

# Equip MyFuture

## Product Disclosure Statement 1 July 2023



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## 1 About Equip Super

Equip MyFuture is a product of Equip Super, open to employees of employers who nominate us as their default fund and/or who agree to participate in it. You can also join Equip MyFuture as an individual member (referred to as a personal member).

This PDS is about Equip MyFuture and the features and investment options it offers, which include a default MySuper product, a range of diversified and sector specific investment options to choose from, as well as death and disability insurance.

Equip Super is a \$30.5 billion profit-to-member industry fund with a proud heritage of delivering quality services to its members. We understand that investing with us reflects the high level of trust you place in our capabilities and reputation. That is why we put the interests of our members first and strive to keep fees and costs as low as possible, without compromising quality of performance and service.

You can stay with Equip Super throughout your working life and into retirement. We can provide you with help and advice on how you can keep your super working for you at any stage of your life and career.

You can find information on the product dashboard for the MySuper investment option at [equipsuper.com.au/dashboard](https://equipsuper.com.au/dashboard)

Details of trustee and executive remuneration and important documents, including our trust deed and annual reports, are available at [equipsuper.com.au/disclosures](https://equipsuper.com.au/disclosures)

## 2 How super works

Super is designed to help you grow your retirement savings over time through a combination of regular contributions and investment earnings, with tax advantages to encourage you to save.

**Contributions:** Your employer is generally required to make contributions to your super (known as superannuation guarantee, or SG, contributions). You can also make contributions from your before-tax income (salary sacrifice) or from your own savings. If you are a low to middle income earner, you may be eligible for a government co-contribution based on any after-tax contributions you make. There are age restrictions on certain contributions and limits to the amounts you can contribute each year.

**Choosing your super fund:** Most people can choose the super fund they want their employer to pay SG contributions to. If you don't tell your employer where to pay contributions, your employer will deposit your SG contributions into your existing fund or, if you don't have one, into the super fund they have chosen. You can ask them to pay your contributions to Equip Super by completing the *Choice of fund* form that you can find on our website, [equipsuper.com.au](https://equipsuper.com.au)

**Consolidating your super:** Consolidating your super (also known as a rollover) means you only pay one set of fees and you may be able to more easily manage and monitor your super.

We charge no fees for rolling your superannuation into Equip Super. You should, however, be aware that you may lose any insurance cover you have with other super funds if you close your account with them.

**Accessing your super:** Generally, you can't withdraw your super until you reach your preservation age, which ranges from 55 to 60 years old. Your preservation age will vary depending on when you were born. There are some special circumstances under which you can access your super earlier.

You should read the important information about how super works before making a decision. Go to [equipsuper.com.au/pds](https://equipsuper.com.au/pds) and read our *How super works* guide. The material relating to how super works may change between the time when you read this document and the day when you acquire the product.

This Product Disclosure Statement (PDS) is a summary of significant information and contains a number of references to important information (each of which forms part of the PDS). The information provided in this PDS is general information only and does not take into account your personal 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 tailored to your personal circumstances. Where tax information is included, you should consider obtaining personal taxation advice. You should also refer to the relevant target market determination (TMD) for this product, available at [equipsuper.com.au/tmd](https://equipsuper.com.au/tmd)

This PDS was up to date at the time it was prepared. Some information in this PDS is subject to change from time to time. If a change does not adversely affect you, the updated information will be available on our website [equipsuper.com.au](https://equipsuper.com.au). A copy of any updated information can be requested free of charge by calling our Helpline on **1800 682 626**.

Together Trustees Pty Ltd ABN 64 006 964 049, AFSL 246383 is the Trustee of Equipsuper ABN 33 813 823 017 ("Equip Super") ("the Fund"). MySuper Authorisation 33 813 823 017 672.

## 3 Benefits of investing with Equip Super

### An industry fund solely here to profit our members

Equip Super is a profit-to-member industry fund with over 142,000 members and \$30.5 billion in assets. We aim to keep costs low and the profits we make flow back to our members.

### A wide range of investment options

Equip Super offers a wide range of investment options suitable to your life stages and investment goals.

### Solid, long-term investment returns

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

### Competitive fees and costs

Equip Super's competitive fees and costs mean more money stays in your account for your future.

### Insurance

Equip Super offers flexible and affordable insurance options to help provide you and your loved ones with peace of mind.

### Access to your super in retirement

Equip Super offers retirement income accounts for members who wish to draw an income from their super. You can find out more about your options, including our innovative set-and-forget MyPension investment strategy at [equipsuper.com.au](https://equipsuper.com.au)

### Financial planning and support

Our expert support and advice can help you set yourself up for a better future. We offer a range of general advice and personalised financial advice, tailored to your needs. These services may be offered through Equip Financial Planning<sup>1</sup>.

Our financial planners are not paid bonuses or commissions, and can provide personalised advice based on your lifestyle needs and expectations.

### Manage your account online

You can track your balance and contributions, manage your investments, search for, and roll in any other super you may have, using Member Online.

## 4 Risks of super

All investments and financial products have risks, and it is important to understand the potential impact that these risks may have on the value of your super at retirement. You can't avoid all risk when investing, but considering your investment timeframe can help you choose the investment options to best suit you. Diversification is a method of reducing investment risk and involves spreading your investment over different asset classes. Equip Super offers a number of pre-mixed diversified options to choose from.

### Investment risks

When considering the risks associated with investing you need to consider your age, how long your super will be invested for, the likely investment return, the risk and your own attitudes to investments.

It is important to remember that:

- the value of investments (and your super) will go up and down over time, and the value of your super at retirement may not be enough.
- past returns don't guarantee future returns; returns are not guaranteed and they will vary from year to year.
- growth assets generally have a higher potential rate of return, but the returns are usually more volatile and they have a greater risk of negative returns.
- defensive assets may have less volatile returns, but also generally provide a lower rate of return.

We have discussed in greater detail the risks of various asset types in the *How we invest your money* guide, which you can find on our website [equipsuper.com.au/pds](https://equipsuper.com.au/pds)

You can also find more information on each of our investment options in this guide, or at [equipsuper.com.au/investments](https://equipsuper.com.au/investments)

### Other risks

There are other operational and legislative risks associated with super, some of which we have outlined below.

- Equip Super or its insurer, administrator, custodian, or investment managers may be unable to perform their usual duties due to a system failure, war, terrorist act, natural disaster or industrial strike action. Equip Super has measures in place to mitigate these risks, however cannot guarantee that operations will not be impacted by a future event.
- There is a risk that legislation governing super will change and may impact your ability to access your super benefit, tax rates, or contribution limits.
- Equip Super could add, change or remove investment options or products offered, and the fees and costs for these products may change.

<sup>1</sup> Financial advice is provided by Togethr Financial Planning Pty Ltd (ABN 84 124 491 078, AFSL 455010) trading as Equip Financial Planning, a related entity of Togethr Trustees Pty Ltd.

## 5 How we invest your money

Equip Super's range of investment options allows you to choose investments suited to your financial goals and tolerance to risk.

You should consider the likely investment return, risk, and your investment timeframe when choosing an investment option.

You can invest in one or more of the following Equip Super investment options.

### Diversified options

- Growth Plus
- Growth
- Balanced Growth
- MySuper – the default option
- Balanced
- Capital Stable
- Index Diversified
- Future Focus

### Sector specific options

- Australian Shares
- Overseas Shares
- Diversified Fixed Interest
- Cash

If you do not nominate any investment options, we will invest your super in the MySuper investment option. More details on this investment option are set out on this page.

### Changing your investment options

You can switch your investments at any time by logging into Member Online on our website [equipsuper.com.au](https://equipsuper.com.au), calling the Helpline on **1800 682 626** or by completing the *Change your investments* form.

## MySuper

The MySuper option invests mainly in growth assets such as shares, property and infrastructure, which are expected to earn higher returns over the long term, with the balance invested in more stable assets like fixed interest securities and other defensive assets.

### Who this option is designed for

This option is designed for members who want a balance between risk and return, but who are prepared to accept an asset allocation weighted towards growth assets.

### Investment objective

Achieve a net return of at least 3% p.a. above CPI over rolling 10-year periods.









### Minimum investment timeframe

The minimum suggested timeframe to invest is 10 years.

### Standard risk measure

The risk level of this option is high, with a likelihood of negative returns occurring 4.2 years in a 20-year period.

### Strategic asset allocation and ranges

Asset class	SAA %	Permitted range %
 Australian shares	25	10 – 45
 Overseas shares	30	5 – 45
 Property	7	0 – 20
 Infrastructure	9	0 – 20
 Alternatives	5	0 – 20
 Alternative fixed interest	7	0 – 20
 Traditional fixed interest	12	0 – 30
 Cash	5	0 – 15
<b>Growth / Defensive</b>	<b>70 / 30</b>	



You should read the important information about how we invest your money before making a decision. Go to [equipsuper.com.au/pds](https://equipsuper.com.au/pds) and read our *How we invest your money* guide. The material relating to how we invest your money may change between the time when you read this statement and the day when you acquire the product.

## 6 Fees and other costs

### DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

### TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website ([moneysmart.gov.au](https://moneysmart.gov.au)) has a superannuation calculator to help you check out different fee options.

The statement above is prescribed by law. Please note that our fees and costs are not negotiable.

This section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your balance, from the returns on your investment or from the assets of the superannuation entity as a whole. Other fees may apply.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.

### Fees and costs summary

#### MySuper investment option

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs <sup>1</sup>		
Administration fees and costs	\$1 per week, <b>plus</b>	This fee is deducted from your account effective on the last day of every month.
	0.22% p.a.	This fee is capped at \$1,100 p.a. and deducted from your account effective on the last day of every month.
	Nil <sup>2</sup>	Administration costs paid from reserves, that are not otherwise charged as administration fees. These costs are not directly charged to your account, but have reduced the reserve balance held by the Fund to cover future administration costs.
Investment fees and costs <sup>2,3</sup>	0.51% p.a.	Deducted from the underlying asset value and reflected in the daily unit prices applied to your account.
Transaction costs <sup>2</sup>	0.10% p.a.	Deducted from the underlying asset value and reflected in the daily unit prices applied to your account. The estimate is based on the financial year ending 30 June 2023.
Member activity related fees and costs		
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Other fees and costs	Refer to 'Additional explanation of fees and costs' in our <i>Fees and other costs</i> guide, available at <a href="https://equipsuper.com.au/pds">equipsuper.com.au/pds</a>	

1 If your account balance is less than \$6,000 at the end of the income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded to you.

2 These amounts are calculated based wholly or in part on previous financial year(s). The actual amount will change from year to year and may be more or less than the amounts shown. More details are set out under 'Additional explanation of fees and costs' in our *Fees and other costs* guide.

3 Investment fees and costs include an amount of 0.02% for estimated performance fees. The calculation basis for this amount is set out under 'Additional explanation of fees and costs' in our *Fees and other costs* guide.

### Example of annual fees and costs

This table gives an example of how the ongoing fees and costs for the MySuper option can affect your superannuation investment over a one-year period. You should use this table to compare this superannuation product with other superannuation products.

Example – MySuper product	Balance of \$50,000	
Administration fees and costs	\$1 per week <b>plus</b> 0.22%	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your account \$110 in administration fees and costs, <b>plus</b> \$52 regardless of your balance
<b>PLUS</b> investment fees and costs	0.51%	<b>And</b> , you will be charged or have deducted from your investment \$255 each year in investment fees and costs
<b>PLUS</b> transaction costs	0.10%	<b>And</b> , you will be charged or have deducted from your investment \$50 each year in transaction costs
<b>EQUALS</b> cost of product	<b>\$467</b>	If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of <b>\$467</b> for the superannuation product.

## Trustee fee

The trustee may be paid a trustee fee to allow for certain costs incurred in its role as trustee of Equip Super. The trustee fee is not an additional fee charged to you, as it is paid from the Fund's administration reserve. The Fund's administration reserve is built from the administration fees and costs already charged to you, as set out in the *Fees and costs summary* above. You can find more information about the trustee fee in the trust deed, which is available on our website.

In the first quarter of each calendar year, we'll update our website with the details of any trustee fee paid to the trustee by the Fund in the previous calendar year.

## Fees and costs for other investment options

You can find the fees and costs for Equip Super's other investment options in our *Fees and other costs* guide, available at [equipsuper.com.au/pds](http://equipsuper.com.au/pds)

## Tax benefits passed on to members

Equip Super claims a tax deduction on the administration fees and costs we deduct from your account and passes this benefit back to your account, rather than into the Fund's administration reserve.

This means that you receive a 15% refund of your administration fees and costs.

## Changes to fees and costs

The fees and costs for Equip Super may change in the future. We can vary the fees without your consent, but we'll give you 30 days notice of any material increase in the fees that are charged directly to you.

## Fees for financial advice

We offer a range of general advice and educational services, giving you the opportunity to receive general advice about Equip Super, issues relating to super, investment options, retirement planning and related matters such as social security and estate planning. These services are offered over the phone, face-to-face and through seminars and online tools.

### Limited advice

Members can access personal financial advice relating to their interest in the fund through Equip Financial Planning in limited circumstances. There is generally no cost for this advice although fees may apply if you use this service frequently. You'll be advised if this is to occur.

You can find out more by contacting our Helpline on **1800 682 626**.

### Comprehensive advice

You can also receive comprehensive advice from Equip Financial Planning on a fee-for-service basis.

Visit our website [equipsuper.com.au](http://equipsuper.com.au) or call the Helpline on **1800 065 753** for more information.

You should read the important information about fees and costs before making a decision. Go to [equipsuper.com.au/pds](http://equipsuper.com.au/pds) and read our *Fees and other costs* guide. The material relating to fees and costs may change between the time when you read this statement and the day when you acquire the product.

# 7 How super is taxed

There are taxes that apply to super. These include taxes on contributions, investment earnings and on some withdrawals.

## Tax file numbers

You are not required to provide your TFN to Equip Super, but not providing it may mean that:

- we are unable to accept certain contributions for you;
- additional tax may apply on contributions and withdrawals; and
- it may be more difficult to locate multiple super accounts in your name.

## Tax on contributions

Before-tax contributions, including the contributions your employer makes and salary sacrifice contributions, are generally taxed at 15% when Equip Super receives them. The tax is deducted from your account. Different tax rates may apply if you are a low or high income earner.

After-tax contributions you make from your after-tax earnings or savings are not taxed.

You should be aware that there are limits on the contributions you can make to super and if you exceed those limits, additional tax may apply. See our *How super works* guide for details.

## Tax on investment earnings

Investment returns in super are taxed at a maximum rate of 15%. Taxes on investment returns are deducted before earnings are applied to your account.

## Tax on withdrawals

If you're aged 60 or over, withdrawals from your super are generally tax free. If you're under 60, tax may apply when you make a withdrawal from your super. There are also circumstances where tax may apply to withdrawals regardless of your age (such as if you die and your benefit is paid to a non-dependant for tax purposes, or if you were a temporary resident and have departed Australia permanently).

More information about how super is taxed is set out in our *How super works* guide. You can also find information on our website, [equipsuper.com.au](http://equipsuper.com.au), the government's MoneySmart website, [moneysmart.gov.au](http://moneysmart.gov.au), and the ATO's website, [ato.gov.au](http://ato.gov.au)

You should read the important information about how super is taxed before making a decision. Go to [equipsuper.com.au/pds](http://equipsuper.com.au/pds) and read our *How super works* guide. The material relating to how super is taxed may change between the time when you read this statement and the day when you acquire the product.



## 8 Insurance in your super

You will receive default death and TPD cover once we have received employer contributions for you after your Equip Super account reaches \$6,000 and you are 25 or older. If you want cover from the start of your membership, you can elect to switch on your default cover upon joining. However, if your employer pays for your default cover, you will receive default cover upon joining.

Detailed information, including eligibility conditions, conditions on automatic cover, and the level, type and costs of cover, can be found in the *Insurance in your super* guide.

### Types of cover available

**Death cover** provides a lump sum insured benefit for your dependants should you pass away. You may also receive an advance payment of your benefit if you are diagnosed with a **terminal illness**.

**Total and permanent disablement (TPD) cover** provides a lump sum benefit to help you cover your financial commitments if an illness or injury causes you to be unlikely to ever return to work.

**Income protection (IP) cover** provides you with a monthly income if you're injured or ill and aren't able to work. IP helps you continue paying your expenses while you are unable to work. You can select a benefit period of 2 years or 5 years.

### Default death and TPD cover

Our default death and TPD cover is Smart Cover. Smart Cover provides an amount of cover that changes as you age, based on what a typical member may need at certain life stages.

Death cover starts at lower levels while you're young and increases until you reach your mid-forties, to reflect the financial commitments many members may have at this stage of their life.

TPD cover is provided at higher levels through middle age but then gradually decreases as members generally have larger super balances and changing financial needs.

While Smart Cover was designed for a typical member, you have flexibility to adjust your cover to work for you – you can fix your cover at any point, apply for a particular amount of cover you need, or you can choose to have just death or TPD cover.

Your default death and TPD cover will depend on whether you're working for one of our participating employers.

### If you work for an employer who has elected Equip as its nominated fund

Your default death and TPD cover will be:

- salary-based Smart Cover: if you are a permanent employee and your employer provides us your salary details, or
- age-based Smart Cover: if you are not a permanent employee, or if your employer doesn't provide us your salary details.

### If you join Equip yourself or work for an employer who has not elected Equip as its nominated fund

You won't receive any default cover automatically, but you can apply for cover at any time by completing a *Change insurance cover* form, available from our website [equipsuper.com.au](https://equipsuper.com.au)

### Salary-based Smart Cover

Salary-based Smart Cover is a multiple of your salary that will change with your age as shown in the table below. Any salary-based Smart Cover you receive automatically will be limited to \$1.2 million.

Current age	Death multiple	TPD multiple
15 – 24	1	4
25 – 29	2	4
30 – 34	3	4
35 – 44	4	4
45 – 49	3	3
50 – 54	2	2
55 – 59	1	1
60 – 64	0.5	0.5
65 – 69	0.5	0
70 or older	0	0

### Age-based Smart Cover

Age-based Smart Cover is a set amount of cover that will change with your age.

Current age	Death cover	TPD cover
15 – 19	\$50,000	\$150,000
20 – 24	\$75,000	\$175,000
25 – 29	\$125,000	\$200,000
30 – 34	\$175,000	\$225,000
35 – 44	\$225,000	\$225,000
45 – 49	\$175,000	\$160,000
50 – 54	\$100,000	\$80,000
55 – 59	\$50,000	\$50,000
60 – 64	\$25,000	\$25,000
65 – 69	\$5,000	\$0
70 or older	\$0	\$0

### When your default cover starts

Once you meet the eligibility and automatic acceptance conditions you will receive default death and TPD cover. This is usually when we receive an employer contribution for you, after your Equip Super account has reached \$6,000 and you are 25 years or older. If your employer pays the cost of your default cover, it will start when you join Equip Super.

You can also choose to switch on default cover within 30 days of your welcome letter, without having to provide health evidence. If you choose to switch on your default cover later than this without meeting the conditions above, you will need to provide health evidence.

### Limited cover

In most cases, your default death and TPD cover will be limited cover from the date it starts until you have been at work for 30 consecutive days.

Limited cover means that you are not covered for pre-existing conditions. You're covered for any illness diagnosed, or injury that occurs, after your cover starts. You can find important information about limited cover in the *Insurance in your super* guide.

## Changing or cancelling your cover

You can apply to change or increase your cover at any time, or you can cancel your cover if you no longer need it. You can do this online by logging into Member Online, by contacting our Helpline on **1800 682 626** or completing the *Change insurance cover form*.

## Cost of death and TPD cover

There are costs associated with insurance cover and these costs will depend on the amount of cover you have, your age and your occupation rating (see below). We deduct the cost of your insurance cover from your account each month.

### Occupation ratings

Your occupation rating will affect how much you pay for your death and TPD cover, so it is important to check that it is right for you. You may be able to pay less for your death and TPD cover by logging into your account online, by completing the *Member application* or *Change insurance cover form* available from our website [equipsuper.com.au](http://equipsuper.com.au)

Equip MyFuture offers five levels of occupation ratings, shown below in increasing order from lowest cost to highest cost:

- Professional
- White collar
- Standard
- Blue collar
- Heavy blue or hazardous

We set your occupation rating when you join Equip MyFuture, based on who you work for. The letter you receive from us when your insurance starts will explain the occupation rating we've applied to your account. In most cases, when you join, your occupation rating will be set to Standard, regardless of your occupation and the duties you perform.

Refer to the *Insurance in your super* guide for more information and the cost of cover for all five occupation ratings.

### A rebate on the cost of your cover

Equip Super claims a tax deduction on the costs we deduct from your account to pay for your insurance cover and passes this benefit back to you directly by reducing the amount of tax that is deducted from your account. This means you receive a 15% refund of the cost of your cover.

## Income protection (IP) cover

You won't receive any IP cover automatically, but you can apply for it through your account online or by completing the *Change insurance cover form* and *Personal Statement*.

Equip Super offers IP cover with a maximum benefit period of 2 years or 5 years, and a waiting period of either 30, 60 or 90 days.

The terms and conditions of IP cover are outlined in our *Insurance in your super* guide available at [equipsuper.com.au/pds](http://equipsuper.com.au/pds)

You should read the important information about insurance before making a decision. Go to [equipsuper.com.au/pds](http://equipsuper.com.au/pds) and read our *Insurance in your super* guide. The material relating to insurance in your super may change between the time when you read this statement and the day when you acquire the product.

## Annual cost per \$1,000 of death and TPD cover

The annual cost per \$1,000 of death and TPD cover for a Standard occupation rating is shown below.

Current age	Death	TPD	Death & TPD
15 - 35	\$0.31	\$0.35	\$0.66
36	\$0.32	\$0.39	\$0.71
37	\$0.37	\$0.40	\$0.77
38	\$0.39	\$0.47	\$0.86
39	\$0.43	\$0.52	\$0.95
40	\$0.47	\$0.57	\$1.04
41	\$0.53	\$0.63	\$1.16
42	\$0.60	\$0.75	\$1.35
43	\$0.70	\$0.88	\$1.58
44	\$0.77	\$1.02	\$1.79
45	\$0.86	\$1.12	\$1.98
46	\$0.95	\$1.27	\$2.22
47	\$1.00	\$1.44	\$2.44
48	\$1.11	\$1.65	\$2.76
49	\$1.21	\$1.82	\$3.03
50	\$1.38	\$2.07	\$3.45
51	\$1.53	\$2.32	\$3.85
52	\$1.75	\$2.60	\$4.35
53	\$1.99	\$3.01	\$5.00
54	\$2.36	\$3.37	\$5.73
55	\$2.78	\$3.82	\$6.60
56	\$3.13	\$4.31	\$7.44
57	\$3.58	\$4.92	\$8.50
58	\$4.17	\$5.75	\$9.92
59	\$5.01	\$6.91	\$11.92
60	\$5.72	\$7.89	\$13.61
61	\$6.68	\$9.20	\$15.88
62	\$7.70	\$10.62	\$18.32
63	\$8.35	\$11.52	\$19.87
64	\$9.19	\$12.66	\$21.85
65	\$10.10		
66	\$11.12		
67	\$12.21		
68	\$13.45		
69	\$14.79		

## 9 How to open an account

You can find more information about who this product was designed for in the target market determination (TMD) document, available at [equipsuper.com.au/tmd](https://equipsuper.com.au/tmd)

### If Equip Super is your employer's default fund

If your employer is a participating employer and has chosen Equip Super as their default super fund, then your account will generally be created automatically for you by your employer.

You can make changes to your personal details, investment options and insurance by completing either the membership application provided to you or if your account has already been created for you, by logging into your account online at [equipsuper.com.au](https://equipsuper.com.au)

### If you don't have an employer or Equip Super is not your employer's default fund

Anyone can join Equip Super on our website [equipsuper.com.au/join](https://equipsuper.com.au/join)

You'll receive your new member number instantly and can start making contributions.

#### You can change your mind about Equip Super (cooling off)

If you join as an individual member and not an employer sponsored member, then you have a 14-day cooling off period in case you change your mind about Equip Super. Your cooling off period starts on the earlier of:

- the day we send you confirmation of your membership; or
- 5 business days after we receive your membership application.

If you decide to cancel your membership during this period, then we'll transfer your account to the super fund of your choice. Your account will be adjusted for investment earnings or losses, plus any administration fees, insurance costs or tax payable, prior to the transfer.

## If you're transferring from Equip Corporate

If you've ceased employment and are transferring from Equip Corporate to Equip MyFuture, please note the following:

### Insurance

Any death, TPD or IP cover you held in Equip Corporate may automatically continue in Equip MyFuture as fixed cover. The letter we send you when you cease employment will confirm the insurance cover you will receive when you transfer into Equip MyFuture.

### Investments

If you were an accumulation member and you'd previously made investment choices for some or all of your account, then you'll keep those same investment options when you transfer into Equip MyFuture.

If you were a defined benefit member, your defined benefit will be invested in the Cash investment option. Any amounts in your voluntary account invested in either the Balanced Growth or Capital Stable investment options will be invested in the MySuper option when you transfer.

If your investment strategy for future contributions is Balanced Growth or Capital Stable, this will change to MySuper.

## Enquiries and complaints

You can contact our Helpline on **1800 682 626** or send us a message at [equipsuper.com.au/contact](https://equipsuper.com.au/contact) when you have questions, need assistance, or if you're not satisfied with our product or the service you've received and would like to make a complaint.

We always try to resolve complaints quickly and to the satisfaction of all concerned and in the best interests of all our members.

Complaints can also be made by emailing [complaints@equipsuper.com.au](mailto:complaints@equipsuper.com.au), or in writing to:

Complaints Officer  
Equip Super  
GPO Box 4303  
Melbourne VIC 3001

You can find more information on the complaints process at [equipsuper.com.au/complaints](https://equipsuper.com.au/complaints)



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**Equipsuper**  
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**Head office**  
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Melbourne VIC 3000

**Mail**  
Equip Super  
GPO Box 4303  
Melbourne VIC 3001

**Member Services Representatives**  
Helpline: 1800 682 626  
8am to 8pm Mon-Fri not including public holidays  
Fax: (03) 9245 5827  
[equipsuper.com.au/contact](https://equipsuper.com.au/contact)  
[equipsuper.com.au](https://equipsuper.com.au)

