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 of $2.25 per week†
› A history of strong long term performance‡
› World class investment portfolio
› Competitive insurance

* As at 30 June 2019.
† Calculated weekly and deducted monthly from your account. Other fees may apply.
‡ SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, 31 August 2019.
Low fees, more savings
As Australia’s largest super fund with $167 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 Australia’s best performing fund 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 investment option. Or you can choose from a wide range of options across different investment types like shares, cash, property, infrastructure and fixed interest.
You can also invest directly in S&P/ASX 300 shares, exchange traded funds, 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.

---

* Balanced option as at 30 June 2019.
† Fees per year for a $50,000 account balance. Source: Calculation based on SuperRatings SMART Fee Report, 30 September 2019. Administration and investment fees are included but the cost of insurance cover and other fees and costs is not. For the latest fees and costs information for AustralianSuper, visit australiansuper.com/fees
‡ Based on returns of the AustralianSuper Balanced investment option compared to the SuperRatings Fund Crediting Rate Survey — SR50 Balanced (60-76) Index. Top performing for the 10 years to 30 June 2019. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.
§ Based on the AustralianSuper Balanced investment 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 30 September 2019. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.
# The cover provided automatically when you join is based on the plan you’re in and your age. You can apply to increase, decrease or cancel your cover anytime. Age limits and other conditions apply. Read the Insurance Guide 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 limits and conditions apply. Higher cover is available but detailed health information must be provided – see the insurance in your superguide 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)

† 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.

This brochure was issued in November 2019 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.