



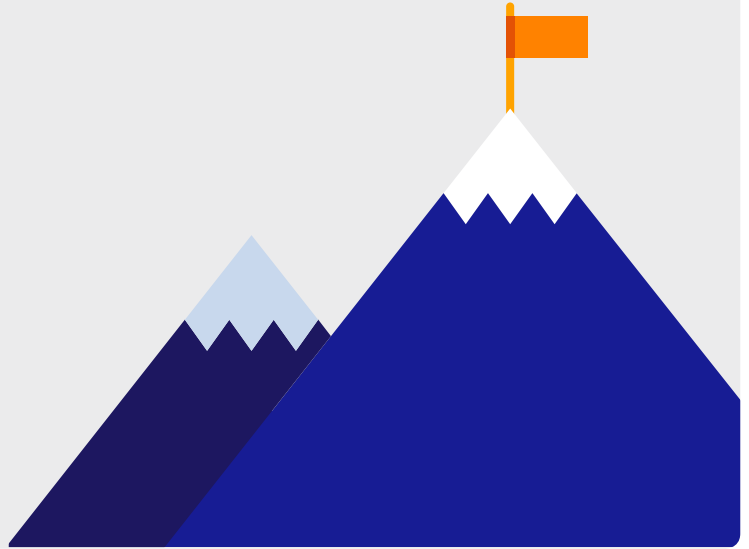
Shaping your
future together

When you join AustralianSuper, you're part of a community of over 2.2 million members, all working towards their best retirement.

Our members come first

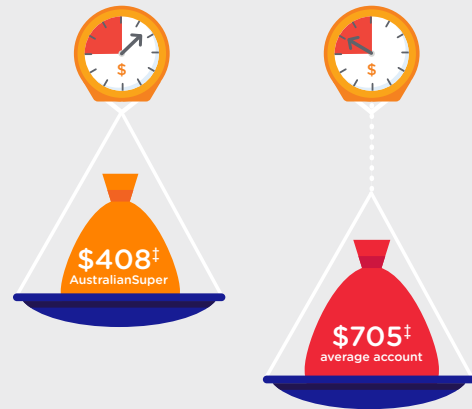
We're run only for members and we don't pay profits or dividends to shareholders, so what we make goes back to you. This means you benefit from:

-  Same low admin fee since 2010 – a flat \$1.50 per week*
-  A top 10 performing super fund†
-  World class investment portfolio
-  Competitive insurance



Low fees, more savings

As Australia's largest super fund with over \$140 billion in assets worldwide, we're able to keep our investment fees competitive and our admin fee low.

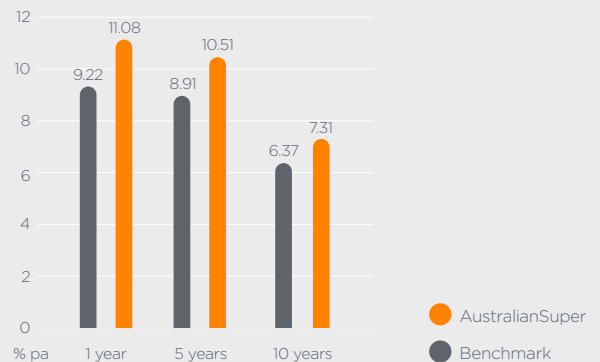


Strong returns for more growth

As a top-ten performing super fund† we're happy to let our numbers do the talking – 11.08% return on our Balanced option for the 2018 financial year.

Since its inception in 1985, the Balanced option has consistently been one of the better performing funds over the long term, ranking in the top three funds across one, three, five and twenty years.

AustralianSuper Balanced option vs benchmark investment performance June 2018§



* Calculated weekly and processed monthly from your account. Other fees may apply.

† SuperRatings Fund Crediting Rate Survey - SR50 Balanced (60-76) Index, June 2018.

‡ Fees per year for a \$50,000 account balance. Source: SuperRatings Fundamentals Report 2018. Administration and investment fees are included but the cost of insurance cover is not. For the latest fees and costs information for AustralianSuper, reflecting legislative changes to the way costs are required to be calculated, visit australiansuper.com

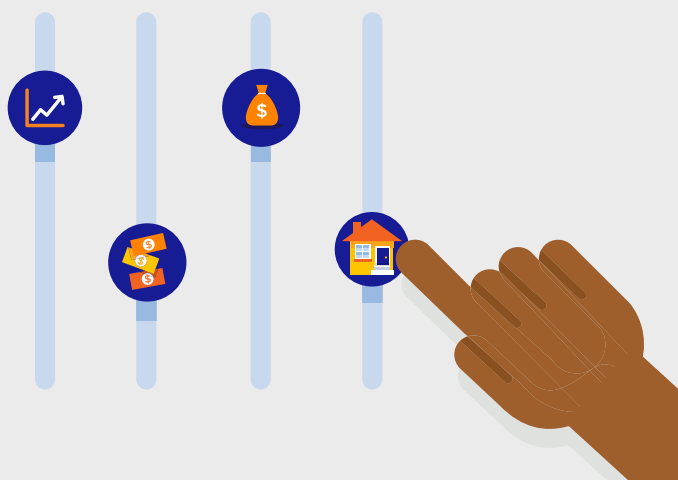
§ Source: AustralianSuper Superannuation Investment Performance June 2018 and median fund in SuperRatings SR50 Balanced Option Fund Crediting Rate Survey. AustralianSuper returns are net of fees and tax. The ten, five and one-year figures are returns at 30 June 2018. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.

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 also have the option to directly invest in S&P/ASX 300 shares, exchange traded funds, and term deposits.

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.

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†.

Type of cover	Cover you apply for with no health checks†	Cover you can apply for with a few health questions†	Maximum amount of cover you can apply for
Death or TPD	Up to \$600,000	Up to \$1 million (cover above \$600,000 will be capped at \$1 million or 10 times your salary, whichever is lower)	Death - no maximum TPD - \$3 million
Income Protection	Up to \$10,000 a month or 85% of your salary, whichever is lower	Up to \$20,000 a month or 85% of your salary, whichever is lower	Up to \$30,000 a month or 85% of your salary, whichever is lower

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

For more information visit australiansuper.com/insurance

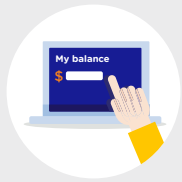
* Age limits and conditions apply. Find out more by reading our *Insurance in your super* guide.

† 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.

Online tools that put super where you are

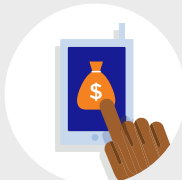
Online tools to help you make the most out of your super – anywhere, anytime.

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



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.



Compare super funds

Compare our fees, performance and insurance against other super funds

* 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.

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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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**.