete the ‘Binding Death Benefit Nomination form’, both available at the back of the Product Disclosure Statement.

Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695, is the trustee of the Asgard Employee Super Fund ABN 90 194 410 365. The information contained in this flyer is current as at July 2009. This information has been prepared without taking account of your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. The taxation position described is a general statement and should only be used as a guide. It does not constitute tax advice and is based on current tax laws and our interpretation. Your individual situation may differ and you should seek independent professional tax advice.

Information about the relationships between Asgard Capital Management Ltd and other St George Group companies and the remuneration (including commission) or other benefits that they and any other person can receive in respect of, or that is attributable to, the financial services they provide is set out in the general Financial Services Guide issued by Asgard Capital Management Ltd. You can contact Asgard Investor Services on 1800 998 185 or write to us at PO Box 7490, Cloisters Square, PERTH WA 6850. © BT Financial Group Pty Limited 2009. 10085B-0809jj