

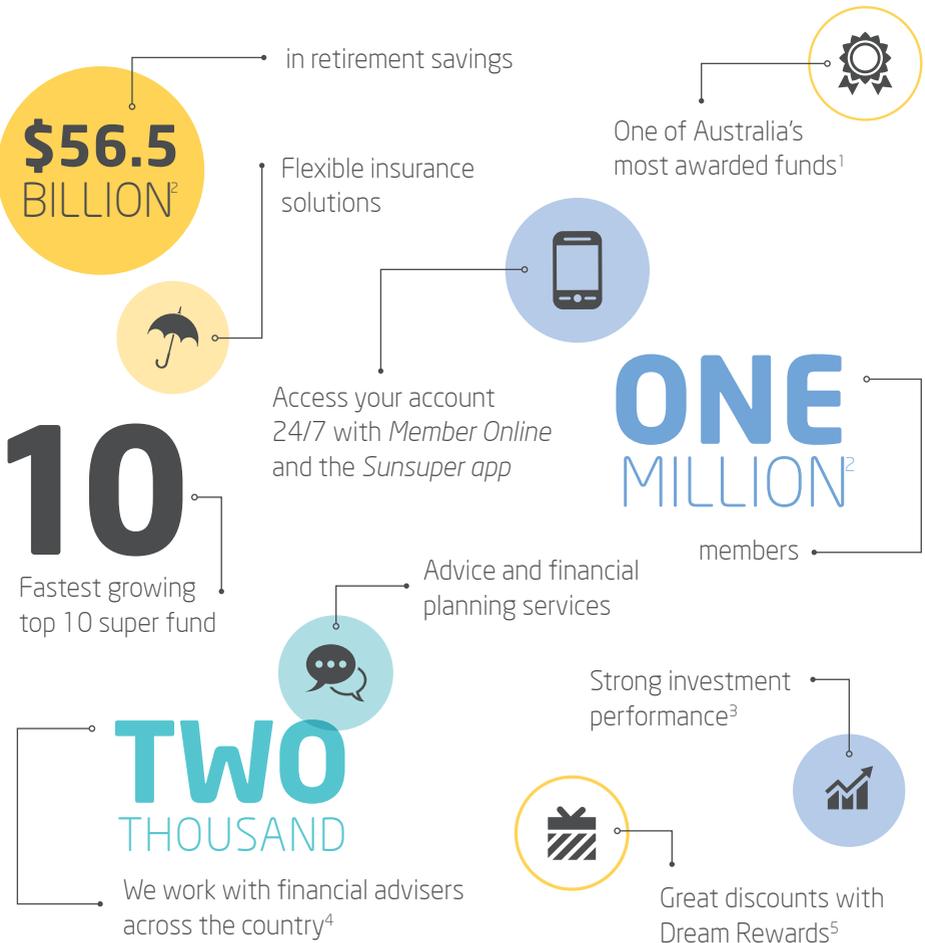
**Sunsuper is  
your employer's  
super fund of  
choice.**



Whether you're starting a new job or have previously chosen another super fund, now is a great time to see if your current fund is right for you.

## Why Sunsuper?

Sunsuper is Australia's fastest-growing top 10 super fund, and we're proud to look after over \$56.5 billion in retirement savings of more than one million members.<sup>1</sup> As a profit-for-members fund, Sunsuper exists purely to benefit our members, enabling us to direct all profits back to members through enhanced products and services.



The benefits of being with  
Sunsuper, your employer's  
default super fund.

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### **Low administration fees**

Our administration fees are among the lowest in the industry, which is great news for you since the less you pay in fees on your super account, the more money you'll have to live your retirement dreams.

### **Flexible insurance cover**

Sunsuper provides access to flexible Death and Total & Permanent Disability insurance cover to keep you, or those close to you protected if something unfortunate were to happen.

If eligible you'll automatically be provided with standard Death and Total & Permanent Disability cover, along with the option to take out Income Protection cover or to tailor your cover to meet your needs.

### **Strong investment performance**

As a Sunsuper member you'll take advantage of investments that deliver solid, competitive, long-term returns. Sunsuper's Balanced investment option has outperformed the industry average over 1, 3, 5, 7, and 10 years.<sup>3</sup>

We offer a broad range of investment options, so you can choose an investment to suit your circumstances, life stage and dreams for the future. Or, leave it to us.

### **Expert advice**

There's no 'one size fits all' with super. Our financial advisers<sup>4</sup> can help with questions about your Sunsuper account over the phone, at no additional cost.

### **Great discounts with Dream Rewards**

The discount program exclusive to Sunsuper members, helping you to save on everyday expenses and little luxuries. We've partnered with companies across Australia to give members access to great deals and discounts.<sup>5</sup>

## How do you join?

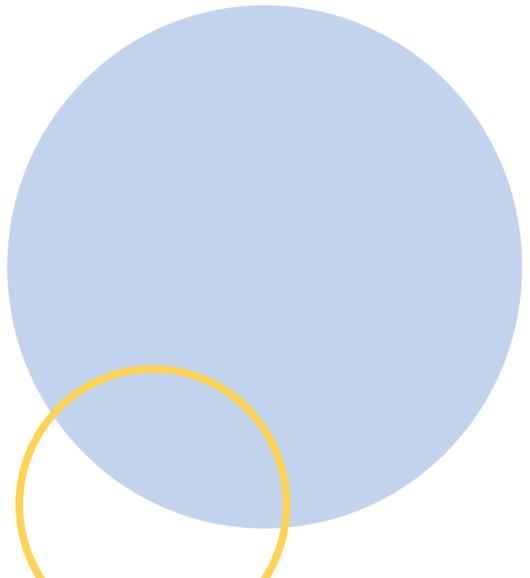
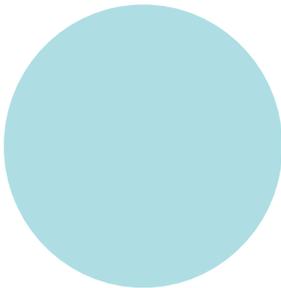
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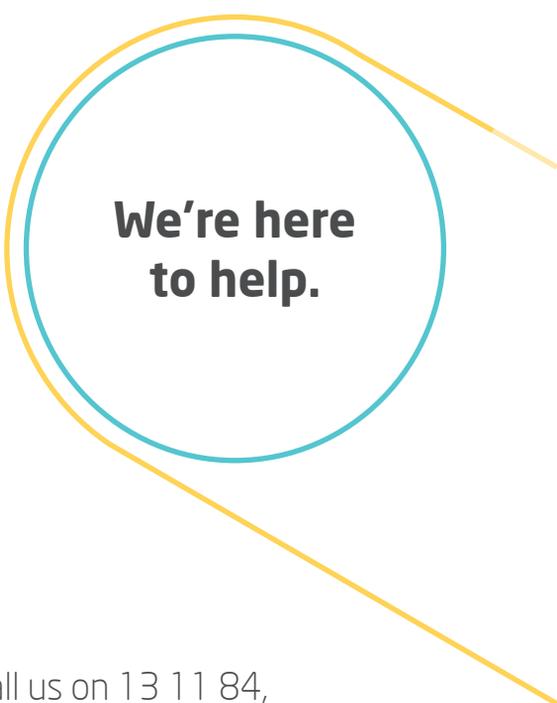
If you've **just joined** your employer, you don't need to do anything.

If you've **previously nominated another super fund**, just let your payroll know that you'd like your future contributions to be paid to Sunsuper.

After your employer pays your first super contribution to us we'll set up your account and confirm your insurance cover in your *Welcome letter*.

Before you become a member, please read the *Sunsuper for life Product Disclosure Statement (PDS)*, available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds)



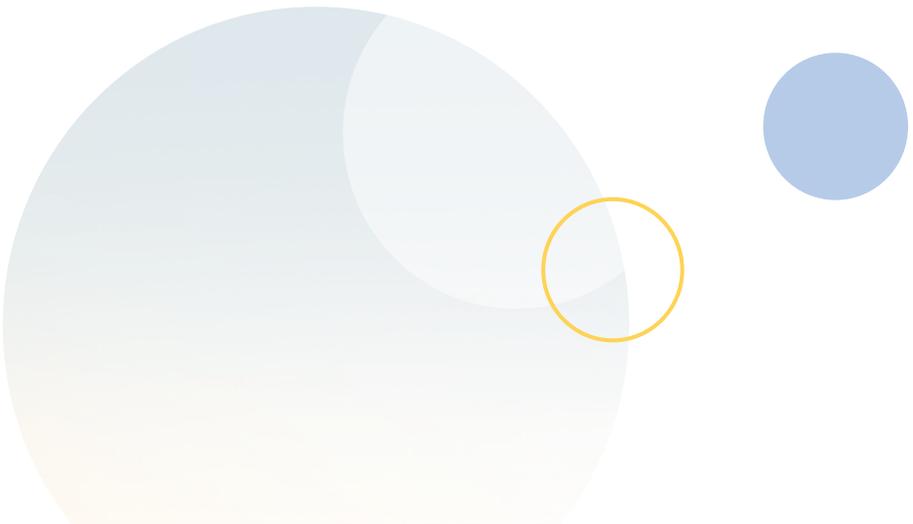


**We're here  
to help.**

If you have any questions call us on 13 11 84,  
Monday to Friday 8:00am to 6:30pm.

We want to help our members reach their  
retirement dreams.

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13 11 84 | [sunsuper.com.au](http://sunsuper.com.au)



<sup>1</sup>As at 30 June 2018. <sup>2</sup>For ratings and awards information, visit [sunsuper.com.au/awards](http://sunsuper.com.au/awards). <sup>3</sup>Source: SuperRatings Fund Crediting Rate Survey June 2018. Warning: past performance is not a reliable indication of future performance. <sup>4</sup>Sunsuper employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by the Sunsuper Superannuation Fund. <sup>5</sup>Sunsuper is not an agent, dealer or promoter of the products and/or services offered. Sunsuper does not endorse these products or services. Offers are subject to change at any time.

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