

Quick guide about your super



For Elgas employees

You should read the product disclosure statement (PDS) in conjunction with this document.

Elgas has chosen Equip Super as its default superannuation provider, because we offer a comprehensive, award-winning superannuation package.* We give you the tools and flexibility to make the right choices now so you have more opportunity to do the things you'd love to do in the future.

1. Why Equip Super

An industry fund, solely here to profit our members

As an industry fund, all the profits we make flow back to our members.

"Best value for money"*

We have received top ratings from various independent ratings agencies. We're a multiple award winner across several categories, including value and product innovation.

Solid, long-term investment returns

We have a track record of providing solid, long-term investment returns for our members.**

We can help you reach your goals

From simple questions to comprehensive advice, we can help you getting the most out of your finances.

Access your account anytime from anywhere

Manage your super online: make investment switches, roll over super from other funds, or update your personal details when it suits you.

2. Simple, sensible investment choices to meet your needs

If you don't make a choice, your contributions will be invested in the MySuper option, which is a broadly diversified investment option across hundreds of investments and securities globally. Alternatively, you can choose from any of our 7 other diversified or 4 sector specific options.

3. Insurance that looks after you and your loved ones

As a permanent employee, you will automatically receive death and total and permanent disablement (TPD) cover equal to 13.5% of your superannuation salary for each year of future service to your 65th birthday, provided you meet the eligibility and automatic acceptance conditions. Any automatic default insurance cover you receive is limited to \$700,000. Elgas pays for any default insurance cover provided.

A special opportunity to increase your death and TPD cover when you first join Equip Super, without having to provide health evidence, may be available. You can apply for additional voluntary death and TPD cover at any time.

You can also apply for income protection (IP) cover.

To find out more about the cover you get in Equip Super, and the terms and conditions associated with it, check the *Insurance in your super* guide, available on equipsuper.com.au/elgas

4. Your employer even helps out

Elgas will further support your super in Equip Super by paying for the following

- **Death/TPD cover:** Elgas pays for your automatic death and TPD cover;
- **Fees:** Elgas will pay your weekly member fee, as well as the asset-based administration fee on superannuation guarantee (SG) contributions only.

5. Next steps

If you want to join the Elgas plan, you'll have to tell your employer. Read the PDS and fill in the *Standard choice* form available on equipsuper.com.au/elgas and return this to Elgas (Linde Employee Services). You may also like to complete the *Member Options* form, also available on equipsuper.com.au/elgas. This form enables you to make any adjustments to the insurance cover we give you, tell us how you would like your super invested, and to nominate your beneficiaries.



Any questions?

Call our Helpline on **1800 682 626**

See more about investments at
equipsuper.com.au/investments

*Ratings agencies include SuperRatings, Chant West, Heron Partnership, SelectingSuper. SuperRatings has rated Equip Super as a "best value for money" super fund. SuperRatings does not issue, sell, guarantee or underwrite this product. Go to www.superratings.com.au for details of its ratings criteria Awards are only one factor to consider when deciding if this product is right for you.

**Past performance is not a reliable indicator of future performance.

Contact our Helpline **1800 682 626** | Visit our website equipsuper.com.au | Mail: **Equip Super, GPO Box 4303, Melbourne VIC 3001**

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Financial advice services may be provided to members by Togethr's related entity, Togethr Financial Planning Pty Ltd (ABN 84 124 491 078; AFSL 455010).