

Date

**Private And Confidential**

«Title» «GivenNames» «FamilyName»  
 «Mail1»  
 «Mail2»  
 «MailCity» «MailState» «MailCode»  
 «MailCountry»

**Member Number:** «MbrNo»  
**Membership Division:** AMG Personal Super & Pension

**Significant event notice**

Dear «Title» «FamilyName»,

We are writing to inform you of some important changes that will be made to AMG Super.

**New trustee for AMG Super**

In May 2017, the Trustee of AMG Super will change to Equity Trustees Superannuation Limited (RSE Licence No. L0001458, AFSL No 229757).

*What does this mean for you?*

The change in trustee will not affect your AMG Super account. You will have the same access to your account online, receive the same reports, and it will not affect your investments or insurance cover.

For those members that currently have group insurance cover there will be no change to your insurance. For those members that have a retail insurance policy attached to your AMG Super account, your policy will change to reflect Equity Trustees Superannuation Limited as the new policy owner, however your insurance cover and premiums will remain the same.

**Reduction in Administration Fees**

We are pleased to announce that we will also be reducing our administration fees effective 1 May 2017. The below table details the existing and new administration fee structures.

<b>Administration Fee AMG Personal Super &amp; Pension</b>			
<b>Tier of account balance</b>	<b>Pre-1<sup>st</sup> May 2017</b>		<b>Post-1<sup>st</sup> May 2017</b>
	AMG Personal	AMG Pension	AMG Personal & Pension
First \$250,000	0.79%	0.93%	0.68%
\$250,001 - \$500,000	0.71%	0.84%	0.48%
\$500,001 - \$750,000	0.10%	0.12%	0.28%
\$750,001 - \$1,000,000	Nil	Nil	0.10%
More than \$1,000,001	Nil	Nil	Nil

Further details regarding fees and costs are provided in our Product Disclosure Statement and Additional Information Booklet, which will be available from our website [www.amgsuper.com.au](http://www.amgsuper.com.au) or by phoning 1300 264 264.



### **New interest rate calculation on Cash Management Accounts**

Members that have elected to invest in the direct share trading option, have a Cash Management Account (CMA) that is used to facilitate the settlement of ASX trades. Following a review, the calculation for the interest rate which is accrued on this account will change. Effective 10 May 2017, the interest rate paid will be calculated as the RBA cash rate less up to 0.90% thus resulting in an increase in the Indirect Cost Ratio (ICR) for this option. For more information on your CMA and the applicable cash rate, please refer to the website [www.amgsuper.com.au](http://www.amgsuper.com.au).

### **Further Questions**

If you have any questions about the change in trustee or new fee structure, please feel free to contact us on 1300 AMG AMG (1300 264 264) or email us at [info@amgsuper.com.au](mailto:info@amgsuper.com.au).

Kind Regards



**Alan Hegerty**

General Manger, AMG Super

**This notice has been prepared by Diversa Trustees Limited RSE Licence No RSE Licence No. L0000635, AFSL No 235153 (ABN 49 006 421 638) ("Trustee"), as trustee of AMG Super Registration Number R1001006. The Trustee is unable to provide you with personal financial advice and this notice is not, and should not be construed as, providing such advice. The notice has been prepared without taking into account your personal objectives, financial situation or needs. The Trustee recommends that you obtain financial advice from a suitably qualified and licensed financial adviser before you make any decision regarding your superannuation.**

**Diversa Trustees Limited is unable to guarantee that there will be no further fee increases or changes to your superannuation post its retirement as Trustee of AMG Super.**

**You should consider these matters and read the Product Disclosure Statement before you make any investment decision.**

**You can get a copy of the current PDS available from the website [www.amgsuper.com.au](http://www.amgsuper.com.au).**

