



Shaping
your future
together

December 2023

Members come first

When you join AustralianSuper, you become part of a community of over 3.2 million members¹, 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 performance²
- access to world class investments
- value for money insurance³.

¹ As at 30 September 2023.

² AustralianSuper Balanced investment option compared to the SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index to 30 September 2023. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.

³ 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.

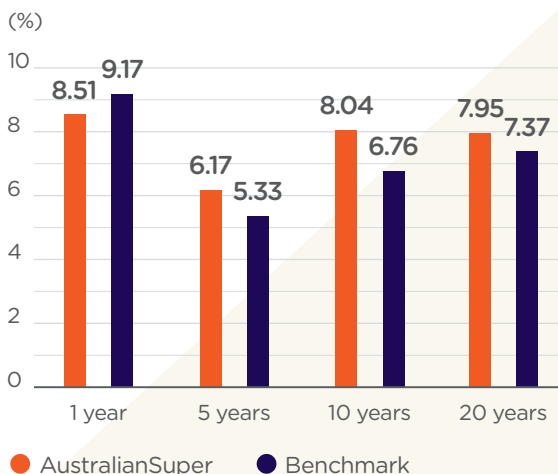
You can also invest directly in S&P/ASX 300 Index shares, selected exchange traded funds, listed investment companies, and term deposits through our Member Direct investment option.

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 term¹.

AustralianSuper Balanced option compared to benchmark investment performance as at 30 September 2023¹.



Insurance – money when it matters most

We recognise the importance of having insurance and use our size and scale to offer value-for-money insurance cover to members. Together with the Insurer², we work hard to keep our cover sustainable and affordable.

When joining AustralianSuper most members get basic (default) cover automatically³ 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

Can provide monthly payments to help you get by if you become ill or injured (at work or outside of work) and can't work.

Terminal illness benefit

If you have Death or TPD cover you're also covered for terminal illness. A terminal illness payment can help ease some of the financial stress if you're suffering from a terminal medical condition.

Get cover that's right for you

You can apply for, change or cancel insurance cover anytime. You may need to provide detailed health information for the Insurer to consider.

For more information visit australiansuper.com/insurance

¹ AustralianSuper Balanced investment option compared to the SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index to 30 September 2023. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns. Returns from equivalent options of the ARF and STA super funds are used for periods before 1 July 2006.

² AustralianSuper insurance is provided by TAL Life Limited (the Insurer), ABN 70 050 109 450, AFSL 237848.

³ The basic cover provided automatically is based on your division, 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 the *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, learn more at australiansuper.com/mobile

Financial help and advice¹

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 and performance against other super funds at australiansuper.com/compare

Online tools and calculators

Plan for a better financial future with our easy-to-use tools and calculators online at 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 online at australiansuper.com/member-join



Tell your employer you're with AustralianSuper



Step 1

Download the Australian Tax Office's (ATO) *Superannuation Standard Choice* form at 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)

¹ 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.

² 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.