



**Australian
Military Bank**



Capital Guaranteed Superannuation & Pension

Effective July 2017

Superannuation

Capital Guaranteed Super

If you're looking to safeguard your superannuation nest egg as you build up towards retirement, our Capital Guaranteed Super account provides a low cost, low risk and user-friendly way to manage your super.

1. No administration fees, no investment fees and no ongoing fees
2. Your funds are protected against negative returns
3. Competitive fixed rate and variable rate investment options
4. Minimum investment of \$20,000 (fixed rate option)
5. View balances online via the online superannuation portal

Capital Guaranteed Pension

Low cost and simple to operate, our Capital Guaranteed Pension account provides a regular income stream during your retirement. Choose from fixed term or variable rate investment options.

1. No administration, investment or ongoing fees
2. Your choice of pension payment frequency (monthly, quarterly, half yearly, annually)
3. Your funds are protected against negative returns
4. Minimum investment of \$50,000 to start a Pension account
5. View balances online via the online superannuation portal

We can help

For more information about our Capital Guaranteed products, contact our Retirement Product Specialists on **1300 13 23 28**, email retire@australianmilitarybank.com.au or visit your local branch.



Once you have set up your Capital Guaranteed Super account with us, there are some other things you may wish to consider:

Combining your super

If you have multiple super accounts you may be paying multiple sets of fees, which may impact your future retirement savings. With our new Super Match 2 process, we can assist you in locating your lost super and help to consolidate your funds. Having your super in one place may make it easier for you to manage and reduce administrative costs.

To do this, you will need to ensure your account is set up with your current details including your Tax File Number (TFN).

Start saving

Savings are the foundation of any solid retirement plan. For most people, the best way to start working on their savings is to pay off all their debts first. The sooner you get your debt under control, the sooner you can put more time and resources into building your retirement nest egg.

Head to australianmilitarybank.com.au to see how our Budget Planner and Savings Calculator could help you.

Protecting your funds

Deposit balances at Australian Military Bank, up to \$250,000 per depositor, are guaranteed by the Australian Government under the Financial Claims Scheme (FCS).

For more information about the terms and conditions that apply to the Financial Claims Scheme see www.apra.gov.au or call the APRA hotline on 1300 55 88 49.



4 EASY WAYS TO APPLY

1. Talk to our Retirement Product Specialist on **1300 13 23 28**
2. Visit your local **branch**
3. Apply online at **australianmilitarybank.com.au**
4. Email **retire@australianmilitarybank.com.au**

Contact Us

1300 13 23 28

PO Box H151 Australia Square NSW 1215

Australia wide branch network

retire@australianmilitarybank.com.au

australianmilitarybank.com.au

These products are issued by Australian Military Bank Ltd ABN 48 087 649 741 AFSL 237 988.

This is general advice and does not take into account your personal circumstances. Consider the Product Disclosure Statement, Terms and Conditions brochure and Schedule of Fees and Charges available at australianmilitarybank.com.au/superannuation.