



IOOF

EMPLOYER SUPER

Your Employer Super Plan Summary

Your Employer has chosen IOOF Employer Super to provide you with competitive fees, a wide range of investment options, flexible insurance cover and access to advice and education. Super is your money, make the most of it.

Competitive fees

Your Employer Super Plan offers competitive fees so more money stays invested in your super. Change to a Choice member at any stage.

MySuper members – invests in the IOOF Balanced Growth fund*	
Administration fee	0.35% pa
Account keeping fee	\$90 pa

Choice members*		
	Core menu	Full menu
Your investment choices	Choose from a menu of ready-made portfolios managed by IOOF.	Choose from an extensive menu of managed funds, shares and term deposits.
Administration fee#		
First \$250,000	0.35% pa	0.70% pa
Account keeping fee	\$90 pa	\$150 pa

Fees are inclusive of GST less any applicable reduced input tax credits. The full range of fees is available in the IOOF Employer Super Product Disclosure Statement.

* If you do not nominate your own investment strategy, your money is invested in our MySuper default investment option. If you choose your own investments, you will be classified as a Choice member.

Reduced administration fees apply for larger balances.



A highly rated fund

We have continued endorsement from respected ratings agencies and associations that illustrates how IOOF Employer Super is well positioned to meet the needs of our members. Please visit our website for more information.



A wide range of investment options

One of the most impressive features of IOOF Employer Super is the amount of choice offered to you. Not only can you choose from more than 300 managed funds, but you can choose to invest in shares and term deposits.



How to join

Select IOOF Employer Super through your employer's onboarding process.

Your insurance options

You can opt-in to receive the following default cover outlined below. Alternatively, we will offer you this cover once your account balance reaches \$6,000 and you are age 25 or over.

Death and total & permanent disablement (TPD) cover provides you or your family with a lump sum payment if you become totally and permanently disabled through illness or injury, are terminally ill or die.

Your Death and TPD cover

The level of default cover is based on your age, occupation, gender.

Income protection provides you with a regular monthly income, after a minimum waiting period, if you can't work due to temporary illness or injury.

Your Income protection

Not provided automatically in this super plan. However, you can apply for cover.



Default insurance (the standard cover provided in this plan) may be provided as **limited cover**. Limited cover excludes any claims on pre-existing illnesses or injuries for a period of time. For more information, please refer to the IOOF Insurance Guide. Alternatively speak with your financial adviser or contact us.

Customise your insurance



Opt up
Increase cover



Opt down
Reduce or remove insurance options



Opt out
Remove cover completely



Transfer
Cover from any other provider

Access financial advice

As part of your plan, members have access to the IOOF Member Services Team to help you with your super. They can explain your options and provide advice on simple topics relating to your super.

This is a no obligation service to help you make the most of your super and your financial future. Contact them on [the online form](#) or call **1800 119 062**.



Securely manage and update your account

Securely manage and update your account at a time that's convenient for you. IOOF Online and the IOOF App gives you access to a range of information including a portfolio summary, record of transactions, switching, account information, statements, reports and electronic communications. You can even find and consolidate your super.

For more information, visit our website www.ioof.com.au or alternatively contact our ClientFirst team on 1800 913 118.