

# Sunsuper is your employer's default super fund

Your employer has chosen Sunsuper as their default super fund after carefully considering what we've got to offer and how we compare to other super funds.

## Want to become a member of the IAG Superannuation Plan?

Join the fund that places its members' interests above all else and join the wave of more than 1.3 million Australians who trust Sunsuper with their superannuation savings. Nominate the *IAG Superannuation Plan* on the ATO's *Superannuation Standard Choice* form available at [sunsuper.com.au/iag](https://www.sunsuper.com.au/iag) in the New Starter section and return to your Payroll team, or via your onboarding process.



Discounted administration fees



Flexible insurance cover



Range of investment options



Get discounts with Dream Rewards



24/7 access to your account



Sunsuper is one of Australia's largest and most-awarded super funds, and we're proud to look after the retirement savings of more than 1.3 million members. Our profit-for-members philosophy means our members can take advantage of lower fees and costs<sup>1</sup> and a broad range of services designed purely for their benefit.

<sup>1</sup>For more information refer to [sunsuper.com.au/lower-fees](https://www.sunsuper.com.au/lower-fees)

# Here's just some of the benefits you will receive if you join the *IAG Superannuation Plan*:

## Discounted administration fees

As a profit-for-members fund, we strive to keep our fees and costs low so we can pass on the savings to you. The less you pay in fees on your super account, the more money you'll have to live your retirement dreams. Furthermore, IAG has negotiated a discounted administration fee. The table below sets out the administration fees payable in the *IAG Superannuation Plan*:

| Type of fee        | Amount  | How and when paid                                   |
|--------------------|---|---|
| Administration Fee | \$1.50 per week plus 0.05% p.a. of the first \$800,000 of your account balance only | Generally deducted from your account balance weekly |

Note that investment fees and costs apply. Refer to your *Sunsuper for life Corporate Product Disclosure Statement* available at [sunsuper.com.au/iag](https://sunsuper.com.au/iag) for fee details.

## Flexible insurance cover

We know the right insurance cover can help make sure you and your family are protected should the worst happen. On joining Sunsuper, if you're eligible, you'll automatically receive Standard Death, Total and Permanent Disability and Income Protection cover once you attain age 25 and your balance reaches \$6,000. Alternatively, you can opt-in to Standard cover by completing the *Membership Application* form and returning it to Sunsuper, or via *Member Online* once you're a Sunsuper member, regardless of your age or balance (subject to the other eligibility conditions). Once your account has been confirmed, simply log in to *Member Online* and select 'Opt-in for insurance cover' under **Insurance** or call us on **13 11 84**. You can also tailor your cover to suit your needs.

For more information about insurance cover, including the cover that's available, eligibility, and how much it costs, please refer to the *Sunsuper for life Corporate Insurance guide* and your insurance calculator available at [sunsuper.com.au/iag](https://sunsuper.com.au/iag)

## Range of investment options

With our Balanced option outperforming the industry average over 1, 3, 5, 7, and 10 years<sup>2</sup>, you can rest easy knowing our experienced investment team is working hard to grow your retirement savings. Our default investment option is the MySuper-approved Lifecycle Investment Strategy. This has identical investments to our Balanced option until you reach age 55 and then gradually transitions your investments to the Retirement Pool and Cash Pool (lower-risk investments) as you approach retirement. The Retirement Pool and Cash Pool are identical to the Retirement and Cash options available to members. Alternatively, you can choose from our wide range of investment options, designed to suit different risk profiles and retirement goals. To find out more about our investment options, read the *Sunsuper for life Investment guide* available at [sunsuper.com.au/iag](https://sunsuper.com.au/iag)

## Get discounts with Dream Rewards

Dream Rewards is a discount program for Sunsuper members, helping you save on everyday expenses and little luxuries.<sup>3</sup> Visit [sunsuper.com.au/dreamrewards](https://sunsuper.com.au/dreamrewards)

## 24/7 access to your account

We provide the right tools to help you take charge of your super today. With *Member Online* you can keep track of your super account and update or change your contact details and investment options, anytime, anywhere. Once you've registered you can download our Sunsuper app. Convenience at your fingertips! Visit [sunsuper.com.au/app](https://sunsuper.com.au/app)

## We're here to help

If you have any questions about the *IAG Superannuation Plan*, you can call us on **13 11 84** or go to [sunsuper.com.au/iag](https://sunsuper.com.au/iag)

**Disclaimer and disclosure:** <sup>2</sup>Our Balanced investment option for *Super-savings accounts*, which has identical investments to the Balanced Pool in the Lifecycle Investment Strategy, has outperformed the industry average over 1, 3, 5, 7, and 10 years (source: SuperRatings Fund Crediting Rate Survey - SR50 Balanced (60-76) Index, August 2021). The industry average is the median return after investment fees and taxes for the SR50 Balanced (60-76) Index which comprises the 50 largest investment options with a similar asset allocation to growth style assets of between 60-76%. Past performance is not a reliable indicator of future performance. <sup>3</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. Your employer is not responsible for the preparation of this document. They are not providing advice or a recommendation in relation to this investment. This document has been prepared and issued by Sunsuper Pty Ltd (ABN 88 010 720 840) (AFSL 228975), the trustee and issuer of the Sunsuper Superannuation Fund (ABN 98 503 137 921). Any advice contained in this document is general advice only and does not take into account any particular person's objectives, financial situation or needs. Accordingly, you should consider how appropriate the advice is to your own objectives, financial circumstances and needs before acting. You should consider the *Product Disclosure Statement (PDS)* before acquiring any financial product. A PDS is available by visiting [sunsuper.com.au/iag](https://sunsuper.com.au/iag) or calling **13 11 84**.