

Reasons to invest



Advance Retirement Savings Account

The Advance Retirement Savings Account (Advance RSA) is a simple and inexpensive retirement planning solution. The Advance RSA is a complying superannuation fund and an eligible rollover fund (ERF).

Reasons to invest in the Advance RSA

The Advance RSA is a simple superannuation account with a variety of benefits.

- It's easy to open.
- It has no entry or exit fee.
- It stays with you, even if you change jobs.
- It can be opened without any initial deposit.
- Competitive cash-based returns.
- It's available to employers and employees.
- It has a full suite of competitive insurance options.

Interest rates (as at 1 December 2011)

Interest is calculated on the full balance of your account and is credited monthly to your account. The tiers and rate of interest applying to each tier may increase or decrease over time. Interest rates are net of all fees and charges but are gross of earnings tax.

Account balance	Interest rate % pa
\$0-\$999	1.40
\$1,000-\$1,499	2.10
\$1,500-\$4,999	2.40
\$5,000-\$9,999	2.90
\$10,000-\$49,999	3.10
\$50,000-\$499,999	3.30
\$500,000-\$1,000,000	4.20
\$1,000,000+	4.40

Security

The Advance RSA is secure because it invests solely in bank deposits with Westpac.

Contributions

Account balance	Interest rate % pa	
Initial investment:	Additional contributions:	
No minimum	By BPAY:	No minimum
	By cheque:	No minimum
	By direct debit:	\$100
	By employer:	No minimum

Fees and other costs

Entry fee: Nil

Average management fee is 1.45% pa.
The management fee range is 0-3%.

Insurance

You can also apply for a range of insurance options to help protect your lifestyle and investments in the event of a personal crisis, including:

Life Protection

A death benefit will pay cover for an agreed amount on your death or where a terminal illness (condition or disease) will ultimately lead to your death in 12 months.

Total & Permanent Disablement (TPD)

The Advance RSA pays a lump sum if or when you become totally or permanently disabled due to sickness or injury.

Salary Continuance

Up to 75% of your monthly income is replaced if you become disabled through sickness or injury and are unable to work.

Minimum cover

Life Protection & TPD: \$50,000

Salary Continuance: \$1,000 per month

Death Benefits

A binding death benefit nomination provides you with greater certainty as to how your benefit may be paid in the event of your death.

Communications

We will keep you updated by providing you with:

Investor *Online*

You'll have full internet access to your account information, investments held, asset allocation, transactions, current Product Disclosure Statements and much more.

Investor report

This is a half-yearly report detailing your open and closing balances, your transaction history and investment performance.

Annual report

This is a report detailing important investor information for you every 30 June.

Contact Centre

Our dedicated phone line allows you to speak with an investor services consultant regarding your account's information.

Contact Centre: 1800 819 935

Adviser Services: 1300 361 864

advance.com.au

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