

*Celebrating*  
**80** Super Years  
1931 ~ 2011



## On the move? Take your super with you.

We can be there for you, no matter where you go.  
We'll help with your next step.

### **So what happens next with your super? What options do you have?**

As exciting as your next move looks, Equipsuper can provide you with factual, general, and personal advice that may help make it even better. (See "What information and advice does Equipsuper offer?" over page).

Please consider all your options and don't rush. Any major change can be challenging, and even if it's not, there are always other impacts that you need to consider.

*quietly outperforming.*  
**equipsuper,**

## What are your initial options?

- > Retain your money with Equipsuper in our personal division, in your existing investment option ^ .
- > Keep your current insurance cover in Equipsuper Personal - Death & Total and Permanent Disablement (TPD) cover is now automatically transferred from membership in EquipExpress or the Corporate Division. You must apply to continue your Salary Continuance Insurance (SCI);
- > Have your new employer contribute to your Equipsuper Personal account (if you take on a new job);
- > Take any non-preserved amounts in cash and pay the applicable tax (call your Helpline for updated information);
- > Roll your super to another fund;
- > Start getting your superannuation paid out to you as a regular income via an Account Based Pension (ABP) if you are eligible; or
- > A combination of these options.

Whatever you decide to do, we can help.

## What will Equipsuper do?

- > We'll follow your instructions and be there to help you along the way.
- > If you do nothing we'll roll your super into Equipsuper Personal, where it will continue to be invested in the same options as you currently have ^ .
- > We will ensure you are covered by continuing your Death & TPD insurance after you cease employment, unless you request otherwise.

## Choosing Equipsuper to receive contributions from your next employer

If Equipsuper is not your new employer's default fund but you would like your SG contributions to be sent to us what you need is the following:

<b>1</b> Standard Choice form nominating Equipsuper as your fund.	<b>2</b> Equipsuper Letter of Compliance.	<b>3</b> Dealing with us is easy A guide for your employer on making contributions.
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These forms are available on the website at [www.equipsuper.com.au/pages/Member.forms](http://www.equipsuper.com.au/pages/Member.forms).

Alternatively our Helpline will be able to arrange them for you, please call 1800 682 626.

## What information and advice does Equipsuper offer?

General information	Personal advice	
No additional charge	\$75 fee	\$121 per hour
<b>Helpline:</b> Factual information about your super.	<b>Advice relating to your Equipsuper account:</b> This service is known as our Member Adviser service, and can assist you with: <ul style="list-style-type: none"><li>&gt; Which investment option to choose;</li><li>&gt; The amount of insurance you need;</li><li>&gt; Whether to make additional contributions from before or after-tax salary.</li></ul> The \$75 fee applies for each area of advice. The Member Adviser service is provided under ASIC Class Order 09/210, which requires that the fund supply you with a Statement of Advice. The cost of this service is debited, with your permission, from your superannuation account.	<b>Comprehensive financial planning:</b> <ul style="list-style-type: none"><li>&gt; Investment choices and strategies;</li><li>&gt; Retirement planning;</li><li>&gt; Retirement income needs;</li><li>&gt; Non-super investments and income;</li><li>&gt; Assessing insurance needs;</li></ul> Standard financial plan \$880. If you have particularly complex financial arrangements a higher fee may apply.  This service is provided by Equipsuper Financial Planning.

For information and advice, call our Helpline 1800 682 626

^ If you are a defined benefit member your defined benefit portion will be rolled into the Cash option unless you nominated otherwise.

This document is for general information only. It has been prepared without taking into account your personal objectives, financial situation or needs. You should consider whether this information is appropriate to your personal circumstances before acting on it and, if necessary, you should also seek professional financial advice. Where tax information is included you should consider obtaining personal taxation advice. If you are considering investing in the Fund, you should read the appropriate PDS before making an investment decision.

Neither the Trustee, nor any employees or directors of the Trustee, guarantee the repayment of capital or the performance of the Fund. Past performance is not an indication of future performance.

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Contact our Helpline on: **1800 682 626** | Visit our website at: [equipsuper.com.au](http://equipsuper.com.au)  
Send any correspondence to: **Equipsuper Pty Ltd, GPO Box 4303, Melbourne VIC 3001**

### Equipsuper Financial Planning Pty Ltd

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