

# From Super to Pension in three easy steps

*Simplicity*



*Freedom*

*When you're preparing for retirement, it's important you make the right choices for your Super benefits.*

Now you've turned 65, you are eligible to cash in your Super benefits. If you decide you'd like to use your Super to set up regular pension payments through an ASGARD Pension Account, follow these three easy steps to help you choose the ASGARD Account that's right for you.

## Talk to your financial adviser about pension options

The type of pension you choose will depend on how much flexibility you need and how you'd like to invest your Super benefits.

Do you need access to lump sum amounts? Are you happy with pre-set investment options, or do you want to choose where your money's invested? Which type of pension is best for you – Allocated or Term Allocated? Your financial adviser will explain all the different options available to you.

## 2 Choosing an ASGARD Pension Account to suit your needs

ASGARD offers both Allocated and Term Allocated Pensions through a number of ASGARD Accounts, each offering a range of investment options. Your financial adviser will help you choose the best option to meet your retirement goals. The table provides a summary of all the ASGARD Pension options available. Your financial adviser can give you more details, including a copy of the Product Disclosure Statement for each of these Accounts.

## 3 Complete an application form

When you've decided on a Pension Account, your financial adviser can help you complete an application form, or can complete it online for you – ASGARD already holds all your details, so this process is quick and easy.

### Choosing an ASGARD Pension Account

ASGARD Pension Account	Investment Options
SMA – Funds	Benefit from the expertise of leading experienced investment managers. Choose from five portfolios tailored to meet specific investment risk tolerance levels. You also get investment flexibility – change to one of the other portfolios at any time.
Managed Profiles	Benefit from the expertise of leading investment managers. Choose an investment portfolio containing any number of managed investments from ASGARD's extensive menu. You can also purchase shares through this Account. Switch investments at any time, quickly and easily.
Elements	Benefit from the expertise of leading investment managers. Choose from a range of Diversified or Sector Multi-manager Funds, or from the menu of Single-manager Funds. You can include any combination of managed investments from the Multi- or Single-manager Funds in your portfolio.
eWRAP	Wrap all of your investments (cash, managed investments and shares) into the one simple retirement Account. eWRAP is a single, easy-to-use Account, designed to help you achieve your retirement goals. Change and mix your investments at any time, quickly and easily, as your needs or investment markets change.

*Choice*

## Some benefits of ASGARD Pension Accounts

### Save on transfer costs

Transferring from an ASGARD Super Account to a Pension Account of the same type could save you money. You may be able to transfer investments to your Pension Account without selling them, thus avoiding Capital Gains Tax and the usual costs associated with buying and selling investments.

### Wholesale prices and fee rebates

Choose from a range of wholesale managed investments (generally with lower investment manager charges than retail funds) typically not available to retail investors. ASGARD negotiates rebates on the fees charged by some investment managers and passes the rebate on to you.

### Auto-rebalancing

Ensure your investments remain on track with your chosen investment strategy. Your investment profile is maintained on a quarterly, half-yearly or yearly basis with our auto-rebalancing facility.

### Family discounts

If you and your family have multiple ASGARD Accounts, you may be entitled to discounts on ongoing fees. Ongoing fees are calculated on the combined balance of the Accounts – the larger the combined balance, the larger the discount. You could be eligible for a discount of up to 30% on standard ASGARD fees.

### Benefit from tax credits

Investment earnings are free of tax. You should also receive the full value of any available franking credits on the investments that fund your pension.

### Consolidated reporting

You'll receive detailed half-yearly reports containing all your investment information, as well as the ASGARD Annual Report. You'll also receive an Annual PAYG Payment Summary and Annual Review letter to help you complete your tax return.

### Online access to Account information

View your personal Account details 24 hours a day, seven days a week through Investor *Online*. Visit [www.investoronline.info](http://www.investoronline.info) to log on.



## An award-winning cricketer – Steve Waugh chooses an award-winning platform

In recognition of its ongoing commitment to providing service of the highest quality, ASGARD has been awarded:

- Best Master Trust/Wrap – ASGARD eWRAP Investment – ASSET magazine Awards for Excellence in Financial Services 2002, 2003 and 2004
- Best Master Trust/Wrap – ASGARD eWRAP Super/Pension – ASSET magazine Awards for Excellence in Financial Services 2002 and 2003
- Runner-up Master Trust/Wrap – ASGARD eWRAP Super/Pension – ASSET magazine Awards for Excellence in Financial Services 2004
- Runner-up Master Fund/Wrap Account in the ASSIRT Service Level Survey 2003
- Runner-up Master Fund Category in the ASSIRT Service Level Survey 2004



Investment. Superannuation. Retirement.

#### IMPORTANT INFORMATION

The information ('advice') provided in this publication does not take into account your personal objectives, financial situation or needs and, because of that, you should before acting on the advice, consider the appropriateness of the advice having regard to your personal objectives, financial situation or needs. In deciding whether to open, or to continue to hold, an ASGARD Pension Account, you should consider the Product Disclosure Statement for that Account issued by ASGARD.

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