Is it time to review your super partner?

Sunsuper puts your business, and your people, first.
Like all Australians, your employees want to be financially secure in retirement.

Choosing a super fund with low fees; solid, long-term investment returns; flexible insurance cover options, and member services including quality financial advice can make all the difference.

Sunsuper offers all this, and more. We uncomplicate super for business and for our members, making it possible to dream with your eyes open and achieve the future you want.
Your default super choice is important

When making a decision about selecting a default super fund for your organisation, there are a number of important factors to consider.

What is a default super fund?
By law you are required to give new staff members a superannuation Standard Choice form within 28 days of them starting work. If an employee doesn’t specify a preferred super fund, you must still meet your super obligations and pay their super into a default super fund with a 'MySuper' option, such as Sunsuper.

Why your super choice is important
While employees can choose their own super fund, in reality a majority become members of their employer’s default super fund.

Deciding on who to partner with for your employees’ super is an important decision for both your business and your employees.

Employee wellbeing
More than half (54%) of Australian workers say they feel stressed at work every week.

Australian workers rank lack of financial security, managing household finances, and lack of saving for retirement as the factors causing them the most stress.

More than 28% of Australian workers define “financial wellbeing” as not being stressed about their finances.

31% of employees say they would value advice and education from their employer to support their financial wellbeing. Choosing a default super fund that offers information, education, advice and other tools to help members manage their money and prepare them for retirement can help.

Employee trust
According to the Sunsuper 2018 Employee Insights Report, 70% of Australian workers trust or support their employer’s choice of super fund, which shows that employees rely on their employer to do the right thing by them and choose the best possible default fund for their super.

Older workers (87%) trust their employer’s choice of super fund more than their younger peers (72% for Generation X and just 61% for Millennials).

Source: Sunsuper 2018 Employee Insights Report
19% of Australians say they equate financial wellbeing with being able to retire comfortably when they want.

42% of workers say their biggest concern about retiring is not having enough money.

- Not being stressed about my finances
- Having enough savings to cover unexpected expenses
- Being able to retire comfortably when I want
- Being debt free or on top of my debts
- Being able to meet day-to-day living expenses
- Don’t know/other

**Fees and costs**

Small differences in super fund fees and costs can have a substantial impact on a person’s long-term returns and retirement savings, and fees and costs can vary greatly from fund to fund.

For example, annual fees of 2% of account balance compared to 1% could make a 20% difference to balance at retirement, and could mean the difference between $80,000 to $100,000.

**Super fund performance**

At least 1.6 million member accounts are currently held in underperforming products, which can have a big impact on a person’s retirement. In fact, if one of your employees is placed in a bottom-quartile MySuper fund they could retire with $502,000 less than if they had been placed in a top-quartile one.

![Graph showing super fund performance]

Source: SuperRatings Fund Creditting Surveys SR50 Balanced (60-75) Index. 30 September 2019

Past performance is not a reliable indication of future performance.

**Ease of use**

Paying superannuation can be time consuming, especially when you have to pay into multiple funds for your employees.

So it can make real business sense to choose a default super fund that offers secure online payment at no cost and a clearing house facility to take the administrative hassle out of making your employees’ super payments.
Compare Sunsuper

What’s important to you and your employees?

Here’s what to consider when you’re comparing Sunsuper to your current fund.

**Compare performance results**
Compare the returns of Sunsuper and your current super providers against the median over 3, 5, 7 and 10 years.

**Compare fees**
While low fees are generally good, consider what employees are actually getting for their money. And, don’t forget to look at administration fees, investment fees and indirect fees.

**Compare employer support**
Are you getting the great customer service, online tools, education and support that you and your employees need?

**Compare financial stability**
Is your current fund financially stable with a low and transparent cost structure?

**Compare insurance**
The insurance market has shifted in recent years and the best competitive premiums need to be considered along with the level of default cover amounts.

**Compare employee plans**
Can your current provider offer the ability to tailor your arrangement specific to your employee base?

**Sound like Sunsuper is a good fit?**
It’s easy to join, simply discuss with your Relationship Manager or join online.

sunsuper.com.au/employerjoinonline
Why Sunsuper is the smart choice for your business

**Award-winning customer service**

Our customers rate Sunsuper number one for ‘customer service’ and ‘being easy to deal with’, and we have one of the highest national member scores for our award-winning call centre.

**Dedicated employer support**

The Sunsuper relationship management team is based in regional locations and can offer support to both employers and employees. The team can provide help on everything from administration assistance and understanding legislation, to providing strategic input to your broader employee benefits and engagement strategies.

**Easy-to-use**

Sunsuper’s *Employer Online* is our secure employer payment facility which takes the hassle out of making your employees’ super payments. It’s easy-to-use and helps make the task of making super payments faster and easier.

**No-cost, user-friendly Sunsuper clearing house**

The Sunsuper clearing house allows employees’ super to be paid easily and efficiently across multiple super funds. Make one single payment for all employees and save time on business administration.

**Financial strength and stability**

As one of the largest super funds in Australia, Sunsuper is well capitalised with a stable, broad and growing membership base. We manage members’ retirement savings with a low and transparent cost structure.

**Information and education**

Our innovative, inspiring and easy-to-use tools and information ensure employers have what they need and the resources they need for members to maximise their super savings.

**We support the community**

Through our grant program, Dreams for a Better World, we support grassroot community groups and charities carrying out vitally important work to benefit Australians.
Why Sunsuper is the smart choice for your employees
We’re for all Australian workers

Sunsuper empowers Australians to fulfil their retirement dreams – no matter what industry they work in or what job they do.

We offer low fees and great value for money

Our members can access great customer service, financial advice, education, insurance options and Dream Rewards – and all for some of the lowest fees in the industry.

We make it easy

Our award-winning contact centre, podcast series, online tools and calculators, website and mobile app allow members to engage with us when they like and how they choose.

We deliver strong, long-term results

We aim to deliver solid and competitive, long-term, real returns to help every member’s super balance grow. The expertise and experience of our investment team ensures our members’ retirement savings are in the best possible hands.

We return profits to members

Our customers are our number one priority. Rather than paying shareholders, our profits are reinvested to improve the products and services we offer members and reduce fees.

We know the importance of quality advice

We know that good quality financial advice can help members make great choices today that will help them live the retirement of their dreams in the future.

When a member needs more specific advice about their financial situation, the qualified financial advisers in our Member Advice Centre can help with topics such as retirement planning, investment choice, protecting their family and assets with income protection and life insurance, salary sacrifice and government co-contributions, combining super funds, accessing age pension benefits from the government. There is no cost for this service.

We help our members save every day

Dream Rewards is Sunsuper’s member loyalty program that partners with companies across Australia to give Sunsuper members access to great deals and discounts. Our members save thousands of dollars each year on whitegoods, electrical, fitness equipment and holidays.
Choose a super performer

Sunsuper is one of Australia’s largest and fastest-growing super funds with 1.4 million members and $70 billion in funds under management.

As a profit-for-members fund our members sit at the heart of everything we do. We have no shareholders to pay and profits are returned to members through low administration fees, product innovation and enhanced services.

We help more than 100,000 businesses across the country manage their employer contributions and employees’ retirement savings through a range of products and services designed to make it easier and more efficient.

Award-winning super fund

Sunsuper is the award-winning, profit-for-members’ super fund named SuperRatings’ 2020 Fund of the Year for offering the best-value end-to-end product for our members. Since 2015, we’ve also held Canstar’s highest 5-Stars Outstanding Value rating for outstanding value superannuation.

We have also been recognised as Best Corporate Solution by Super Review, and as Chant West’s Member Service Best Fund and Corporate Solutions Fund of the Year for 2019.

Find out more

- Online information, education and inspiration: start exploring the Dream Project 
sunsuper.com.au/thedreamproject
- Everyday discounts from retailers across Australia: our Dreams Rewards program 
sunsuper.com.au/dream-rewards can help your employees save money today
- Opportunities to support and give back to the community: through our Dreams for a Better World grants program 
dreamsforabetterworld.com.au
Sunsuper is for all Australian workers, no matter which industry they work for, where they’re based, or what job they do.

We’re the profit-for-members fund helping Australians from all walks of life:

- Administration services
- Agriculture, fishing, horticulture & forestry
- Building & construction
- Food & beverage manufacturing
- Health & residential care services
- Labour hire
- Manufacturing
- Education
- Retail services
- Technology
- Transport services
- Mining & engineering
Sunsuper Pty Ltd ABN 88 010 720 840, AFSL No. 228975, is the Trustee and issuer of the Sunsuper Superannuation Fund ABN 98 503 137 921, USI 98 503 137 921 001. This communication contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice. A copy of the Product Disclosure Statement (PDS) can be obtained by visiting sunsuper.com.au/pds or calling 13 11 84. You should consider the PDS in deciding whether to acquire, or to continue to hold, the product. 2405 (11/19)

2  Productivity Commission 2018, Superannuation: Assessing Efficiency and Competitiveness, Report no. 91, Canberra, pg 2
3  Productivity Commission 2018, Superannuation: Assessing Efficiency and Competitiveness, Report no. 91, Canberra, pg 16
4  As at November 2019.

Sunsuper Pty Ltd ABN 88 010 720 840, AFSL No. 228975, is the Trustee and issuer of the Sunsuper Superannuation Fund ABN 98 503 137 921, USI 98 503 137 921 001. This communication contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice. A copy of the Product Disclosure Statement (PDS) can be obtained by visiting sunsuper.com.au/pds or calling 13 11 84. You should consider the PDS in deciding whether to acquire, or to continue to hold, the product. 2405 (11/19)