Your employer has chosen Equip 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
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.

History of strong investment returns – Our diversified investment options have consistently outperformed industry averages over the long term.**

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 Equip MySuper option, which is a broadly diversified investment option across hundreds of investments and securities globally. Alternatively, you can choose from any of our 5 other diversified or 6 sector specific options.

3 Insurance that looks after you and your loved ones
If you are joining Equip for the first time, insurance 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.

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<tr>
<th></th>
<th>Death and total and permanent disablement (TPD) cover</th>
<th>Salary continuance (SC) cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cover you get automatically*</td>
<td>4 times your salary</td>
<td>None</td>
</tr>
<tr>
<td>Additional cover you can obtain within 120 days of starting employment*</td>
<td>6 times your salary</td>
<td>75% of your salary for 2 years</td>
</tr>
<tr>
<td>- complete simple health statement on your application form</td>
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*Subject to a number of conditions and eligibility criteria, outlined in the Insurance in your super guide - equipsuper.com.au/pds

4 Your employer even helps out
MCC will pay the cost of your insurance premiums for your automatic death and TPD cover: four times salary if you are a permanent employee and we have been provided with your salary information, or four units of cover otherwise. Your employer reimburses you for the cost of this cover with an additional contribution into your Equip account.

5 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 any adjustments to the insurance cover we give you. And don’t forget to nominate your beneficiaries.

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

i Any questions?
Call Member Services on 03 9248 5923

* Ratings agencies include SuperRatings, Chant West, Heron Partnership, SelectingSuper. “Best value for money” is from SuperRatings. Awards are only one factor to consider when deciding if this product is right for you.

** Past performance in not a reliable indicator of future performance.
SuperRatings has awarded Equip a platinum choice rating, the top rating given to only the best superannuation products. Go to superratings.com.au for the full rating criteria.

Equipsuper Superannuation Fund
ABN 33 813 823 017
USI 33 813 823 017 000
SPIN EPL0100AU
MySuper authorisation 33 813 823 017 672
Togethr Trustees
ABN 64 006 964 049
AFSL 246383
Togethr Trustees Pty Ltd
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