Shaping your future together

April 2020
Members come first

When you join AustralianSuper, you become part of a community of 2.2 million members*, all working towards their best retirement.

We’re run only for members and we don’t pay profits or dividends to shareholders, so earnings from investments go back to you. This means you benefit from:

› Low admin fee
› A history of strong long term performance†
› World class investment portfolio
› Competitive insurance

* As at 31 December 2019.
† SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, 31 December 2019.
Low fees, more savings
As Australia’s largest super fund with $184 billion in assets worldwide*, we’re able to keep our investment fees competitive and our admin fee low.

Strong returns for more growth
Super is a long-term investment and our history of strong long term performance speaks for itself, making us one of Australia’s best performing funds over 10 years†.

Investing your money
Most members trust us to make their investment choice for them. We invest your super savings automatically in the Balanced option. Or you can choose from a range of investment options that may be more suited to your investment needs from diversified portfolios to single asset classes such as shares, property, fixed interest and cash.
You can also invest directly in S&P/ASX 300 Index shares, selected exchange traded funds, listed investment companies, and term deposits, through our Member Direct investment option.
Find out more about your investment options at australiansuper.com/investments

Insurance – money when it matters most
We recognise how important it is to have insurance cover. That’s why we work hard to keep costs down and provide affordable cover for members.
When joining AustralianSuper most members get a basic level of cover automatically# which includes:

**Death cover**
Your family or loved ones will be covered by your insurance in the event that you die.

**Total & Permanent Disablement (TPD) cover**
Designed to support you if you become totally and permanently disabled.

**Income Protection**
Helps protect your income if you’re temporarily disabled and unable to work because you’re ill or injured.

**Terminal illness benefit**
If you’re suffering from a terminal medical condition, you can claim your Death or TPD cover amount, whichever is more.

* As at 31 December 2019
† Fees per year for a $50,000 account balance. Source: SuperRatings Fundamentals 31 December 2019. Comparisons are for admin and investment fees over a year for the AustralianSuper Balanced option. The example is based on the investment fee for the Balanced option for FY 2018/19 and the admin fee effective from 1 April 2020. Other fees and costs may apply. Fees differ for Choice Income (our account based pension). See australiansuper.com/fees for full details of all fees and costs.
‡ Based on returns of the AustralianSuper Balanced option compared to the SuperRatings Fund Crediting Rate Survey — SR50 Balanced (60–76) Index. One of the top performing for the 10 years to 31 December 2019. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.
§ Based on the AustralianSuper Balanced option compared to the median fund in SuperRatings Fund Crediting Rate Survey — SR50 Balanced (60–76) Index. The ten, five and three-year figures are returns to 31 December 2019. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.
# Based on returns of the AustralianSuper Balanced option compared to the SuperRatings Fund Crediting Rate Survey — SR50 Balanced (60–76) Index. One of the top performing for the 10 years to 31 December 2019. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.
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Get cover that’s right for you

You can apply to change your level of insurance cover anytime. If you’re eligible for automatic cover when you join, you can apply once to increase your cover up to a set limit without the usual health checks. Or, by answering a few health questions, you can apply for even more cover*.

<table>
<thead>
<tr>
<th>Type of cover</th>
<th>Cover you apply for with no health checks*</th>
<th>Cover you can apply for with a few health questions*</th>
<th>Maximum amount of cover you can apply for</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death or TPD</td>
<td>Up to $600,000</td>
<td>Up to $1 million (cover above $600,000 will be capped at $1 million or 10 times your salary, whichever is lower)</td>
<td>Death – no maximum TPD – $3 million</td>
</tr>
<tr>
<td>Income Protection</td>
<td>Up to $10,000 a month or 85% of your salary, whichever is lower</td>
<td>Up to $20,000 a month or 85% of your salary, whichever is lower</td>
<td>Up to $30,000 a month or 85% of your salary, whichever is lower</td>
</tr>
</tbody>
</table>

Salary is your annual salary (before-tax), excluding employer super contributions.

* Time limits and conditions apply. Higher cover is available but detailed health information must be provided – see the Insurance in your super guide for details.

For more information visit australiansuper.com/insurance

Online tools that put super where you are

Online tools to help you make the most out of your super – anywhere, anytime.

You’ll find them all at australiansuper.com

**Online account**
Manage your super account 24/7

**Mobile app**
Stay on top of things when you’re on the go

**Financial help & advice**
Your options explained, including over-the-phone and in person

**Compare super funds**
Compare our fees, performance and insurance against other super funds

**Calculators and online training tools**
Explore different scenarios so you can plan for your future and improve your financial and super knowledge with Money 101.

Join AustralianSuper

Join Australia’s largest super fund today.

Visit australiansuper.com/join  
Call 1300 300 273 (8am to 8pm AEST/AEDT weekdays)

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* Financial advice provided will be under the Australian Financial Services Licence held by a third party and not by AustralianSuper and therefore is not the responsibility of AustralianSuper. With your approval a fee may be charged if a Statement of Advice is produced.

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