

TRANSFER GUIDE

Your new super account with AustralianSuper

Explore the features and benefits of your new super account. Plus, there are some important things to be aware of and how they might affect you.

October 2021



Welcome to AustralianSuper

On 1 December 2021, you'll be joining over 2.4 million* everyday Australians who trust us to manage their savings.

AustralianSuper has been voted most trusted superannuation brand for the past nine years running†.

AustralianSuper shares many similarities with Club Plus Super, from having a members-first culture, to members working across a variety of workplaces and delivery of strong long-term performance.

Today, AustralianSuper is a \$233 billion* plus industry super fund, with over 2.4 million* members, that's around one in 10 working Australians.

As a profit-for-member fund, all profits go back into the fund to help grow your savings.

Our history of strong long-term performance speaks for itself, with our Balanced (MySuper default) option, earning us a place in the top four over 3, 5, 7, 10, 15 and 20 years‡.

We provide members with competitive insurance cover that's designed to provide a financial safety net if you die or become ill or injured. We work hard to keep our cover sustainable and affordable and we review our insurance every year.

We look forward to being part of your super journey and growing your funds together.

* As at 30 June 2021.

† Reader's Digest Most Trusted Brands – Superannuation category winner for nine years running 2013 – 2021.

‡ Based on the AustralianSuper Balanced investment option compared to the SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, periods to 31 July 2021. Returns from equivalent investment options of the ARF and STA super funds are used in calculating returns for periods that begin before 1 July 2006. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.

Transfer overview

On 30 November 2021, your super account with Club Plus Super will close and on 1 December 2021 you'll have a new AustralianSuper account.

Your account will automatically transfer from Club Plus Super to AustralianSuper, so there's nothing you need to do while the transfer takes place. If you're currently a Club Plus Super Personal Division member you'll join AustralianSuper Personal Plan. For Club Plus Industry Division members, you'll join AustralianSuper Plan.

For detailed information, please read the Product Disclosure Statement for your new plan at australiansuper.com/pds Please also see the Target Market Determination for your plan at australiansuper.com/tmd

Throughout this guide we'll provide you with handy tips in preparation for the transfer, highlight key features of your new account and important dates for you to be aware of.

Some things will change

Any insurance cover you currently have through your Club Plus Super account will change, as the amount of cover and cost will be different. For detailed information on insurance cover with AustralianSuper please see page 16.

Also, if you currently have a binding death nomination in place with your Club Plus Super account, this can't be transferred to AustralianSuper. To find out how to make a new binding death nomination or learn more about beneficiaries please see page 22.

Transfer timeline overview

Date	Event
From 22 October 2021	You'll receive a Significant Event Notice, announcing what's changing and when.
30 November 2021	Your Club Plus Super account will close.
1 December 2021	You'll become an AustralianSuper member.
From mid-December 2021	You'll receive your Club Plus Super Exit statement*. You'll receive your AustralianSuper Welcome pack which includes essential information about your new account.

* You'll be able to view your Club Plus Super Exit statement and annual statements for the past three years in your new AustralianSuper account.

Keeping your details up to date

To make sure we set up your account correctly, please make sure your personal details are correct and up to date in your Club Plus Super account.

To help, we've created a check list for you below.

- | | | | |
|-------------------------------------|-------------------|-------------------------------------|-----------------|
| <input checked="" type="checkbox"/> | First name | <input checked="" type="checkbox"/> | Mobile number |
| <input checked="" type="checkbox"/> | Last name | <input checked="" type="checkbox"/> | Email |
| <input checked="" type="checkbox"/> | Home address | <input checked="" type="checkbox"/> | Date of birth |
| <input checked="" type="checkbox"/> | Home phone number | <input checked="" type="checkbox"/> | Tax file number |

Your AustralianSuper Welcome pack

Shortly after the transfer, you'll receive a Welcome pack confirming:

- › your AustralianSuper member number,
- › your transferred account balance,
- › your account fees and costs,
- › your insurance cover amount and costs (if applicable),
- › your investment option(s),
- › how to register and set up your online account, download the app, and
- › a Product Disclosure Statement for your plan.

Change to your communications preferences

When you join AustralianSuper, your marketing and communication preferences will reset and default to email. Setting up your preference for email or mail means you'll receive important updates from us the way you prefer. We'll let you know how to do this in your AustralianSuper Welcome pack.



Limited activity period

While we prepare for the transfer, you'll be able to make final changes or requests to your Club Plus Super account. However, certain activities will become limited from close of business on 19 November 2021. To make it easier to know what activities you can do, the final date to request/make changes and how, we've listed these details below.

From 2 December 2021, you'll have access to some activities within your new AustralianSuper account (only by calling AustralianSuper on 1300 300 273), and on 14 December 2021 your account will be active.

Activity/request	via MemberAccess	Forms received by
Rollovers received	4pm on 23 November 2021	23 November 2021 and processed by 26 November 2021
All contributions received	N/A	23 November 2021 and processed on 26 November 2021
Access your online account through MemberAccess	At 4pm on 24 November 2021, your MemberAccess account will become read-only. You'll still be able to see your details and make enquiries on your account balance until 4pm on 30 November 2021.	
Rollover your Club Plus Super account to another super fund	Online rollover requests (submitted via SuperStream) can be received up until 11:59pm on 23 November 2021 and processed by 26 November 2021	19 November 2021 and processed by 26 November 2021
Changes to your personal details (name, address, contact details)	4pm on 24 November 2021	19 November 2021 and processed by 26 November 2021
Making and/or changing a Beneficiary nomination	4pm on 24 November 2021	19 November 2021 and processed by 26 November 2021

Over-the-phone requests	Requests received after these times
N/A	Processed from 2 December 2021
N/A	Processed from 2 December 2021

You'll receive details in your AustralianSuper Welcome pack on how to register and set up your online account and download the AustralianSuper app.

N/A	Processed from 13 December 2021
4pm on 29 November 2021	Processed from 2 December 2021
N/A	Processed from 2 December 2021

Activity/request	via MemberAccess	Forms received by
Investment option switches	4pm on 24 November 2021	24 November 2021
Call the Club Plus Super Contact Centre	From 4pm on 30 November 2021, the Contact Centre will no longer be available.	
Final direct debit contributions	N/A	17 November 2021 and final direct debit run to be on 19 November 2021
Payments for terminal illness or death	N/A	19 November 2021
Changes to your insurance	N/A	24 November 2021

Over-the-phone requests	Requests received after these times
N/A	<p>Unable to be processed.</p> <p>You'll be able to make an investment switch from 14 December 2021. However, if you need to make an urgent switch please call AustralianSuper on 1300 300 273.</p>
<p>If you require urgent assistance or general information during the limited activity period please call AustralianSuper on 1300 300 273.</p>	
N/A	<p>Unable to be processed.</p> <p>You'll need to authorise AustralianSuper to direct debit future contributions once you're an AustralianSuper member.</p>
N/A	<p>Urgent requests may be paid upon application.</p>
N/A	<p>Unable to be processed.</p> <p>Learn more about how to change and/or cancel your cover once you're an AustralianSuper member in the Your insurance cover section on page 16.</p>

Urgent benefit payments

If your circumstance changes or you find yourself financially struggling during this limited activity period, you can still apply for an urgent benefit payment by calling **1300 300 273**.

To learn more see australiansuper.com/AccessYourSuper



Account fees and costs

Understanding your new fees structure and when they're deducted from your account can make a real difference.

Our account and investment fees are set to only cover the cost of running the fund. The table below shows fees and costs based on a superannuation account invested in the Balanced 'MySuper' investment option.

Type of fee	Amount	How and when paid
Investment fee*	0.63%	Deducted from before-tax investment returns, before the returns are applied to your account. [†]
Administration fee*	\$2.25 plus up to 0.04% pa of your account balance	The \$2.25 per week is calculated weekly and deducted monthly from your account. The Fund pays its administration fees and costs from the administration reserve. The Fund's estimated costs are \$2.65 per member per week gross of tax. The Fund claims a tax deduction for the administration costs each year which is also paid into the administration reserve. The up to 0.04% pa is deducted from before-tax investment returns, before returns are applied to your account. [†]
Buy sell spread	Nil	
Switching fee	Nil	
Advice fees relating to all members investing in a particular MySuper product or investment option	\$0–\$295	This is the cost for over-the-phone advice. For face-to-face advice, a higher fee applies which may be deducted directly from your account.
Other fees and costs		See <i>Additional explanation of fees and costs</i> at australiansuper.com/RefFees for information.
Indirect cost ratio*	Nil	

The Investment fee for our other investment options is different. This fee is calculated looking back as at 30 June each year and is likely to change from year to year, the amount for subsequent financial years will depend on the actual fees and costs incurred in managing investments.

* If your account balance for a product is less than \$6,000 at the end of the financial year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

[†] To find out when returns are applied to your account, please refer to the *Investment guide*.

For more details about the structure of our fees please visit australiansuper.com/fees



How your super is invested

As an AustralianSuper member you'll have access to a wide range of world-class investment options.

On 1 December 2021, we'll automatically transfer you to an AustralianSuper investment option(s) based on your current Club Plus Super investment option(s), so you don't need to do anything. This is outlined in the table below.

Your Club Plus Super investment option on 30 November 2021	Your AustralianSuper investment option on 1 December 2021*
MySuper/Balanced	Balanced (MySuper)
Conservative Balanced	Stable
Growth	High Growth
High Growth	High Growth
Cash	Cash
Australian Shares	Australian Shares
International Shares	International Shares

* The amount in each AustralianSuper investment option(s) you're transferred to, will be as per your calculated balance in each investment option(s) on exit from Club Plus Super. Due to investment earnings, this split won't be exactly the same as the percentage split you previously selected at Club Plus Super. For any future contributions the percentage split that you selected at Club Plus Super will apply, unless you decide to make an investment switch after the limited activity period.

Making an investment switch

After the transfer takes place there'll be a short period where you won't be able to switch investment options, unless it's urgent (see page 8).

Please see australiansuper.com/switching for more information about choosing or changing your investments option once the limited activity period ends.



Having investment choice matters

Even though we'll automatically transfer you to a new investment option(s) when you join, it's important to know all the investment options available to you.

Depending on the kind of investor you are, you'll have the choice to be as hands-on as you like. Listed below is an overview of our investment options.



PreMixed options

Hands-on level: Low

PreMixed options are diversified options that invest across different combinations of asset classes such as shares, property, infrastructure, fixed interest and cash.

Your PreMixed choices are:

- › High Growth
- › Balanced (default investment option)
- › Socially Aware
- › Indexed Diversified
- › Conservative Balanced
- › Stable.



DIY Mix options

Hands-on level: Medium

DIY Mix options are single asset class portfolios. You choose how much you want to invest in each in a mix that can also include one or more PreMixed options.

Your DIY Mix choices are:

- › Australian Shares
- › International Shares
- › Diversified Fixed Interest
- › Cash.



Member Direct option

Hands-on level: High

The Member Direct investment option gives you the greatest control of all options.

You invest your own super in a range of listed securities, including:

- › Shares in the S&P/ASX 300 Index
- › Exchange Traded Funds (ETFs)
- › Listed Investment Companies (LICs)
- › Term deposits.

For detailed information on investment options, asset classes, investment risk and Environmental, Social and Governance (ESG) management, download a copy of the *Investment guide* at australiansuper.com/RefInvestments

Performance that speaks for itself

A history of strong long-term returns has positioned us as one of the top performing funds.

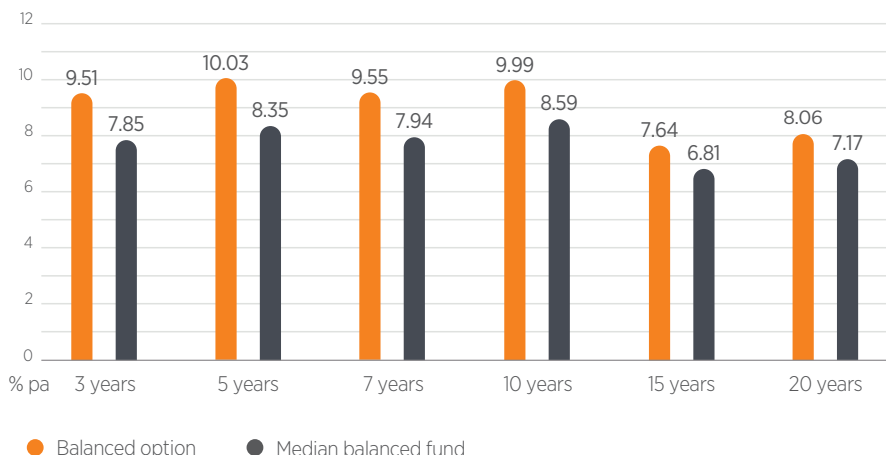
Over 90% of members are invested in our PreMixed Balanced 'MySuper' option, enjoying its strong performance. The option invests in a wide range of assets designed to give you medium to long-term growth with possible short-term ups and downs.

This option has delivered strong long-term investment performance and is a top four fund over 3, 5, 7, 10, 15 and 20 years*.

To see our performance returns across all our investment options please see australiansuper.com/performance

A history of strong long-term performance

The Balanced option has provided consistent outperformance compared to the median super fund in the SuperRatings Fund Crediting Rate Survey over the long term.*



* Based on the AustralianSuper Balanced investment option compared to the SuperRatings Fund Crediting Rate Survey - SR50 Balanced (60-76) Index, periods to 31 July 2021. Returns from equivalent investment options of the ARF and STA super funds are used in calculating returns for periods that begin before 1 July 2006. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.

Your insurance cover

If you're eligible and currently have insurance cover with Club Plus Super, you'll be provided with a similar level of cover when you join AustralianSuper, however the insurance design, costs and terms and conditions will change.

Here, we'll introduce our types of cover, your options to change and/or cancel your cover and highlight important details. We'll go into more details on the cover you may be provided with on pages 19 and 20.

Types of cover

Death

Can provide a lump sum to your beneficiaries if you die.

Total & Permanent Disablement (TPD)

Can provide a lump sum payment if you become totally and permanently disabled and can no longer work.

Income Protection

Can provide monthly payments to help you get by if you become ill or injured (at work or outside of work) and can't work temporarily.

If you have Death or TPD cover you're also covered for terminal illness. A terminal illness payment can help ease some of the financial stress if you're suffering from a terminal medical condition.

What's basic cover?

AustralianSuper automatically provides most members in AustralianSuper Plan with basic (default) Death, TPD and Income Protection cover with their super account. Basic cover is age-based and designed to provide a minimum amount of cover for changing needs as you get older.

Cover designs

If you're eligible for Death and/or TPD cover you can choose either age-based or fixed cover, or a combination of both. For Income Protection you can choose either age-based or fixed cover; you can't have a combination of both.



Age-based cover

Your level of cover is based on your age. Both your amount of cover and cost of cover will change as you get older.



Fixed cover*

The amount of cover you have stays the same unless you decide to change it. Generally, the cost of cover increases as you get older.

AustralianSuper insurance is provided by TAL Life Limited (the Insurer) ABN 70 050 109 450 AFSL 237848.

* If you have fixed TPD cover, when you turn 61 the amount will be reduced each year until you turn 65 when it reaches zero.

Cost of your cover

If you automatically receive cover on 1 December 2021, the cost of your insurance cover will be deducted monthly from your super account. We'll confirm your cost of cover in your Welcome pack.

About individual work ratings

When you have insurance cover, an individual work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional. Your individual work rating is one of the factors that determines how much you pay for your cover. Our default individual work rating is Blue Collar and the most expensive. We'll confirm your individual work rating and how you can apply to change your work rating (if eligible) in your Welcome pack.

Changing or cancelling your cover

You can apply for, change or cancel insurance cover any time by using the AustralianSuper app, logging into your account and going to *My insurance* and then *Change my insurance*, or by completing the *Change my insurance* form at australiansuper.com/InsuranceForms

You can also check your level of cover is right for you and the cost of it by using our calculator at australiansuper.com/InsuranceCalculator

Your cooling-off period

On 1 December 2021, if you automatically receive cover you'll have a cooling off period to cancel or reduce your cover within 30 days of the date on your Welcome letter. If you choose to cancel or reduce your cover within this 30 day period, the cancellation or reduction will take effect from the date the cover started at AustralianSuper.

If you do cancel your cover:

- › you or your beneficiaries won't be able to make an insurance claim if something happens from the effective date of the cancellation; and
- › you might not be able to get cover later. You'll need to reapply and provide detailed health information for the Insurer to consider.

To cancel or change call us on **1300 667 387** or complete either the *Cancel your insurance* or *Change your insurance* form at australiansuper.com/InsuranceForms

Active employment, limited cover and full cover

Active employment means you're:

- › employed or self-employed, and
- › capable of doing the normal duties of your job for at least 30 hours a week (even if you're not working 30 hours a week).

If you make a claim, active employment may be checked by the Insurer to determine if you had full cover or limited cover on the date of disablement.

Limited cover means you don't have full cover and you won't be covered for any pre-existing illnesses or injuries you had before you got your cover. Limited cover may last for different lengths of time and applies to all cover types, including Death cover.

You'll be covered for an illness that becomes apparent, or an injury that occurs on or after the date that your cover starts, restarts or increases.

Full cover means your cover isn't limited cover. You're covered for both pre-existing and new illnesses or injuries, unless exclusions apply.

Exclusion and/or loading on your current cover

Any exclusions or loadings on your current cover with Club Plus Super, will be transferred to your cover with AustralianSuper. Loadings are noted but not charged.

Putting Members' Interests First (PMIF)

PMIF aims to help reduce the potential erosion of account balances by insurance costs. Under the legislation, to be eligible for automatic basic (default) cover, you must be 25 or older, and have a super balance of \$6,000. Or you must have made an election to take out basic cover.

Joining as a Personal Plan member

On 1 December 2021, most Personal Plan members won't automatically receive insurance cover unless you're eligible and currently have cover with Club Plus Super. However you can apply for cover anytime if it's right for you. For more details please see the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

For more details about insurance, including costs, eligibility for cover, how much you can apply for, what you're covered for, when it starts and stops, active employment, limited cover and exclusions, and your insurance options, please see the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

Your eligibility to claim for benefits will be determined by the Insurer in line with our insurance policy terms and conditions.

Death and TPD cover explained

On 30 November 2021, if you have Death and TPD or Death only cover with Club Plus Super, you'll receive the same cover type(s) with AustralianSuper on 1 December 2021 (if eligible). To help, we've outlined what cover you may receive with AustralianSuper below.

Club Plus Super cover on 30 November 2021		Cover with AustralianSuper on 1 December 2021
If you have unitised Death and TPD, or Death only cover	→	As a minimum, you'll receive basic (default) age-based cover (for Death and/or TPD). This cover amount may be more than your cover with Club Plus Super. If the basic cover amount is less than your cover with Club Plus Super, to match your Club Plus Super cover amount, you'll receive an additional amount of fixed cover on top of the basic cover. Cover is rounded to the nearest \$1,000.
If you're under 25 years old and have unitised Death and TPD, or Death only cover	→	You'll receive an amount of fixed cover (matching your Club Plus Super cover) in addition to the basic age-based cover amount of \$0*. The basic cover amount will increase when you turn 25, if eligible at the time.
If you have fixed Death and TPD, or Death only cover	→	You'll receive fixed cover to match your Club Plus Super fixed cover amount, rounded to the nearest \$1,000.
If you've cancelled or opted out of any types of cover	→	You won't receive any insurance cover for that type of cover. After 1 December 2021, if you'd like to have that type of cover you can apply by providing detailed health information for the Insurer to consider.
If you don't have cover because it hasn't started or it's lapsed due to account inactivity or your account balance	→	You won't receive any cover. However, basic age-based cover may start later if you become eligible or you can apply for cover by providing detailed health information for the Insurer to consider.
* Basic age-based cover is available from age 25.		

Are you aged 60 or older?

If you're aged 60 or older and don't have TPD cover because the cover ended	=	You won't receive TPD cover. After 1 December 2021, if you're under age 65 and would like to have TPD cover you can apply by providing detailed health information for the Insurer to consider.
If you're aged 65 or older and have TPD cover with Club Plus Super	=	You won't receive TPD cover because TPD cover is only available to members aged 15–64 at AustralianSuper.

Income Protection explained

Members with Short Term Income Protection

Club Plus Super cover on 30 November 2021

If you're a Club Plus Super Industry Division member and eligible to receive Default Short Term Income Protection, to be eligible for Income Protection with AustralianSuper on 1 December 2021 you must:

- › meet the PMIF criteria (page 18), or have made an election to take out or maintain default Short Term Income Protection,
- › have not cancelled your default Short Term Income Protection, and
- › have received at least one employer super contribution into your Club Plus Super account (on or prior to 30 November 2021), for the period 1 August 2020 to 30 November 2021.

If you're eligible to receive Default Short Term Income Protection in Club Plus Super, you're only covered for the period(s) you've received employer super contributions for. This means you may or may not have cover in force with Club Plus Super on 30 November 2021.

If you're a Club Plus Super Industry Division member and have underwritten Short Term Income Protection or you're a Personal Plan member with Short Term Income Protection



Cover with AustralianSuper on 1 December 2021

If eligible, you'll receive fixed Income Protection based on 85% of your estimated salary*, with a benefit payment period of up to two years.

If you're eligible for cover but you didn't have cover in force on 30 November 2021 with Club Plus Super, you must be in 'active employment' (page 18) on 1 December 2021 to have 'full cover' (page 18) with AustralianSuper. If you're not in active employment on 1 December 2021, your cover will be 'limited cover' (page 18) until you've been in active employment for 60 consecutive days. Once you've completed 60 consecutive days of active employment your cover will no longer be limited cover and full cover will start on the following day.

Other limited cover conditions may apply. Your eligibility to claim for benefits will be determined by the Insurer in line with our insurance policy terms and conditions.



You'll receive fixed Income Protection based on 85% of your estimated salary†, with a benefit payment period of up to two years.

* Your estimated salary is determined by the employer super contributions made to your Club Plus Super account averaged over the three years ending 30 November 2021; or averaged over a lesser period ending 30 November 2021 during which you've been a member of Club Plus Super.

† Your estimated salary is determined from the monthly Income Protection amount you have with Club Plus Super as this will reflect 80% of the salary you disclosed when you applied for the cover. The cover amount will be used to determine your estimated salary (to 100%).

Club Plus Super Industry Division members with default Short Term Income Protection

After 1 December 2021, AustralianSuper may receive an employer super contribution for you, for a period prior to or ending 30 November 2021.

If so, we'll need to pay Club Plus Super's insurer OnePath by deducting the cost of your default Short Term Income Protection for the period the contribution received relates to.

This one-off deduction from your super account will occur towards the end of April 2022. You'll be able to see this transaction when you log into your account transaction summary.

Members with Long Term Income Protection or a combination

Club Plus Super cover on 30 November 2021

Cover with AustralianSuper on 1 December 2021

If you have Long Term Income Protection



You'll receive fixed Income Protection based on 85% of your estimated salary*. You'll have a benefit payment period up to age 65 and a waiting period of 60 days.

If you have both Short Term and Long Term Income Protection



You'll receive fixed Income Protection based on 85% of your estimated salary*. You'll have a benefit payment period up to age 65 and a waiting period of 60 days.

* Your estimated salary is derived from the monthly Income Protection amount you have with Club Plus Super as this will reflect 75% of the salary you disclosed when you applied for the cover. The cover amount will be used to determine your estimated salary (to 100%).

If you've cancelled your Income Protection or it hasn't started

Club Plus Super cover on 30 November 2021

Cover with AustralianSuper on 1 December 2021

If you've cancelled or opted out of Income Protection



You won't receive Income Protection. After 1 December 2021, if you'd like to have cover you can apply by providing detailed health information for the Insurer to consider

If you don't have cover because it hasn't started or it's lapsed due to account inactivity or your account balance



You won't receive any cover. However, basic age-based cover may start later if you become eligible or you can apply for cover by providing detailed health information for the Insurer to consider.

Waiting period

On 1 December 2021, members who receive Income Protection will have a 60 day waiting period unless:

- › you're 44 years old or younger, and
- › you had Short Term Income Protection (only) with a 30 day waiting period with Club Plus Super;

in which case a 30 day waiting period will apply.

Binding death nominations

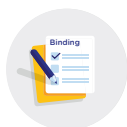
Nominate who gets your super

Super is a long-term investment, but in the event of something happening to you, knowing it's left in the right hands can make a big difference to you and those who matter most.



Nominating a beneficiary

You get to decide who receives your super. A beneficiary can be a partner, a child or even a legal personal representative. Whatever your situation, your nomination is your choice.



Make it binding

You can make this beneficiary nomination binding – which means we're legally bound to distribute your money to the person you choose. This tells us exactly who your super will go to.

On 30 November 2021, if you have a binding death nomination, this will transfer to AustralianSuper as a non-binding nomination. This means AustralianSuper will not be legally bound by your nomination.

Once you're an AustralianSuper member you can apply to make this binding. If you have any non-binding nominations these will also transfer to AustralianSuper as non-binding.

After you receive your Welcome pack, you'll need to complete and sign the *Binding death nomination* form for your nomination to become binding.

If you currently don't have a nominated beneficiary, but would like to in your new account, simply complete the *Change my details* form, or call us on **1300 300 273** 8am to 8pm AEST/AEDT weekdays.



To learn more about nominating a beneficiary and your options with AustralianSuper see australiansuper.com/beneficiary

Getting financial advice



Online

Contact us through **Live Chat** at australiansuper.com or via our app, for general information about your super. To check out our online calculators to help you plan for a better future, visit australiansuper.com/calculators

If you're simply after some more information on our advice options, visit australiansuper.com/advice



Simple*

Call us on **1300 300 273**, and ask to speak with a member of the advice team for simple, personal advice on:

- › making an investment choice
- › adding extra to your super
- › transition to retirement and account based pension options
- › sorting your insurance.



Comprehensive*

For broader advice, meeting face-to-face with an adviser can help when you want a detailed financial plan and have a number of financial matters to think about. And where available, you have the option to meet with an adviser using a secure video link from the comfort of your own home.

Arrange an appointment at australiansuper.com/find-an-adviser



Webinars

Our free online webinars are an easy way to learn about managing your super or planning for retirement. You can access our webinars from the comfort of your own home.

Register at australiansuper.com/webinars

* Personal financial product advice is provided under the Australian Financial Services License held by a third party and not by AustralianSuper Pty Ltd. Some personal advice may attract a fee, which would be outlined before any work is completed and is subject to your agreement. With your approval, the fee for advice relating to your AustralianSuper account(s) can be deducted from your AustralianSuper account.

We're here to help

Call

1300 300 273

8am-8pm AEST/AEDT weekdays

Visit

australiansuper.com/cpstransfer-members

This document was issued in October 2021 by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788, the Trustee of AustralianSuper ABN 65 714 394 898, and may contain general financial advice that does not take into account your personal objectives, situation or needs. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns. Before making a decision about AustralianSuper, consider your financial requirements and read the Product Disclosure Statement, available at australiansuper.com/pds or by calling **1300 300 273**.

Please also see the Target Market Determination for your plan at australiansuper.com/tmd



Reader's Digest Most Trusted Brands – Superannuation category winner for nine years running 2013-2021, according to research conducted by independent research agency Catalyst Research.