When you join AustralianSuper, you’re more than just a member. You’re a part owner in more than $100 billion* worth of investments all around the world. We’re run only for members, we don’t pay profits or dividends to shareholders, so what we make goes back to you.

Our size is your advantage
As Australia’s largest super fund, our size and scale gives you access to some of the world’s best investments which have delivered strong long-term investment returns* and help us keep fees low.

- 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
We’re serious about making your money last longer, which is why we charge low fees. Our admin fee is only $1.50 a week**. Our investment fees are competitive and there’s no cost to set up an account.

Source: SuperRatings Fundamentals Report 2016. Administration and investment fees are included but the cost of insurance cover is not.

Strong long-term performance
We’re a top-ten performing super fund†. Over one, five and ten years, invested in the Balanced option, we’ve performed better than the average super fund.

Source: AustralianSuper Superannuation Investment Performance June 2016 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 rolling returns at 30 June 2016. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.

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* Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.
** Other fees may apply.
† SuperRatings SR50 Balanced Option Fund Crediting Rate Survey, 30 June 2016.
‡ Fees per year for a $50,000 account balance.
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 basic cover*. This includes:

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

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

- **Income Protection**
  Helps protect your income if you are 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.

Get cover that’s right for you

You can apply to change your insurance cover at anytime. If you’re increasing your cover, you might need to provide some health information – here’s what you can get:

<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 available</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>

For more information visit australiansuper.com/insurance

* Age limits apply. Find out more by reading our Insurance in your super guide.
† Salary is your annual salary (before-tax), excluding employer super contributions. 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.

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
Explore different scenarios so you can plan for your future

Money 101
Online tutorials to improve your financial and super knowledge

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

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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