Shaping your future together

November 2021
Members come first

When you join AustralianSuper, you become part of a community of 2.45 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 30 June 2021.
† SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, 31 August 2021.
Low fees, more savings
As Australia’s largest super fund with $233 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, earning us a place as the number one performing fund over 7, 10, 15 and 20 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, 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 aussie.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 may be eligible to claim your Death or TPD cover amount, whichever is more.

* As at 30 June 2021.
† Administration and investment fees per year for a $50,000 AustralianSuper MySuper Balanced option account balance compared to the All Funds average. MySuper Balanced option accumulation account, including Retail, Industry, Corporate and Government type funds. Source: SuperRatings Report 31 July 2021. Insurance and other fees and costs may also apply. For information on all fees and costs, visit aussie.com/fees
‡ Based on the AustralianSuper Balanced investment option compared to the SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, for the periods to 31 August 2021. Returns from equivalent investment options of ARF and STA super funds are used for periods before 1 July 2006.
§ The cover provided automatically when you join is based on the plan you’re in, any age, account balance and if you are receiving contributions. You can apply to increase, decrease or cancel your cover anytime. Age limits and other conditions apply. Read the Insurance in your super guide for your division at aussie.com/InsuranceGuide for more information.
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 and age limits and other 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](http://australiansuper.com/insurance)

### Online tools that put super where you are

**Online account**
Manage your super account 24/7. Register your account at [australiansuper.com/register](http://australiansuper.com/register)

**Mobile app**
Stay on top of things when you’re on the go. Visit [australiansuper.com/mobile](http://australiansuper.com/mobile)

**Financial help & advice†**
Your options explained, including over-the-phone and in person. Find the advice option that’s right for you at [australiansuper.com/advice](http://australiansuper.com/advice)

**Compare super funds**
Compare our fees, performance and insurance against other super funds. Compare us at [australiansuper.com/compare](http://australiansuper.com/compare)

**Online tools and calculators**
Plan for a better financial future with our easy-to-use tools and calculators†.
Visit [australiansuper.com/calculators](http://australiansuper.com/calculators)

**Webinars**
Our 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 at no additional cost. Register at [australiansuper.com/webinars](http://australiansuper.com/webinars)

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### Join AustralianSuper

Join Australia’s largest super fund today.

**Step 1**
Download the Australian Tax Office’s (ATO) Superannuation Standard Choice form from [australiansuper.com/StandardChoiceForm](http://australiansuper.com/StandardChoiceForm)

**Step 2**
Complete sections 2 and 5 of the form.

**Step 3**
Give your completed form to your employer.

### Contact us

**More information**
[australiansuper.com](http://australiansuper.com)

**Any questions?**
1300 300 273 (8am to 8pm AEST/AEDT weekdays)

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† Personal financial product advice is provided under the Australian Financial Services Licence 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.

‡ Online calculators allow you to explore your potential options in more detail. The outcome produced from an online calculator is illustrative only, and relies upon assumptions that if varied could change the result. It is not intended to be relied on for the purposes of making a decision in relation to a particular financial product. Before taking action you will need to consider the appropriateness of the financial outcomes, taking into account your objectives, financial situation and needs and read the relevant Product Disclosure Statement.

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