

Fact sheet

Why AustralianSuper?

The answer is simple: because AustralianSuper can help you save more super over your lifetime.

Not all super funds can do this. AustralianSuper can because we are one of the largest super funds in the country. We use our size to keep our fees low and to deliver more benefits to our members.

AustralianSuper helps you save more super in two important ways:

- 1) our fees are low – amongst the lowest in the super industry
- 2) our investment performance has been consistently strong over the long-term.

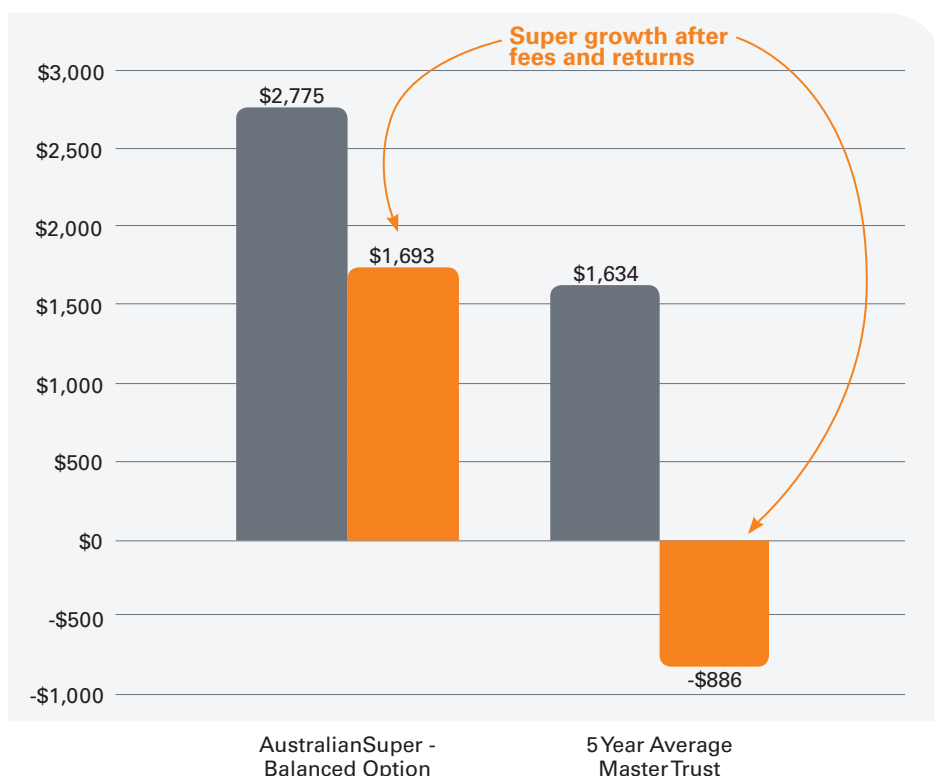
Fees and investment performance matter

Even just a small difference in both investment performance and fees can have a big effect on your long-term super savings. That's why when choosing a super fund, most people have these two things at the top of their list.

Fees

As an AustralianSuper member you pay a low \$1.50 a week administration fee. When compared to other super funds, like those offered by banks and insurance companies, AustralianSuper costs less.

Have a look at the graph below. The **grey** column shows the investment returns before fees and costs have been taken out. The **orange** column shows what actually ends up in your account when fees have been taken out. It makes sense that the better the performance and the less taken out in fees, the more money you're likely to have in your account.



- Total Earnings
- Total Fees

Assumptions: \$15,000 starting balance, \$45,000 annual salary, 3.5% pa salary increase, 9% Superannuation Guarantee contributions, Balanced investment option, five years to 30 September 2011. **Source:** SuperRatings Pty Ltd.

Compare AustralianSuper to other super funds at www.australiansuper.com/compare

Why AustralianSuper? (continued)

AustralianSuper – more than just super

AustralianSuper's single purpose is to help you retire with more money – whatever your age or account balance. We take care of the important things like keeping our fees low and striving for strong long-term investment performance to help you grow your savings. But we also do more.

You're insured with us

If you're a member, you might not realise you have insurance cover with us. Generally, when you first become a member of AustralianSuper you're given a certain level of cover, which is based on your age. The cover is designed to provide for you (or your family) if you die, become terminally ill, temporarily disabled or totally and permanently disabled (TPD).

Type of cover	Amount of cover automatically accepted without health information†	Maximum amount of cover available – health information required
Death and/or TPD	\$1.5 million (cover above \$600,000 will be limited to \$1.5 million or 10 times your salary [^] , whichever is lower)	Death – no maximum TPD – \$3 million
Income protection	Up to \$20,000 per month or 85% of your salary [^] (whichever is lower)	Up to \$50,000 per month or 85% of your salary [^] (whichever is lower)

† When you first join AustralianSuper. Conditions apply.

[^] Salary is your annual before-tax salary, excluding employer super contributions.

AustralianSuper insurance cover is provided by TAL Life Limited ABN 70 050 109 450 AFSL 237848.

The cost of AustralianSuper insurance cover for most members is much lower than if you tried to get insurance yourself, and the premiums are taken out of your super account so you don't have to worry about it.

You can get financial help and advice

We can provide help with your super and finances when you need it. You can get over-the-phone advice on super issues like investment choice and pensions at no extra cost by calling us on **1300 300 273**. You can also use the calculator advice tools on our website that can give you advice based on your personal situation. Some even give you a Statement of Advice similar to what you get from a financial planner. If you prefer to speak with someone in person, we have financial planners in our offices who can meet with you and, if needed, prepare a detailed financial plan on a fee-for-service basis**.

** These services are provided by third parties.

You can choose how to invest your super

If you like to have a say in how your super is invested, you can choose from a wide range of investment options, including directly investing in shares. You can choose one or any combination of options to create an investment selection that suits your needs.

You can do more online

To get the big picture of what your super is doing, you can log on to your account on our website at any time. You can do so many things online including:

- updating your details
- adding to your super account
- checking your account balance
- changing your insurance
- making your investment choice.

To make things easier many of our forms can be completed online and already include your member details.

Other services

And finally, AustralianSuper members also have access to retirement and financial planning seminars at no extra cost, low-cost banking through ME Bank, competitive health insurance through Super Members Health Plan, and affordable non-super investments through ME Investment Funds.

Further information

Visit our website at www.australiansuper.com or call us on **1300 300 273**.

Join online

Visit www.australiansuper.com/join

Keep AustralianSuper when you change jobs

When you change jobs, you can ask your new employer to pay your super into AustralianSuper so you can continue to enjoy all the benefits of being a member. Visit our website at www.australiansuper.com/ChangingJobs or call us on **1300 300 273**.

AustralianSuper prepared this document in November 2011. This document is of a general nature and does not take into account your personal objectives, situation or needs. Before making a decision about AustralianSuper, consider your financial requirements and read our Product Disclosure Statement, available at www.australiansuper.com/forms or by calling **1300 300 273**. AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898.

Investment returns are not guaranteed as all investments carry some risk. Past performance gives no indication of future returns.

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