

# Choosing a super partner

## Do you know what to consider?

Your organisation's default superannuation provider holds the privileged position of investing and administering your employees' retirement savings. So deciding who to choose as your default super fund partner is an important decision. But deciding which one will offer the best products and services, and most suit the needs of your business and your employees can be daunting.

Whether you are actively looking to choose a new default super fund or just think it's time to review your current provider's offering, there are three key areas that should be considered; the fund itself, what it can offer your employees and what it can offer your business.

### The fund

Given the level of access and responsibility your default super provider may have to your employees, it's important to engage a super partner that is culturally aligned with your organisation, that shares your company's values and is truly focused on fulfilling your employees' retirement dreams. Some key structural, governance and performance factors to look for include:

| Governance & structure  | Products  | Performance   |
|---|---|---|
| <ul style="list-style-type: none"><li>Ownership structure</li><li>Composition of Trustee Board</li><li>Good corporate citizen</li></ul> | <ul style="list-style-type: none"><li>Low fees</li><li>Choice of investment options</li><li>Flexible insurance offering</li></ul> | <ul style="list-style-type: none"><li>Solid long-term investment returns</li><li>Independent industry recognition</li><li>Financial strength and sustainability</li></ul> |

### The benefits for your employees

Your chosen default superannuation fund should be able to offer services and benefits to help you support your employees' wellbeing and strengthen your employer value proposition (EVP). Some ways that your super fund partner can help meet your employees' expectations include:

| Personalised services   | Wellbeing support   | Financial education   |
|---|---|---|
| <ul style="list-style-type: none"><li>Outstanding customer service</li><li>Personalised and relevant communications</li><li>Ability to manage super easily via chosen channel</li></ul> | <ul style="list-style-type: none"><li>Access to trusted financial advice services</li><li>Opportunities to save money today</li><li>Flexible insurance options to meet individual needs</li></ul> | <ul style="list-style-type: none"><li>Engaging and informative educational content</li><li>Easy-to-understand communications</li><li>A range of education resources</li></ul> |



## The services for your business

Superannuation administration can be complicated, time consuming and frustrating. Your chosen default super provider should be a trusted adviser for your business in all superannuation matters and make meeting your super obligations as easy as possible for you and your business. Some of the benefits that a chosen super partner should be able to provide include:

| Administration   | Reporting  | Assistance   |
|--|--|--|
| <ul style="list-style-type: none"> <li>Free clearing house access</li> <li>User-friendly payment portal</li> <li>Secure and efficient systems</li> </ul> | <ul style="list-style-type: none"> <li>Transparency and oversight of transactions</li> <li>Regular updates on regulatory changes</li> <li>Customised, regular reporting</li> </ul> | <ul style="list-style-type: none"> <li>Dedicated and accessible support team</li> <li>Insights to help understand your employees</li> <li>Professional development opportunities for your staff</li> </ul> |

## Is it time to talk to Sunsuper?

Naturally, we'd like you to think so. Curiosity can be good for business, and at the very least we're confident a conversation with Sunsuper will leave you better informed about the right questions to ask to optimise your employees' superannuation arrangements.

Our purpose - to inspire and empower Australians to fulfil their retirement dreams - is at the heart of everything we do. It is a powerful statement about how we collaborate with our customers and provides focus for how we approach and embrace the opportunity we have every day to help our 1.3 million members reach their retirement goals.

### Join us on the wave of success

We have been recognised as the best of the best when it comes to superannuation, winning Chant West's and Super Review's Super Fund of the Year awards in both 2017 and 2018; SuperRatings' and Conexus Financial's 2018 Super Fund of the Year awards; and *Money* magazine's 2018 Best Superannuation Fund Manager. Being awarded seven of these major awards in the last two years is an industry first of which we are extremely proud.

Visit [sunsuper.com.au/growyourbusiness](http://sunsuper.com.au/growyourbusiness), email us at [employer@sunsuper.com.au](mailto:employer@sunsuper.com.au) or call us on **13 11 84** to find out how we can help grow your business by growing your people.



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