

Quick guide about your super



For Traffic Management staff

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

Your employer has chosen Equip Super as its default superannuation provider, because we offer a comprehensive, award winning superannuation package.* With Equip MyFuture, our flagship super product, 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.

"A best value for money fund"*

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

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 get 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. Smart cover: insurance that looks after you and your loved ones

If you are joining Equip Super for the first time, insurance cover is a valuable benefit available with your membership. Insurance means that you and your dependants will be looked after if you can no longer earn an income temporarily or permanently, or if you die.

Equip Super's Smart Cover provides you with death and total and permanent disablement (TPD) cover that changes with your age, based on what a typical member may need at certain life stages.

You will get default cover automatically once we have received employer contributions for you after your Equip Super account reaches \$6,000 and you are 25 or older. Note that your default cover will be limited cover for 24 months from the date it starts, meaning you won't be covered for pre-existing conditions.

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

If you want cover from the start of your Equip Super membership, you have the opportunity to elect to switch on your default cover when you join. For detailed information, consult the PDS and the *Insurance in your super* guide.

4. Next steps

Read the PDS and fill in the member application included in this pack to make sure we can contact you. With it, you can also let us know how you would like your super invested, and make choices about your insurance cover. And don't forget 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 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).