



Sunsuper is your employer's default super fund

Your employer has chosen Sunsuper as their default super fund.

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 million Australians.

As a fund that works for members, not shareholders, our members can take advantage of lower fees and costs¹ and a broad range of services designed purely for their benefit.



Lower fees and costs



Flexible insurance cover



Range of investment options



Get discounts with Dream Rewards



24/7 access to your account

Here's just some of the benefits you will receive if you join Sunsuper

Lower administration fees

As a members-first 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. The table below sets out the administration fees payable in Sunsuper:

Type of fee	Amount	How and when paid
Administration Fee	\$1.50 per week plus 0.10% 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 Product Disclosure Statement* available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds) for full 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 cover once you attain age 25, your balance reaches \$6,000 and we receive a Superannuation Guarantee contribution from your employer. Alternatively, you can opt-in to Standard cover by completing the *Membership Application* form and returning it to Sunsuper, or via Member Online 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'll also have the option to 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 Insurance guide* available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds)

Range of investment options

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. We'll invest your super in our MySuper-approved Lifecycle Investment Strategy. Sunsuper's Balanced investment option, which has identical investments to the Balanced Pool in our Lifecycle Investment Strategy, has outperformed the industry average over 3, 5, 7, and 10 years.² For full details of the options available, read the *Sunsuper for life Investment guide* available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds). For full details of the investment fees and costs that apply to each option, read the *Sunsuper for life guide*, available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds)

Get discounts with Dream Rewards

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

Want to become a Sunsuper member?

If you are a new employee, you don't need to do anything. Your employer will pay your super contributions to us automatically, unless you choose a different fund. Otherwise, simply complete the *Selecting Sunsuper* form available at [sunsuper.com.au/changingjobs](https://www.sunsuper.com.au/changingjobs) and return to your payroll. Once we receive your first contribution, we'll set up your account and confirm your insurance cover in your *Welcome booklet*.

We're here to help

If you have any questions about Sunsuper, you can call us on **13 11 84** or go to [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds)

Recently, Sunsuper and QSuper signed a Heads of Agreement to merge and create a \$200 billion superannuation fund with two million members. To learn more, visit our [website](https://www.sunsuper.com.au).

For ratings and awards information, visit [sunsuper.com.au/awards](https://www.sunsuper.com.au/awards) ²Our Balanced option for *Super-savings accounts*, which has identical investments to the Balanced Pool in the Lifecycle Investment Strategy, has outperformed the industry average over 3, 5, 7, and 10 years (source: SuperRatings Fund Crediting Rate Survey December 2020). Warning: past performance is not a reliable indicator of future performance. ³Sunsuper 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* before acquiring any financial product. A *Product Disclosure Statement ('PDS')* is available by visiting [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds) or calling **13 11 84**.