WHY JOIN AUSTRALIANSUPER

Your super matters

July 2016
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We understand that the same thing matters to all of us, making the most of the future.
That’s why we’re committed to making your super savings last as long as possible.
Here are three great reasons why 2.1 million Australians trust us to grow their savings.

1. **It’s your fund**

   AustralianSuper is run only for members. We don’t pay profits or dividends to shareholders, so what we make goes back to you. This means we can keep fees low, like the $1.50 a week administration fee.

   * Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.
   † At 30 June 2016.

2. **Size that works for you**

   As the largest industry super fund in Australia, our size and scale give you access to some of the world’s best investments which have delivered strong long term investment returns*. We manage over $100 billion in assets on behalf of more than 2.1 million members†.
We make super simple

With a range of super products to cater for every life stage, your choice is easy. With an online account and mobile app, you can keep track of your super wherever you are.

Join Australia’s largest industry super fund today

Visit australiansuper.com/join
Call 1300 300 273
8am–8pm AEST/AEDT weekdays
Leave your investment choice to our experts
Most members trust us to make their investment choice for them. We invest your super savings automatically in the Balanced investment option. This option has delivered strong, long-term returns of 6.05% pa over the past ten years compared to the median balanced fund return* of 5.35% (as at 30 June 2016).

Choose how much control you want
We understand that everyone is different and you may want more choice on how your super is invested. You have access to a wide range of options across different investment types e.g. shares, cash, property and fixed interest.

If you want more control, the Member Direct† option lets you manage your investments from a range of listed securities, including stocks in the S&P/ASX 300 index and exchange traded funds, plus term deposits.

To find out more about investment options visit: australiansuper.com/InvestmentGuide

* Based on SuperRatings Fund Crediting Rate Survey — SR50 Balanced (60–76) Index.
† Additional fees and conditions apply.
Insurance—money when it matters most

Finding the right level of insurance is important. It’s a balance between having the right amount of cover for your needs and not paying for cover that you don’t need.

Your future income is important. To help protect you and your family, most members receive basic cover when joining.

Depending on your age*, basic cover 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.

You can apply to change your insurance cover at anytime. You might need to provide health information to the insurer.

For more information visit: australiansuper.com/InsuranceGuide

* Find out more by reading your Product Disclosure Statement when you join.
Get more from being a member

You benefit from a range of additional services including:

**Online account**
View your account balance and statements, add to your super and manage your investment options.

**Mobile app**
Manage your account on the go with the mobile app*.

**Financial advice**
Online, over the phone† or in person† to help you make better financial decisions.

**Calculators**
Compare funds, plan for the future, work out how much more you can add to your super and how much insurance cover you may need.

**Education events**
Attend retirement and financial planning seminars, free for members Australia-wide.

**Money 101**
A free online education service aimed to help you get the most from your super.

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* The mobile app is not currently available to Choice Income members.
† 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.
Helping you plan for the future

We offer income account options to help make your savings last.

If you’re planning for retirement, an income account* can work alongside your super to grow your savings and help reduce tax. Ask us how this may be beneficial to you.

And then when you’re no longer working, your money stays invested in your income account, and we’ll pay you a regular income tailored for your needs.

To find out more visit: australiansuper.com/retirement

* Minimum age limits apply.
We put you first

To us, membership means more than an annual statement. We’re here to help you get the most from your money—today and tomorrow.

We’re with you for life and committed to giving you the peace of mind needed to enjoy life today, knowing your savings are managed by an award-winning fund.
Join AustralianSuper

We have many options to help you save for the future.

Find out more.

Call
1300 300 273
8am–8pm AEST/AEDT weekdays

Visit
australiansuper.com