



Equip Super
Super equipped

Employer Pack



Why we're doing this



Australians are facing more complex financial decisions than ever.



Your employees, our members, benefit from support and guidance from their super fund.



Sharing information shows your employees that you're here to support them in a practical, proactive and consistent way.

Why this campaign exists

Every member engages with their super differently.

Some dive right in.

Others prefer to set and forget.

Most fall somewhere in between.

Our brand positioning, **Your Super Partner**, is built on recognising this spectrum. To support every member meaningfully, we need to make super feel simple, human and easy to engage with.



How we bring it to life

To achieve this, we use the octopus and the chicken as creative devices.

They help us explain complex ideas in a way that feels relatable, warm and non-judgemental — meeting members where they are and making super feel less intimidating.

This campaign gives employers an engaging, memorable way to spark conversations about super with their people.



Why financial wellbeing matters

Financially secure employees are more engaged, productive and likely to stay. When people understand their super, they make better decisions and feel less stressed.

What this gives your employees

Practical, relevant tools

Support tailored to their life stage

Easy-to-understand information they can act on



The impact

Supporting financial literacy helps create a healthier, more stable workplace by reducing stress, improving confidence and enabling employees to make informed decisions about their future.



Opportunity for employers

Over the next few weeks, your employees who are Equip Super members will receive a series of short, practical super messages — delivered by email and supported by online content. By also sharing our provided materials during the recommended windows, you help:

- reinforce these messages at the right moments
- ensure employees see consistent, aligned information across multiple channels — increasing engagement and improving understanding.

All content is ready to use. Simply copy and share the content during the specified dates. The posters or intranet posts will be provided by your Relationship Manager upon request. Together, we can help your employees feel more confident, informed and supported in their financial journey.

Who is your super with?

Recommended timing:
3 March 2026 – 11 March 2026



Email content

Don't overlook this important relationship

Could you name the bank you're with? What about your internet provider? What about your super fund? You were probably pretty quick to answer the first two, but that last one might've made you think!

If you don't know who your super fund is, you're not alone. It's a reflection of how focused we tend to be on more immediate concerns and priorities.

But the relationship you have with your super fund could be with you for decades – a significant part of your future financial security could even be depending on it. So if you're not sure, maybe take a little time to check who your super's with, and see what they're offering you.

Here are some things you might want to take note of (but ultimately what matters to you depends on your needs and circumstances):

Investment returns, and whether you have a choice of different investment options

The fees and costs you pay each year

The range of products (i.e. do they have super accounts as well as retirement accounts?)

The other products and services available (e.g. support and financial advice, personal insurance, and ready access to education and webinars etc)

How's their customer service? Is it easy to get in touch with them? Do real people answer the phone if you call?

Equip Super is our default super fund. You can find out a little more about them here: equipsuper.com.au/why-choose and if you're a member you can explore your account by logging in online at equipsuper.com.au/login

Shortened paragraph

It might be easy to name your bank, but what about your super fund? Maybe take a few minutes to look into who you're with and what they're offering you – your financial security in retirement might just be depending on it. If you're with Equip Super (our default fund), you can learn more here: equisuper.com.au/why-choose-equip-super

Please request from your Relationship Manager

Octopus or chicken?
See what your super says about you...

Find out more at
equisuper.com.au/stay-equipped



Equip Super

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equisuper.com.au



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See our PDS and TD at equisuper.com.au and consider if our products are right for you.

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Super basics

Recommended timing:
12 March 2026 – 1 April 2026



Email content to share with employees

It could be one of your biggest assets – so how's it going?

Life's busy, and a lot of us spend most of our time just trying to get through the day to day. So it's not all that surprising that a lot of people don't pay much attention to their super.

But your super could be one of the biggest financial assets you'll have in your lifetime, so it really is worth giving it a bit of attention.

The good thing is that it doesn't take much. There are some really quick and easy things you can do now, and they often make a pretty big difference to how much money you can retire on.

A lot of super funds suggest starting with the basics – simple things like knowing:

- how much super you've got
- how it's invested, and
- whether you've got any insurance cover with it.

Our default super fund is Equip Super, and you can do all of those things just by logging into your account online. If you want to give it a go and see what your super's been up to, head to the Equip Super website and log into the secure portal: equipsuper.com.au/login

Shortened paragraph to share with employees

It's too easy to put super in the 'too hard basket', but it doesn't take much to check in and make sure it's taking you where you want to go. Logging into your account and checking your balance, investments and insurance is a great place to start – and takes next to no time. If you're with Equip Super, you can log into your account here: equisuper.com.au/login

Please request from your Relationship Manager

So what's your super been up to lately? No idea? Find out here...

Find out more at equisuper.com.au/login



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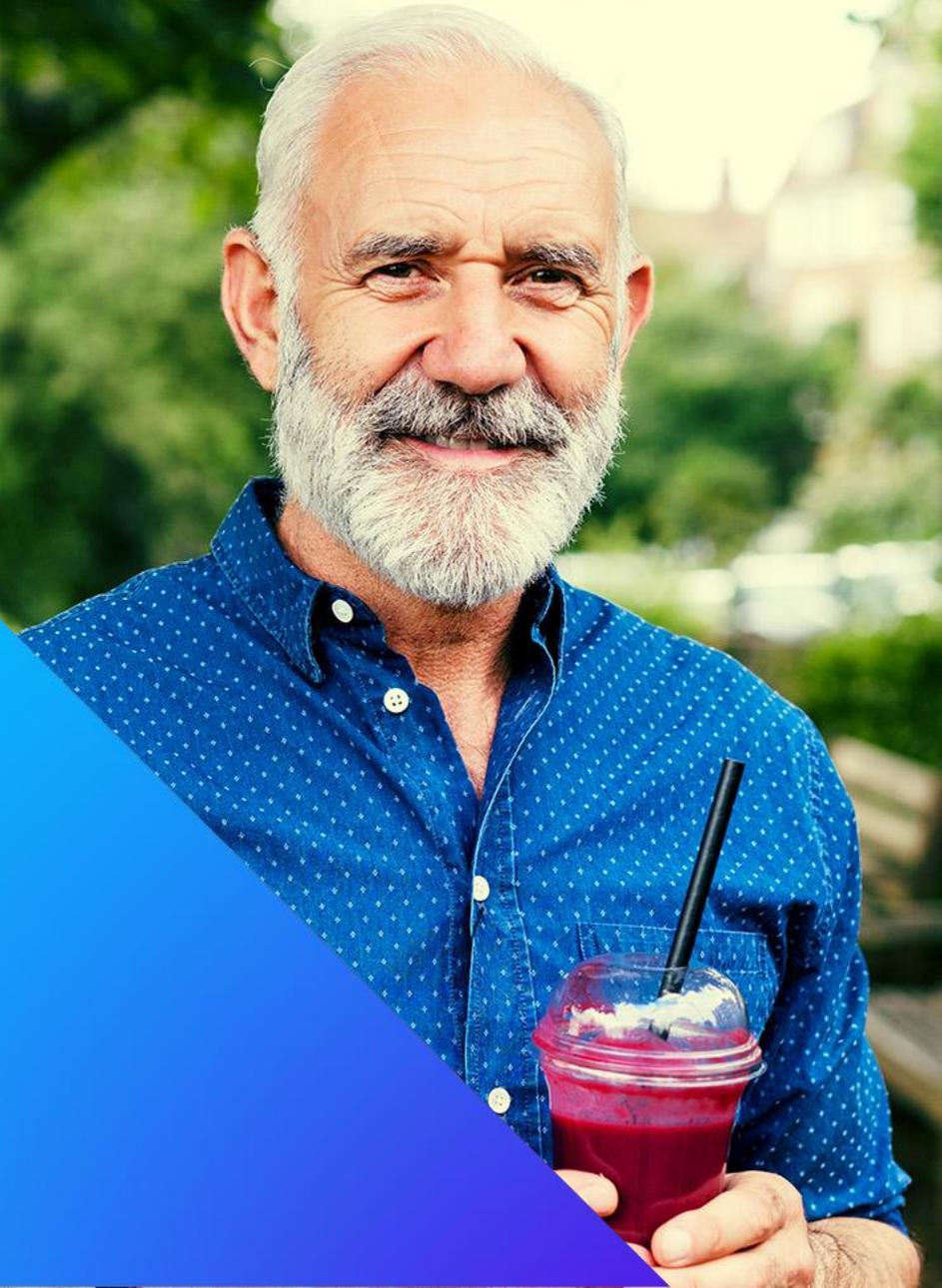


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Retirement basics

Recommended timing:
12 March 2026 – 1 April 2026



Email content to share with employees

Thinking about retirement? Start with the basics

We spend so much of our lives working towards retirement, but as that day gets closer, it can be hard to know where to start and what to prioritise.

The good news? Any start is a good start, and there's no need to overcomplicate it. Start with something simple, like checking in with your super to see how you're positioned (especially if it's been a while). Log into your account online or grab your most recent statement, and see if you can find:

- your most recent account balance
- your projected balance on retirement
- your projected yearly income in retirement (and how long it will last).

At the same time, at least start thinking about how and when you might retire. Maybe you're ready to welcome full retirement with open arms, or maybe you'd prefer to take it a little more slowly and reduce your workdays at first.

Armed with some basic facts and some initial ideas, you can start exploring some options – and there are plenty out there. Perhaps the most important thing to know is that you don't have to sort it all out alone. Most super funds offer education, support and advice for their members to help you plan your journey.

If you're with Equip Super, head to their website and see how they partner with you for retirement:

equipsuper.com.au/your-retirement Some of their calculators are worth a look too: equipsuper.com.au/tools-and-resources/calculators

Shortened paragraph to share with employees

Every good retirement plan starts with the basics. Take stock of your super and see where it's at – how long will it last you? Should you add more while you're still working? Equip Super has simple tools, support and advice to help you [make a start](#).

Please request from your Relationship Manager

Simple ways to get you and **your super** ready for retirement...

Find out more at equisuper.com.au/your-retirement



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Investments

Recommended timing:
23 April 2026 – 29 April 2026



Email content to share with employees

It's time to start thinking of yourself as an investor

With more than \$4 trillion invested in Australia's super system* – by people just like us – you'd think we'd take more of an interest in how our super's invested. But a lot of us don't even think of our super as an investment. It's just ... super!

But here's the thing...

Your super *is* an investment.

It's possibly one of the *biggest* you'll ever have.

And *how* it's invested can make a big difference to how much you get for retirement.

So why aren't we paying more attention?

For a lot of us it's because we just don't know much about investing – we can't all be experts, right? But not only is it simple to see how your super's invested, a good super fund will also be able to help ensure you're investing your super to suit your needs and objectives.

If you're with Equip Super, for example, you can log into your account online to see how you're currently invested, and they have a range of investment options to choose from. Importantly, they can also provide expert advice on your investments at no extra cost to you. So why not start by [logging in](#) to see what your investments have been getting up to?

* The Australian Prudential Regulation Authority (APRA), Quarterly Superannuation Performance publication report for the December 2025 quarter

Shortened paragraph to share with employees

How you get to enjoy retirement can depend a fair bit on how your super's invested today and the investment decisions you make (or don't make) along the way. So if you haven't given much thought to how your super's invested, maybe now's the time? If you're with Equip Super, you can [log in here](#).

Please request from your Relationship Manager

The secret lives of super – what **your investments** get up to when you're not looking...

Find out more at equisuper.com.au/your-investments



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Financial advice

Recommended timing:
30 April 2026 – 6 May 2026



Email content to share with employees

Making the most of your hard-earned dollars

Sometimes we need to get an expert opinion: a doctor when we're sick; a mechanic if the car breaks down; a plumber for a mystery water leak. The right advice at the right time can save us pain, hassle and money in the long run.

Getting advice about your super or your finances is no different. Even if you think your super's doing just fine on its own, there's a good chance that with the right advice it could be doing even better. For example, some funds can provide personal guidance to members on topics like:

- choosing an investment option to suit your needs
- finding a tax-effective way to contribute to your super for your circumstances
- how to prepare for your transition into retirement – whether that's an all in approach or slower transition.

And you get to enjoy the peace of mind that comes from maximising what you've got and having a clear plan.

There's advice out there for any budget (even a zero budget). Some super funds usually offer a range of advice services, from no-cost options, right through to comprehensive financial plans (where you pay for the advice received).

Our default super fund, Equip Super, is a profit-to-member industry fund that offers all of the above. Visit equipsuper.com.au/get-advice to see how advice can help you and compare their different advice options.

Shortened paragraph to share with employees

Financial advice from a reputable provider – like an industry super fund – can come in all shapes and sizes, including low and no-cost services. So from the very simple, like choosing the right investment option for your super, to the very detailed, like a comprehensive financial plan, consider how advice could help you and your finances get ahead. equipsuper.com.au/get-advice

Please request from your Relationship Manager

Getting more for **your future** doesn't have to cost you...

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Insurance and beneficiaries

Recommended timing:
7 May 2026 – 15 May 2026



Email content to share with employees

Protecting what's important

We all work hard for the money we earn. And there's a good chance you're not the only one who depends on your income – your loved ones might be, too.

So, what if something happened to you – an illness, or injury or worse? What would happen to your income, to all that you've worked so hard for, and to your loved ones? There are three simple things you can do today to give you a little more certainty and peace of mind should the unexpected happen.

- 1. Double-check your insurance situation:** Do you have income protection, death, or disablement cover? Start by seeing what you've already got or what's available through your super fund (their premiums tend to be lower than you'd pay through private insurers).
- 2. Nominate beneficiaries for your super:** Newsflash! Super isn't covered by a will, so the only way to tell your super fund your wishes for your super is by making beneficiary nominations for your account.
- 3. Write a will:** You can engage a solicitor to help draft your Will or download a [Will Kit](#) and DIY.

You can take care of 1 and 2 in 10 minutes just by logging into your super account online. If you're with our default super fund, Equip Super, you can log in here: equipsuper.com.au/login And then you could set aside some time this weekend to make a start on number 3 if you haven't already.

Shortened paragraph to share with employees

The impact of a serious injury or diagnosis can be devastating for the whole family. But three precautions can help ease the financial pressure. Check your super account to see if you have insurance cover, and if you've nominated beneficiaries. Equip Super members can log in at equipsuper.com.au/login and consider making a Will. It's worth the time for the peace of mind.

Please request from your Relationship
Manager

Be prepared for
the unexpected...

Find out more at
equisuper.com.au/your-super/manage-your-super/nominate-your-beneficiaries



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Thank you.



For more information or questions about the campaign or variations of the content provided, please reach out to your Relationship Manager.



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