

Product update 2017

**Sunsuper for life, Sunsuper for life Business,
and Sunsuper for life Corporate**

This *Product update* contains information about some upcoming changes to superannuation in general and Sunsuper in particular that may affect you.

Please take some time to familiarise yourself with all of the changes to make sure you understand how they may affect your super.

For the current *Sunsuper for life Product Disclosure Statement (PDS)* and *guides* please refer to sunsuper.com.au/pds. The updated *PDS* and *guides* will be issued on 30 September 2017.

Sunsuper for life Business and *Sunsuper for life Corporate* members should visit their employer's Sunsuper web page for disclosure documents and updates, or call us on **13 11 84**.



Here is a quick reference guide to help you find information important to you

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Lower fees for your retirement - change in *Income account* Administration fee

From 30 September 2017 the *Income account* dollar-based Administration fee will reduce from \$4.00 to \$3.00 per week.

Fee	Current to 29 September 2017	From 30 September 2017
Administration fees	\$4.00 per week plus 0.10% p.a. ¹	\$3.00 per week plus 0.10% p.a. ¹

¹ Applicable to the first \$800,000 of your account balance only.

Legislative changes

The following changes will apply from 1 July 2017 (unless otherwise stated).

Important changes for all members

Change in concessional and non-concessional caps

The concessional (before-tax) and non-concessional (after-tax) contributions caps will decrease as outlined below.

Concessional contribution annual caps	Current	From 1 July 2017
Under age 50¹	\$30,000	\$25,000
Age 50 and over¹	\$35,000	

Non-concessional contribution annual caps	Current	From 1 July 2017
Annual	\$180,000	\$100,000
Three year bring-forward	\$540,000	\$300,000

¹ As at the last day of the financial year.

In addition to the non-concessional contribution cap changes, it is important to note that transitional arrangements apply if the bring-forward rule is triggered prior to 1 July 2017, as detailed below.

Financial year triggered	Three-year cap total
2014/15	\$540,000
2015/16	\$460,000
2016/17	\$380,000
From 1 July 2017	\$300,000

The full three-year bring forward cap of \$540,000 still applies until 30 June 2017, but if not fully used by that date the applicable reduced cap will apply from 1 July 2017.

If you are a Defined Benefit member, please refer to the *Employer and Salary Sacrifice Contributions for Defined Benefit Members* factsheet on your employer's Sunsuper web page for more information on how the contribution caps affect you.

Personal contributions to be tax-deductible

The Government will allow tax deductions to be claimed for personal contributions made by all super fund members. Previously this was only available to self-employed members. Personal contributions for which a tax deduction is claimed will count towards the concessional contributions cap. Refer to ato.gov.au for more information.

Increases to spouse contribution tax offset threshold

A person making a contribution into the account of their low income earning spouse is eligible for a tax offset of up to a maximum \$540 p.a. (18% of a total contribution of up to \$3,000) if their spouse earns less than the lower threshold amount. The tax offset then proportionally decreases, cutting out when the spouse earns the higher threshold amount.

Effective date	Total income of recipient spouse	Tax offset ¹ available to contributing spouse
Up to 30 June 2017	Up to \$10,800	Up to \$540
	\$13,800 +	Nil
From 1 July 2017	Up to \$37,000	Up to \$540
	\$40,000 +	Nil

¹ Tax offset applies to a maximum contribution of \$3,000 p.a.

Changes to co-contribution rules, and thresholds

Thresholds to change

As part of the Government's co-contribution scheme, some members may be eligible to receive up to \$500 p.a. into their super. The applicable thresholds for eligible members have been updated and are provided below.

Co-contribution thresholds	Up to 30 June 2017	From 1 July 2017
Lower income threshold	\$36,021	\$36,813
Higher income threshold	\$51,021	\$51,813

Eligibility rules to change

In addition to the existing eligibility requirements, for the 2017/18 and later financial years you will no longer be eligible for co-contributions if:

- your non-concessional contributions exceed the cap for that financial year, or
- if your total superannuation balance, at 30 June of the previous financial year, equals or exceeds \$1,600,000.

Refer to our *Government co-contribution* factsheet at sunsuper.com.au/factsheets for more information.

Restrictions on non-concessional contributions for superannuation balances in excess of \$1,400,000

Members who have a total superannuation balance of \$1,400,000 or more on 30 June 2017 will be subject to:

- a reduced non-concessional contributions cap,
- a shorter bring forward period, and
- will not be able to make any contributions if their total superannuation balance exceeds \$1,600,000.

These restrictions are detailed below.

Total superannuation balance on 30 June 2017	Maximum non-concessional contributions for 2017/18 (including bring forward rule)	Bring-forward period
Less than \$1,400,000	\$300,000	3 years
\$1,400,000 - \$1,500,000	\$200,000	2 years
\$1,500,000 - \$1,600,000	\$100,000	N/A
\$1,600,000 or more	Nil	N/A

Low Income Superannuation Tax Offset (LISTO) replaces Low Income Superannuation Contribution (LISC)

The LISC will be replaced by the LISTO. There is no change in how the scheme operates and it will continue to pay these contributions into accounts of eligible members. Refer to ato.gov.au for more information.

Reduction of the annual high income earners threshold

An additional 15% tax applies to concessional (before tax) contributions if a person's income (including concessional super contributions) exceeds a certain threshold. This threshold will reduce from \$300,000 to \$250,000.

Death benefit anti-detriment payments to cease

Due to legislated changes, funds will no longer be able to pay an anti-detriment payment as part of a death benefit payment. The table below details the circumstances in which an anti-detriment benefit payment may or may not be payable to beneficiaries.

Scenario	Claim payment date	Anti-detriment payable
Member deceased on or after 1 July 2017	From 1 July 2017	No
Member deceased on or before 30 June 2017	From 1 July 2017 but on or before 30 June 2019	Yes
Member deceased on or before 30 June 2017	From 1 July 2019	No

Temporary Budget Repair Levy ceases

The Temporary Budget Repair Levy is currently applicable to excess non-concessional contributions and Departing Australia superannuation payments (DASP). This levy will cease to apply on 1 July 2017.

Increased tax rate for Departing Australia superannuation payments

The tax rate applicable to Departing Australia superannuation payments (DASP) for holders of visa subclass 417 (Working Holiday) and 462 (Work and Holiday) will increase as shown below.

Tax components	Applicable to	Tax rate up to 30 June 2017	Tax rate from 1 July 2017
Tax-free component	After-tax contributions	Nil	Nil
Taxable component (taxed element)	Pre-tax contributions Investment returns	38%	65%

Tax rates for all other DASP visas remain unchanged. Refer to www.ato.gov.au for more information.

Preservation age

Preservation age is the Government-specified age at which you can gain access to your superannuation benefits, provided you have permanently retired from the workforce. From 1 July 2017, the preservation age increases from 56 years to 57 years. This affects members born between 1 July 1961 and 30 June 1962. Some *Sunsuper for life Corporate* plans offer *Lifetime pensions* which may be available before preservation age. For information on your entitlements contact us on **13 11 84**.

Qualifying age for Age Pension

The qualifying age for the Government Age Pension will increase from 65 years to 65 years and 6 months.

Norfolk Island Superannuation Guarantee (SG) increase

The SG rate payable to Norfolk Island resident workers will increase from 1% to 2%.

Additional disclosure of investment fees and costs

From 30 September 2017 we will be providing additional disclosure on investment related fees and costs. These changes are required by the Government and are designed to improve consistency and comparability of fees and costs between superannuation funds.

What is the change?

The change requires us to include additional items when calculating the fees and costs for our investment options. **It is important to note that these will not be new or additional fees or costs but are simply enhanced disclosure of existing fees and costs related to our investment options, such as indirect costs.**

What are indirect costs?

Indirect costs are the expenses incurred in managing our investments, in addition to Investment fees, and include operational and transactional costs such as brokerage and stamp duty. They are not paid by Sunsuper or the member, but rather are incurred indirectly by our investment managers and as such are included in the calculation of net investment returns.

Our estimated indirect costs for 2017/18 will be shown in our updated disclosure documents, to be issued on 30 September 2017.

Important changes impacting *Income accounts*

Transition to retirement (TTR) investment earnings will no longer be tax free

Currently, *Income account - Transition to Retirement* investment earnings are generally tax free. This will change so that investment earnings will be taxed at up to 15%, the same tax rate applicable to *Super-savings accounts*. *Income account - Retirement* investment earnings will remain tax free.

Transition to retirement accounts will no longer be eligible for a Retirement Bonus

Due to the removal of the investment earnings tax exemption, the Retirement Bonus will not be payable to members who establish an *Income account - Transition to Retirement* from 1 July 2017. From this date, the Retirement Bonus will be paid to eligible members who activate an *Income account - Retirement* only.

Refer to our *Retirement Bonus* factsheet at sunsuper.com.au/factsheets for more information.

Changes proposed to tax treatment on *Income account* lump-sum withdrawals for under-60s

Currently, *Income account* members under age 60 are able to withdraw a tax-free lump sum from their *Income account*, up to the low rate cap. Changes to how these payments are taxed have been proposed. It's important to note the start date and exact details of this measure are unknown as at the time this document was prepared. The new rules will commence on the first day of the quarter after the relevant legislation is passed. Refer to ato.gov.au for up-to-date tax information.

Introduction of \$1,600,000 balance cap on *Income account - Retirement*

The Government is introducing a limit to the total amount of funds that can be held in superannuation retirement pensions like Sunsuper's *Income account - Retirement*. A cap of \$1,600,000 (held in one or more funds) will apply, and affected members who do not withdraw or transfer the excess in time will be forced to do so by the Australian Tax Office (ATO) and charged a penalty tax. The cap will be indexed periodically by increments of \$100,000 in line with inflation. How it will work is outlined below.

Balance at 30 June 2017	What you need to do	Penalties
Under \$1,600,000	No action required	None
\$1,600,000 and over	To avoid tax penalties, members need to act before 30 June 2017 ¹ and either: 1. Withdraw the excess portion, or 2. Transfer the excess portion back into a <i>Super-savings account</i> or <i>Income account - Transition to Retirement</i>	A tax rate of 15% will apply to notional earnings on the portion over \$1,600,000 from 1 July 2017.

¹ A six month grace period will apply where the cap is exceeded by less than \$100,000, allowing the member until 31 December 2017 to withdraw or transfer the excess portion.

Does your *Income account - Retirement* have a balance over \$1,600,000?

Don't get caught out and pay more taxes. Follow the instructions in the table above.

The above limits do not apply to the *Income account - Transition to retirement*.

Important changes impacting Defined Benefit *Lifetime pension accounts*

Tax will apply on 50% of amounts over \$100,000 p.a. paid from a *Lifetime pension*

The Government is introducing a new tax for members over age 60 who receive a *Lifetime pension* in excess of \$100,000 p.a. Fifty per cent of *Lifetime pension* payments in excess of \$100,000 will be considered assessable income and taxed at the applicable income tax rate.

There is no change to the tax on *Lifetime pension* payments for people under age 60.

If you would like to know how this may impact you, please contact us on **13 11 84** to arrange to speak to one of our qualified financial planners.



Investment changes

The following investment changes will apply from 30 September 2017.

Introducing the Diversified Alternatives option

From 30 September 2017, we will introduce a new Diversified Alternatives investment option.

The Diversified Alternatives option gives members greater access to Sunsuper's investments in unlisted assets across sectors such as Infrastructure, Private Capital and Hedge Funds. This option will include investment in assets such as airports, gas and electricity networks as well as buyout and credit opportunities.

More detailed information about this option will be made available on our website and in the *Sunsuper for life Investment guide* from 30 September 2017.

Investment option objective changes

Sunsuper regularly reviews its investment objectives against long-term market forecasts. Our outlook shows global growth declining by up to 1% p.a. in the long-term, which impacts our return expectations in some asset classes. As a result, we are adjusting our investment objectives for some options. The table below lists the investment option objectives that will change. Where applicable, the new objectives will also take into account the changes to the tax treatment of *Income account - Transition to retirement* investment earnings.

Option	Objective description	
	Current to 29 September 2017	New from 30 September 2017
Balanced	Beat inflation over 10 years: <i>Super-savings account</i> by 4% p.a. and <i>Income account</i> by 4.5% p.a. (after Investment fees and costs and where applicable investment taxes). ¹	Beat inflation over 10 years: <i>Super-savings account</i> and <i>Income account - Transition to retirement</i> by 3.5% p.a. and <i>Income account - Retirement</i> by 4% p.a. (after Investment fees and costs and where applicable investment taxes). ¹
Retirement	Beat inflation over 10 years: <i>Super-savings account</i> by 3.5% p.a. and <i>Income account</i> by 4% p.a. (after Investment fees and costs and where applicable investment taxes). ¹	Beat inflation over 10 years: <i>Super-savings account</i> and <i>Income account - Transition to retirement</i> by 2.75% p.a. and <i>Income account - Retirement</i> by 3.25% p.a. (after Investment fees and costs and where applicable investment taxes). ¹
Growth	Beat inflation over 10 years: <i>Super-savings account</i> by 5% p.a. and <i>Income account</i> by 5.5% p.a. (after Investment fees and costs and where applicable investment taxes). ¹	Beat inflation over 10 years: <i>Super-savings account</i> and <i>Income account - Transition to retirement</i> by 4% p.a. and <i>Income account - Retirement</i> by 4.5% p.a. (after Investment fees and costs and where applicable investment taxes). ¹
Shares	Beat inflation over 10 years: <i>Super-savings account</i> by 5% p.a. (after Investment fees and costs and investment taxes) and <i>Income account</i> by 5.5% p.a. (after investment fees and costs). ¹	Beat the performance benchmark by 0.25% p.a. before investment taxes ¹ but after Investment fees and costs. Performance benchmark: 50% S&P/ASX 300 Accumulation Index and 25% MSCI ACWI ex Australia IMI Index in \$A and 25% MSCI ACWI ex Australia IMI index hedged to \$A.
Australian Shares	Beat the performance benchmark by 0.5-1% p.a. before investment tax ¹ but after Investment fees and costs over rolling 5 year periods. Performance benchmark: S&P/ASX 300 Accumulation Index	Beat the performance benchmark by 0.25% p.a. before investment tax ¹ but after Investment fees and costs over rolling 5 year periods. Performance benchmark: S&P/ASX 300 Accumulation Index.
Emerging Markets	Beat the performance benchmark by 0.5-1% p.a. before investment tax ¹ but after Investment fees and costs over rolling 5 year periods. Performance benchmark: MSCI Emerging Markets Investable Market Index (IMI) in \$A (unhedged)	Closely match the return of the performance benchmark before investment tax ¹ , and Investment fees and costs. Performance benchmark: MSCI Emerging Markets Investable Market Index (IMI) in \$A (unhedged).
Fixed Interest	Beat the performance benchmark by 0.5-1.0% p.a. before investment tax ¹ but after Investment fees and costs over rolling 3-year periods. Performance benchmark: 100% Citigroup World Broad Investment Grade Index in \$A (hedged).	Beat the performance benchmark by 0.5% p.a. before investment tax ¹ but after Investment fees and costs over rolling 3-year periods. Performance benchmark: 50% Citigroup World Broad Investment Grade Index in \$A (hedged) and 50% Bloomberg AusBond Composite 0+Yr Index.

¹ To 30 June 2017, no investment tax generally applies to any *Income accounts*. From 1 July 2017, no investment tax generally applies to any *Income account-Retirement*, while *Income account - Transition to retirement* investment earnings will be taxed at the same rate as *Super-savings account* investment earnings.

Closure of International Shares (hedged) and (unhedged) options

In order to simplify our investment menu, we have decided to close the International Shares (hedged) and International Shares (unhedged) options from 30 September 2017.

Need help making an investment choice? Contact us on **13 11 84** to speak to one of our qualified financial planners.

If you are currently invested in the International Shares (hedged) and/or International Shares (unhedged) options, you may wish to make a different investment choice for your balance and/or future contributions before the closure. Simply login to *Member Online* on our website or complete an *Investment choice* form and send it to us.

If you have not made a choice by 29 September 2017, your balance and any future contribution allocation in either of these two options will automatically be transferred as detailed below.

Transferred from	Transferred to
International Shares (hedged)	International Shares - Index (hedged)
International Shares (unhedged)	International Shares - Index (unhedged)

New investment option names

We will rename some of our investment options to better reflect their investments. These are listed below.

Current name to 29 September 2017	New name from 30 September 2017
Fixed Interest	Diversified Bonds
Fixed Interest - Index	Diversified Bonds - Index
Ethical, Environmental and Socially Responsible Investments	Socially Conscious Balanced

Update on investment fees

Performance fees for options that have an allocation to Australian shares may be above our estimates for 2016/17, due to outperformance achieved by some fund managers. This may impact the overall fees for the Lifecycle Investment Strategy, Australian Shares option, Balanced option, Growth option, Conservative option, Retirement option and Shares option in the current financial year. Actual Investment fees incurred will be provided in the 2016/17 Annual Report.

Investment management style

The investment style of the Emerging Markets option will change as follows:

Option	Current to 29 September 2017	From 30 September 2017
Emerging Markets	Multi-manager, active and enhanced index	Single manager, index

Changes to performance benchmarks

The following table highlights the change to the performance benchmarks of the Property, Shares and Fixed Interest options.

Option	Current to 29 September 2017	From 30 September 2017
Property	70% FTSE EPRA/NAREIT Global REIT A\$ (hedged), plus 30% Mercer/IPD Australia Core Wholesale Property Fund Index	25% FTSE EPRA/NAREIT Global REIT hedged to \$A and 75% Mercer/IPD Australia Monthly Property Fund Index - Core Wholesale
Shares	Inflation	50% S&P/ASX300 Accumulation Index and 25% MSCI All Country World Index (ACWI) ex Australia IMI Index in \$A and 25% MSCI All Country World Index (ACWI) ex Australia IMI Index hedged to \$A
Fixed Interest ¹	Citigroup World Broad Investment Grade Index in \$A (hedged)	50% Citigroup World Broad Investment Grade Index in \$A (hedged) and 50% Bloomberg AusBond Composite 0+Yr Index

¹ From 30 September 2017 Fixed Interest will be renamed Diversified Bonds.

Changes to asset allocations

The following table highlights the change in the strategic asset allocations and the allowable range for the Growth, Balanced, Retirement, Conservative, Shares and Ethical, Environmental and Socially Responsible Investments¹ options. The amendments are highlighted below.

Asset Class	Growth				Balanced			
	Current to 29 Sept 2017		From 30 Sept 2017		Current to 29 Sept 2017		From 30 Sept 2017	
	Strategic Asset Allocation	Allowable Range	Strategic Asset Allocation	Allowable Range	Strategic Asset Allocation	Allowable Range	Strategic Asset Allocation	Allowable Range
Australian shares	28%	0-50%	28.5%	0-50%	23%	0-50%	22.5%	0-50%
International shares	35%	0-70%	35.5%	0-70%	29%	0-70%	27.5%	0-70%
Private capital	10%	0-20%	10%	0-20%	6%	0-15%	7%	0-15%
Infrastructure	7%	0-20%	8%	0-20%	7%	0-20%	8%	0-20%
Property	7%	0-30%	8%	0-30%	10%	0-30%	11%	0-30%
Hedge funds	7%	0-20%	5%	0-20%	6%	0-25%	5%	0-25%
Fixed interest	0%	0-20%	0%	0-20%	10%	0-30%	8%	0-30%
Cash	1%	0-20%	0%	0-20%	4%	0-25%	6%	0-25%
Diversified Strategies	5%	0-15%	5%	0-15%	5%	0-15%	5%	0-15%

Asset Class	Retirement				Conservative			
	Current to 29 Sept 2017		From 30 Sept 2017		Current to 29 Sept 2017		From 30 Sept 2017	
	Strategic Asset Allocation	Allowable Range	Strategic Asset Allocation	Allowable Range	Strategic Asset Allocation	Allowable Range	Strategic Asset Allocation	Allowable Range
Australian shares	20%	0-50%	17.5%	0-50%	9%	0-30%	8.5%	0-30%
International shares	19%	0-55%	15.5%	0-55%	11%	0-30%	9.5%	0-30%
Private capital	4%	0-15%	5%	0-15%	0%	0-5%	1%	0-10%
Infrastructure	6%	0-20%	7%	0-20%	5%	0-20%	6%	0-20%
Property	9%	0-30%	10%	0-30%	8%	0-20%	9%	0-20%
Hedge funds	6%	0-15%	6%	0-15%	7%	0-15%	6%	0-15%
Fixed interest	25%	0-50%	22%	0-50%	42%	0-70%	33%	0-70%
Cash	6%	0-25%	12%	0-25%	13%	0-100%	22%	0-100%
Diversified Strategies	5%	0-15%	5%	0-15%	5%	0-15%	5%	0-15%

Asset Class	Shares			
	Current to 29 Sept 2017		From 30 Sept 2017	
	Strategic Asset Allocation	Allowable Range	Strategic Asset Allocation	Allowable Range
Australian shares	45%	25 - 75%	50%	40 - 60%
International shares	55%	10 - 90%	50%	40 - 60%
Fixed interest	0%	0 - 30%	N/A	N/A
Cash	0%	0 - 20%	N/A	N/A

Asset Class	Ethical, Environmental and Socially Responsible Investments ¹			
	Current to 29 Sept 2017		From 30 Sept 2017	
	Strategic Asset Allocation	Allowable Range	Strategic Asset Allocation	Allowable Range
Australian shares	30%	20-40%	28%	20 - 40%
International shares	27%	15-42%	29%	15 - 42%
Infrastructure	3%	0-7%	3%	0 - 7%
Property	9%	0-20%	9%	0 - 20%
Fixed interest	25%	0-45%	25%	0 - 45%
Cash	5%	0-15%	5%	0 - 15%
Alternatives ²	1%	0-6%	1%	0 - 6%

¹ From 30 September 2017 Ethical, Environmental and Socially Responsible Investments will be renamed Socially Conscious Balanced.

² May include forestry and private equity



Other important information

Over-the-phone transfers, rollovers and account consolidation

We now accept over-the-phone requests for rollovers into Sunsuper (including via SuperMatch). Before using this service you must read the full Terms and Conditions at [sunsuper.com.au/verbalrollins](https://www.sunsuper.com.au/verbalrollins)

Minimum balance for Insurance

It is important for all members to note that if you're not receiving Superannuation Guarantee contributions from your employer, you must maintain a balance of at least \$1,500 in your *Super-savings account* to remain eligible for any insurance cover you may have. You must also make sure that contributions are paid into your account equal to or greater than the insurance premiums payable to ensure your balance does not fall below \$1,500.

How you can help keep your super safe

At Sunsuper we take your super security seriously and have put in place measures to ensure your super is safe. Here are some simple steps you can take to help.

- **Have a strong password.** Use a combination of letters, numbers, symbols, upper and lower case. It should be easy to remember but should not contain any personal information i.e. dates of birth or names of family members.
- **Update your system security software.** Ensure your security is kept up to date across all your personal devices from which you can access your super.
- **Use secure networks.** Avoid using public networks when accessing personal information and ensure you are completely signed out when finished.

Should you feel that any of your personal information or identity has been compromised through online fraud, theft or loss of personal artefacts, such as driver's license, passport, bank cards or even missing mail, please notify Sunsuper by calling **13 11 84**.

This *Product update* contains important information. This information was current when this document was prepared. Some legislative changes provided are based on draft legislation at the time of preparation and are subject to change. Sunsuper will apply changes as and when required by law. We make every effort to ensure the information shown is correct. Sunsuper reserves the right to make adjustments for any errors, misprints or omissions. A printed copy of the *Product update* is available on request at no additional cost.

Prepared by Sunsuper Pty Ltd ABN 88 010 720 840, AFSL No. 228975, which is the Trustee and issuer of the Sunsuper Superannuation Fund ABN 98 503 137 921, MySuper Authorisation 98 503 137 921 996, USI 98 503 137 921 001

This *Product update* 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](https://www.sunsuper.com.au/pds) for *Sunsuper for life*, or by visiting your *Sunsuper for life Business* microsite, or *Sunsuper for life Corporate* website or by calling **13 11 84**. You should consider the *PDS* in deciding whether to acquire, or to continue to hold, the product.

To help you get the best from your super, Sunsuper may send you marketing material from time to time. If you do not wish to receive this material please contact us on **13 11 84**.

Need some financial advice?

Sunsuper can help you get the advice you need, call **13 11 84** to speak to one of our qualified financial planners¹ who can give you simple advice about your Sunsuper account at no additional cost, quickly over the phone. For more comprehensive advice, we may refer you to an accredited external financial planner². Advice of this nature may incur a fee.

¹ 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.

² Sunsuper has established a panel of accredited external financial planners who are not employees of Sunsuper. Sunsuper is not responsible for the advice provided by these planners and does not receive or pay any referral fees. These planners will explain to you how their advice fees are determined.



make your dreams more than dreams

Contacting us is easy:

☎ **13 11 84 (+61 7 3121 0700 when overseas)**

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