



Shaping
your future
together

November 2022

Members come first

When you join AustralianSuper, you become part of a community of 2.88 million members,* all working towards their best retirement.

As a profit-for-member fund, we don't pay dividends to shareholders. Profit we make is for members.

As a member you benefit from:

- a history of strong long-term performance[†]
- access to world class investments
- value for money insurance[‡].

* As at 30 June 2022.

[†] AustralianSuper Balanced investment option compared to the SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index to 30 September 2022. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.

[‡] AustralianSuper insurance is provided by TAL Life Limited (the Insurer), ABN 70 050 109 450, AFSL 237848.



Investing your money

We invest your super savings automatically in the Balanced option. Or you can choose from a range of investment options that may be more suited to your investment needs from diversified portfolios to single asset classes such as shares, fixed interest and cash.

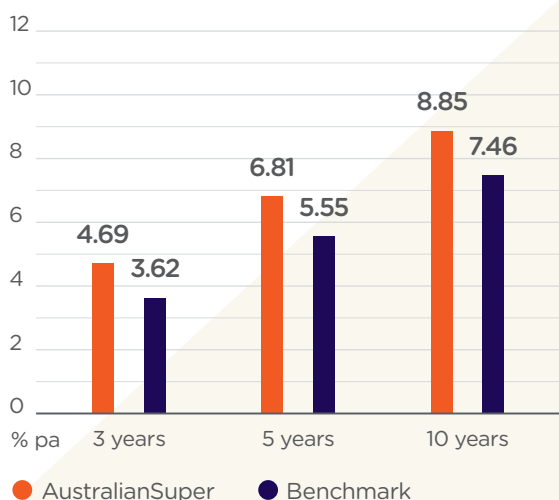
You can also invest directly in S&P/ASX 300 Index shares, selected exchange traded funds, listed investment companies, and term deposits through our Member Direct investment option.

Find out more about your investment options at australiansuper.com/investments

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 as a top performing balanced fund over the long term.*

AustralianSuper Balanced option vs benchmark investment performance as at 30 September 2022.*



Insurance – money when it matters most

We recognise how important it is to have insurance and we use the benefits of scale to offer cover to members. Together with our Insurer, we work hard to keep our cover sustainable and affordable.

When joining AustralianSuper most members get a basic level of cover automatically† which includes:

Death cover

Can provide a lump sum to support your beneficiaries if 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 may be eligible to 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 basic cover, as a new member you can apply to start your basic cover earlier without providing detailed health information for the Insurer to consider. Terms and conditions apply.

For more information visit australiansuper.com/insurance

* AustralianSuper Balanced investment option compared to the SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index to 30 September 2022. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.

† The cover provided automatically is based on your plan, age, account balance and if you are receiving employer contributions. You can apply to increase, decrease or cancel your cover anytime. Age limits and other conditions apply. Read your plan's *Insurance in your super* guide at australiansuper.com/InsuranceGuide for more information.

Online tools that put super where you are

Online account

Manage your super account 24/7. Register your account at australiansuper.com/register

Mobile app

Stay on top of things when you're on the go. Visit australiansuper.com/mobile

Financial help and advice*

Your options explained, including over-the-phone and in person. Find the advice option that's right for you at australiansuper.com/advice

Compare super funds

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

Compare us at australiansuper.com/compare

Online tools and calculators

Plan for a better financial future with our easy-to-use tools and calculators†.

Visit australiansuper.com/calculators

Webinars

Our online webinars are an easy way to learn about managing your super or planning for retirement. You can access our webinars from the comfort of your own home at no additional cost.

Register at australiansuper.com/webinars

Join AustralianSuper

Join Australia's largest super fund today.

Join online australiansuper.com/member-join



Tell your employer you're with AustralianSuper



Step 1

Download the Australian Tax Office's (ATO) *Superannuation Standard Choice* form from australiansuper.com/StandardChoiceForm



Step 2

Complete sections 1, 2, 3 and 5 of the form.



Step 3

Give your completed form to your employer.

You can also send your AustralianSuper details to your employer via the mobile app. Find out more at australiansuper.com/mobile

Contact us

Web australiansuper.com

Call **1300 300 273**
(8am to 8pm AEST/AEDT weekdays)

* Personal financial product advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd. Fees may apply.

† Online calculators allow you to explore your potential options in more detail. The outcome produced from an online calculator is illustrative only, and relies upon assumptions that if varied could change the result. It is not intended to be relied on for the purposes of making a decision in relation to a particular financial product. Before taking action you will need to consider the appropriateness of the financial outcomes, taking into account your objectives, financial situation and needs and read the relevant Product Disclosure Statement.