Shaping your future together

March 2019
Our members come first

When you join AustralianSuper, you become part of a community of over 2.3 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 what we make goes back to you. This means you benefit from:

› Low admin fee of $2.25 per week*
› Strong long term performance†
› World class investment portfolio
› Competitive insurance
Low fees, more savings

As Australia’s largest super fund with over $142 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 in the top five super funds over 5, 7 and 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 our members.

When you join AustralianSuper you get a basic level of cover automatically#. This includes:

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

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

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

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

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# Age limits and conditions apply. Find out more by reading our Insurance in your super guide.
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 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.

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)

* 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.
† Financial advice provided will be under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd (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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