



## Voluntary Superannuation

- self employed individuals;
- small business operators with less than 15 employees;
- cash crop farmers;
- landowner royalty recipients;
- expatriates.



A product of Nasfund

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SCAN ME



“A little SAVINGS today,  
 A BIG GAIN tomorrow”



Cash Crop Farmers



SME Sector



Self Employed  
Individuals



Expatriates

Ready for  
 tomorrow

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## What is Eda Supa?

Eda Supa is a voluntary superannuation savings account for workers/individuals who are currently outside of the superannuation net by virtue of their status as:

- being self-employed;
- operating a business with less than 15 employees;
- cash crop farmers;
- recipients of landowner royalties;
- expatriates.

Eda Supa is for anyone who is earning some form of income and not currently contributing to an Approved Superannuation Fund (ASF).

## How do I join?

Complete an Eda Supa form and make a deposit transaction of K100 into the Eda Supa bank account, and email your receipt to [edasupa@nasfund.com.pg](mailto:edasupa@nasfund.com.pg) or drop off forms at any of the Nasfund branch near you. (We do not accept cash).

### EDA SUPA ACCOUNT DETAILS

**Account Name: NASFUND EDA SUPA**  
**Account Number: 1001233102**  
**Bank South Pacific**  
**Port Moresby (8-294)**

## How much can I contribute?

Once you make an initial K100 deposit, you can contribute a minimum of K20 into your Eda Supa account anytime after the initial deposit.

Due to the voluntary nature of the account, Eda Supa contributions can be made via:

- Cheque payments
- Direct deposit
- Mobile banking
- Internet banking
- Eftpos terminals at a Nasfund branch.

Copies of contributions receipts should be emailed to [edasupa@nasfund.com.pg](mailto:edasupa@nasfund.com.pg)

## If I sign up, am I subject to the Superannuation Act?

A person who registers an Eda Supa Account must be aware that this savings is subject to the normal rules and regulations that govern the Superannuation Industry.

This means that once you register, you are encouraged to contribute regularly. You are not able to withdraw anytime. Remember, your Eda Supa account is a superannuation account for your retirement.

## When can I withdraw my savings?

Under the Superannuation Act 2000, members are entitled to withdraw their savings on grounds of unemployment, retirement, permanent disability, and emigration.

In the event of a member's death, the member contributions will be paid to the deceased member's nominees.

## How much am I entitled to?

The net benefit a member is entitled to access is the total contributions plus interest, less tax on any interest earned.

## What happens to my contributions?

Contributions received by the Fund are invested in accordance with the investment strategy and risk appetite of the Fund.

Interest is added to each member's contribution account at the end of each financial year based on the return on investments.

## What type of benefits can I access?

Eda Supa members are entitled to the same benefits as compulsory Nasfund contributors.

These include:

### 1. Compound Interest

You earn interest on the interest you receive annually, which multiplies your money at an accelerated rate. There are two ways to accrue interest:

#### 1. Simple interest.

When you earn interest only on the principal.

So if you have K1,000 invested at 5% interest, you will earn K50 every year.

### 2. Compound interest

When you earn on the principal and the interest in your account. This means your interest remains invested and earns interest. In this case you will not only earn K1,000, but also on K50 which is interest income in year one. The total interest income in year one will be K52.50.

### 2. Nasfund Membership Identification Card

The Nasfund Identification (ID) card is a widely accepted form of identification in Papua New Guinea. A new/replacement Nasfund ID card costs K10.



### 3. Nasfund Membership Discount Program

With your Nasfund membership ID card, you are able to receive a discount from participating retailers and service providers.



Refer to the Nasfund Membership Discount poster for participating retailers and service providers nationwide.