

How to open an account



23 August 2024

All our forms and publications are available at spiritsuper.com.au/forms or call us on 1800 005 166, and we'll send you a copy.

Open an account with Spirit Super

The information in this document forms part of the *Product disclosure statement (Member guide)* for Spirit Super dated 23 August 2024.

It all starts with spirit

How to join Spirit Super

There are three ways you can join Spirit Super:

1. Jump online

This is the quickest and easiest way to join. Simply head to spiritsuper.com.au/join and follow the prompts.

2. Fill out the paper form

Print off and fill out the *Join Spirit Super* form accompanying our *Member guide*.

The guide's available at spiritsuper.com.au/pds or call us on 1800 005 166, and we'll send you a copy.

3. Through your employer

You can tell your employer which fund you want them to pay your super contributions to. You can do this by:

- completing our *Pay your super to Spirit Super* form and providing this to your employer if you want to contribute to Spirit Super
- logging in to Australian Taxation Office (ATO) online services in *myGov* and completing the *Super details* section under *New employment* in the *Employment* menu

- using the ATO *Superannuation standard choice (NAT 13080)* form available to ato.gov.au.

Your employer may also use a digital onboarding platform to collect this information from you.

If you start working for a new employer and you don't tell them your preferred super fund, they'll need to check if you have a 'stapled fund' with the ATO. If you have a stapled fund, your employer will pay your super contributions to this account.

If you don't provide your employer with details of your preferred super fund and you don't have a stapled fund, your employer will open an account for you with their nominated default super fund. If Spirit Super is your new employer's default fund, a Spirit Super account will be automatically opened for you when your employer begins paying super guarantee (SG) contributions on your behalf.

This fact sheet contains general information only and doesn't take into account your objectives, financial situation or needs. Before making a decision about Spirit Super, you should consider if this information is right for you and read the *Product disclosure statement*, *Target market determination* and *Financial services guide*. These are available at spiritsuper.com.au/pds or by calling 1800 005 166. | Issuer is Motor Trades Association of Australia Superannuation Fund Pty Ltd (ABN 14 008 650 628, AFSL 238718), the trustee of Spirit Super (ABN 74 559 365 913). Any advice is provided by Quadrant First Pty Ltd (ABN 78 102 167 877, AFSL 284443) (Spirit Super Advice), which is wholly owned by the trustee. A copy of the *Financial services guide* for Spirit Super Advice is available at spiritsuper.com.au/financial-services-guide or by calling us on 1800 005 166. | Any reference to 'the trustee', 'we' or 'us' in this document means Motor Trades Association of Australia Superannuation Fund Pty Ltd (ABN 14 008 650 628). 'Fund' or 'Spirit Super' means the super fund known as Spirit Super (ABN 74 559 365 913). | The information in this document and the information in our *Member guide* may change between the time you read it and the day you acquire the product, and information that isn't materially adverse will be updated on our website. You'll find up to date information at spiritsuper.com.au. If you would like a copy of this document or any of the other important information that forms part of our *Member guide*, call us on 1800 005 166.

What happens after you join

Once you've joined, you don't have to worry about us spamming your inbox. We provide personalised service, and we'll only contact you with information relevant to your account.

Head to your app store, and grab the Spirit Super app for easy access to your account.

On joining, you'll receive a welcome letter and an *Account summary* that will include important details about your account.

If your employer hasn't opened your account for you and you'd like your employer to start contributing to your account, you can give them your Spirit Super account details found in your welcome letter. You can do this through **Member Online** or by using our *Pay your super into Spirit Super* form.

What we offer

With Spirit Super, you can take control of your super. You can choose how your super is invested and what type of insurance you need. If you don't choose, we have default investment and, if eligible, insurance arrangements in place to help make sure your super is working for you.

You can update your details and manage your account any time in **Member Online** or by calling us on **1800 005 166**.

Your account at a glance

	Default arrangement	Options available	For more information ¹
Contributions	Your employer must pay SG contributions to Spirit Super, which is generally 11.5% of your salary, if Spirit Super is your employer's default fund and you haven't chosen your own fund and don't have a stapled fund.	You can choose Spirit Super for your employer's contributions. You can make additional contributions from either your before-tax or after-tax salary. You may also be eligible for government contributions or be able to claim a tax deduction if you make after-tax contributions.	<i>How super works fact sheet and How super is taxed fact sheet</i>
Investment options	If you don't choose an investment option, your super will be invested in the MySuper default option – Balanced (MySuper).	We have nine investment options – each with a different level of risk and potential return. You can choose to invest in one or a combination of investment options.	<i>Investment guide</i>
Insurance	If you're aged 25 or over and under 70, your account balance is at least \$6,000, and you've met our SG contribution requirements, you may automatically receive default cover. Conditions apply. Default cover provides: <ul style="list-style-type: none"> death and total and permanent disablement cover if you're under age 65 or death only cover if you're under age 70 income protection cover if you're under age 60 and work for an eligible employer². 	If you want default cover to start before your account balance reaches \$6,000 or you're under age 25, and you meet other eligibility criteria including SG contribution requirements, you can opt in early at any time, provided this is the first time you'll have cover with Spirit Super. You can also apply for fixed death, total and permanent disablement, or income protection cover at any time. Other insurance options are available.	<i>Insurance guide</i>
Beneficiaries	If you don't nominate a beneficiary in the event of your death, the final decision as to who your death benefit will be paid to rests entirely with the trustee.	You can make a binding or non-binding death benefit nomination. A binding nomination must be valid and effective on your death. A non-binding nomination is a guide only and not binding on the trustee. The most appropriate nomination depends on your personal circumstances.	<i>How super works fact sheet</i>

¹These documents are available at spiritsuper.com.au/pds, or you can call us on **1800 005 166**, and we'll send you a copy.

²Eligible employers include Tasmanian state government employers, Tasmanian local councils, Tasmanian non-government schools, Tasmanian private hospitals and other approved employers. Contact us to see if your employer is classed as an eligible employer.

How to stay up to date with your super

Keeping up to date with what's going on with your super is easy. Log in to **Member Online** with either your member number or registered email address for quick and secure access to your account.

With **Member Online**, you can:

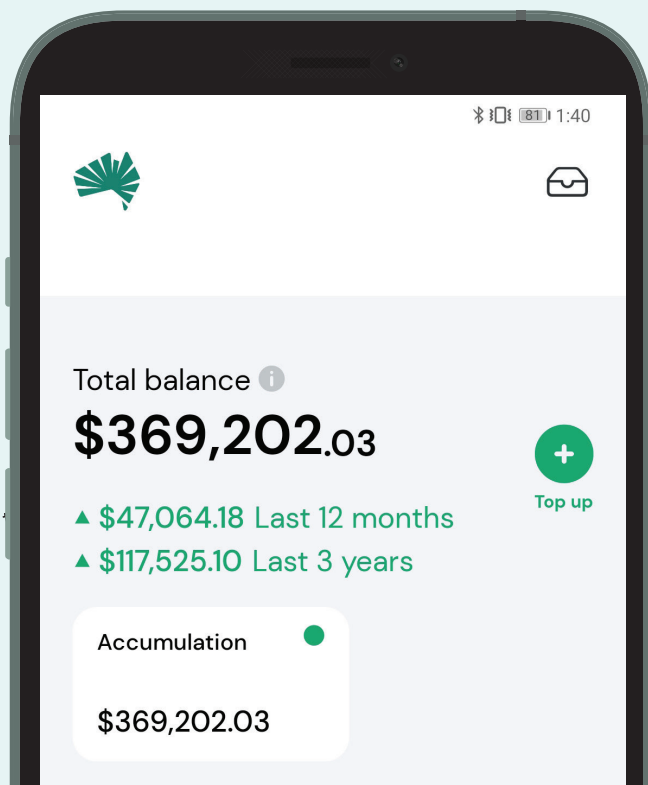
- view your balance, transaction history and statements
- update your contact details (excluding mobile number)
- access BPAY® details to make personal and spouse contributions
- claim a tax deduction for personal super contributions
- check how much you've contributed to your Spirit Super account against the contribution caps
- view and manage your insurance cover
- submit an insurance claim
- view and change your investment options
- set communication preferences
- view your beneficiaries, update your non-binding nominations and renew binding nominations
- add your tax file number
- combine your super into your Spirit Super account
- provide your super details to your employer.

®Registered to BPAY Pty Ltd ABN 69 079 137 518.

It's easy to set up your online access, simply:

- go to spiritsuper.com.au
- click the *Login* button and follow the prompts.

Download the Spirit Super app
for easy access to your account.



If you're unsure of your member number or which email address you registered with us (or you don't have one registered at all), call us **1800 005 166**.

Throughout the year, you'll have access to:

- your annual *Member statement* – showing your account balance, investment performance and any transactions during the year
- our electronic newsletter providing articles on investment performance and other general information about super and retirement
- our *Annual report* – available within six months of the end of the financial year at spiritsuper.com.au/about-us/governance. You can also request a hardcopy of it
- fact sheets, publications, calculators and other useful information – available at spiritsuper.com.au
- information seminars and webinars – conducted throughout the year, at no extra cost to you.

Helping you to sort your super

We love helping you understand and maximise your super. That's why we provide access to general information, education and personal (intra-fund) advice on your Spirit Super account at no extra cost. Go to spiritsuper.com.au/get-advice for more details.

Making information available electronically

We may make certain information available to you electronically rather than sending it by post. If we have an email address for you, we'll either email you the information or send you an email notification that the information is available on our website or in **Member Online**. We may also make this information available or send you a notification by SMS or through our app. The information we'll make available may include significant event notifications, member statements, insurance statements, exit statements and other confirmations. If you don't want to receive this type of information electronically, it's easy to opt out or change your preference for future communications through **Member Online** or by calling us on **1800 005 166**.

Privacy collection statement

We collect, hold and use your personal information primarily to manage your super. This includes calculating, managing and paying your benefits, as well as informing and educating you about your super. Without your personal information, we may not be able to deliver these services.

Generally, we collect personal information from you directly but, from time to time, we collect information about you from other sources (eg your employer or our insurer). Sometimes we collect information about you because we are required or authorised by law to do so. For example, Commonwealth anti-money laundering laws require us to collect certain information to verify your identity before we can pay you a benefit.

From time to time it might be necessary for us to disclose your personal information to external organisations which, typically include our professional advisers, our insurers, certain government bodies (eg the ATO), external mail houses and other super funds. Disclosure of a member's personal information to an entity located outside Australia will only occur where it's necessary for the purposes of administering your membership in accordance with our *Privacy policy*.

For important information about how we collect, hold and use your personal information and exercising your rights in relation that information (including accessing or correcting it, or making a complaint) you should consider our *Privacy policy* is available at spiritsuper.com.au/privacy-policy or by contacting us.

Cooling-off period

We'd be sorry to see you go, but if you chose to join Spirit Super (as opposed to your employer signing you up) and changed your mind, you can cancel your membership within 14 days starting from the earlier of:

- the date you receive your welcome letter and
- five business days after the date your super account with Spirit Super is opened.

You won't be eligible for a cooling-off period if you have exercised any right in relation to your Spirit Super account, for example, you make an investment choice or exercise an insurance option before you change your mind.

New employers who open an account in Spirit Super for an employee for the first time also have a 14-day cooling-off period starting from the first day we receive contributions from them. For more details about the cooling-off period for employers read our *Understanding your super obligations* fact sheet.

You can request to cancel your membership by writing to us at:

Email info@spiritsuper.com.au

Post GPO Box 1547, Hobart TAS 7001.

If you cancel your Spirit Super account during the cooling-off period, we'll refund any administration fees and costs that were charged directly to your account. However investment fees and costs and transaction costs included in the unit price for determining the value of investments will apply.

Once you cancel your membership, we'll transfer your account balance to an approved super fund of your choice.

Your contributions will be adjusted for any contributions tax we've paid to the ATO on your behalf, as well as any increase or decrease in the value of your investment.

Cancelling your membership will also cancel any insurance cover you may have.

Any tax already paid by the trustee for these contributions may need to be claimed back from the ATO.

Any preserved or restricted non-preserved benefits transferred into your account will have to be transferred to another approved super fund of your choice. This is a government regulation – preserved benefits can't be paid in cash. If you don't make a choice or we aren't able to make the chosen transfer, these benefits may be paid to a government regulator.

If you have a complaint

We hope that you'll never have a reason to complain. But if you do, you can refer to our *Complaints handling policy*.

This is available at spiritsuper.com.au/complaints-policy.

If you have any problems or complaints, contact the Spirit Super Complaints Officer:

Email complaints@spiritsuper.com.au

Post GPO Box 1547, Hobart TAS 7001

Phone 1800 005 166

You'll need to include all relevant details in your communication. We'll make every effort to deal with your concerns as quickly as possible. The trustee aims to resolve all complaints within 45 days of receipt. In certain circumstances we can take longer.

You may also contact the Australian Financial Complaints Authority (AFCA), although AFCA won't normally deal with a complaint until it has been through our internal complaints handling process. AFCA is an independent body established by the Australian Government to assist members or their beneficiaries to resolve certain types of complaints with fund trustees.

To find out whether the AFCA can handle your complaint, contact them at:

Email info@afca.org.au

Post GPO Box 3, Melbourne VIC 3001

Phone 1800 931 678

More information

1800 005 166

+61 3 7042 2723 (if overseas)

info@spiritsuper.com.au
spiritsuper.com.au

GPO Box 1547
Hobart TAS 7001



**Spirit
Super**

