

Quick guide about your super



Toyota employees – Division 2

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

Toyota 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

Insurance is a valuable benefit available with your membership in Equip Super. 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.

As a permanent employee, you will automatically receive death, total and permanent disablement (TPD) and income protection (IP) cover. Default death and TPD cover is 15% of your salary times your future service (in years, with

complete months counting as part of a year) until you turn 65. Your IP cover is 85% of your salary, with a 90 day waiting period and a 2 year benefit period.

To find out more about the cover you get in Equip Super, and the terms and conditions associated with it, read the relevant PDS and *Insurance in your super* guide, which you can find on our website, equipsuper.com.au/toyota

4. Your employer even helps out

If you work for Toyota Motor Corporation Australia or Toyota Finance Australia, your employer will support your super by paying for the following:

- **Insurance cover costs:** Your employer pays for all of your default cover; and
- **Administration fees:** Your employer pays the \$1 weekly fee.

5. Next steps

Read the relevant PDS and *Insurance in your super* guide, which you can find at equipsuper.com.au/toyota

Your new member account will generally be created automatically for you by your employer, unless you provide specific information about where you would like your superannuation contributions to go.

As a new member, you can make changes to your personal details, investment options and insurance by completing the *Member options* form, or by logging into your account online.



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).