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## AGEST eNews - 13th edition (March 2009)

AGEST aims to issue our eNews updates at least quarterly. They are designed to keep you up to date with the fund and any super announcements. Our website also contains lots of information, so many of the items below link to our site to provide further details. If you can't access AGEST's website within your workplace, you should approach your employer to see what can be done.

AGEST is a public-offer fund. This means that anyone is welcome to join AGEST.

\*\*\* [Government announces pension drawdown relief - click here for more](#) \*\*\*

### Quicklinks

- [your account online](#)
- [upcoming seminars](#)
- [investment performance](#)
- [contact us](#)



### eNews topics

What would you like us to talk about in eNews? Send your suggestions to [trustee@agest.com.au](mailto:trustee@agest.com.au).



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### This issue

#### 31 December statements

Mailing of our 31 December statements commenced on Friday 27 February 2009 and will be completed by Wednesday 4 March 2009.

The statement pack will bring you up-to-date with the latest news including an investment market update and our latest member insurance improvements.

Your member statement is now available for download from [your account online](#).

The statement pack includes a flyer about the expansion of our electronic communications and our email updates for members that will commence in April 2009. Be sure to check that your AGEST member account has your current email address recorded and you could win one of five \$1,000 credits to your AGEST account. See our website for [full terms and conditions](#).

#### AGEST Online Updates

The last few months has been very busy for the AGEST Trustee Office staff and we apologise for the lack of eNews updates during this time.

We've been working on some exciting improvements and some of these are discussed below.

Today (Sunday 1 March 2009), a new range of short

**educational videos** was released on to our website. They were designed to help you identify and understand key issues relating to your super and retirement options. We hope you find them helpful.

AGEST's **website upgrade** was completed in December 2008 and feedback to date has been very positive.

We encourage you to visit the new look site and send us your feedback. [Click here](#) for a summary of the website enhancements.

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## **New PDS and improved insurance arrangements**

AGEST launched a **new Product Disclosure Statement** (our core document) on 1 January 2009 and this is now available for [download](#) on our website. You can also request a printed copy by calling us on 1300 724 378.

The new PDS contains full details of our **improved insurance arrangements**. AGEST members who meet certain conditions automatically receive or can apply for death and total and permanent disability (TPD). We also have income protection cover.

A special insurance offer and a form to transfer cover you may have elsewhere into AGEST has been included in our 31 December statement pack.

In summary, there has been no change to premiums, but members can benefit from:

- improvements to cover levels at most ages
- ability to transfer other cover into AGEST
- higher levels of cover without evidence of health
- improved terms and conditions.

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## **Upcoming Seminars**

Attending an AGEST Super seminar is a great way to learn more about superannuation, how it works and ways to get the most out of it for your situation. The kinds of topics that we cover include: salary sacrifice, tax rules, accessing super benefits, investment choice and super pensions.

We run sessions all across the country and we welcome members and non-members alike. Each session lasts just over two hours, including a refreshment break.

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Check out our website at [www.agest.com.au/seminars](http://www.agest.com.au/seminars) to register for an up-coming seminar near you.

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**Disclaimer**

Any information or tips provided in our email is of a general nature. It has been prepared without taking into account your particular needs, circumstances and objectives. You should assess your own financial situation and read our combined Product Disclosure Statement and Financial Services Guide before making an investment decision. If you have any doubt about choices you have in AGEST, we suggest that you seek appropriate advice from a qualified professional adviser. Past performance should not be taken as an indicator of future performance.

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