

Equip

Account Based Pension

1800 682 626; 1300 655 002 www.equipsuper.com.au; www.csf.com.au



SuperRatings Assessment

A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

You should contact your financial adviser or this fund before making an investment decision.

Investment

Performance*	Good	110
Variety of Options	Average	
Process	Excellent	

Fees and Charges

Small Account (50K)	Good	80
Medium Account (250K)	Excellent	
Large Account (500K)	Good	

Member Servicing

Member Education	Excellent	110
Advice Services	Excellent	

Administration

Structure & Service	Excellent	110
Third Party Adviser Servicing	Below Average	

Product Flexibility

Flexibility & Choice	Good	80
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Governance

Trustee Structure & Risk	Excellent	110
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* Past performance is not a reliable indicator of future performance

What We Say

Equip is an industry fund founded in 1931 as the Provident Fund of the State Electricity Commission of Victoria with membership now open to the general public. In 2019, Equip partnered with Catholic Super in a joint venture under a shared trustee. The fund was nominated as a finalist for the 2021 Momentum award.

The investment menu consists of 5 Diversified and 6 Single Sector options, including the Sustainable Responsible Investments option for the ethical investor. The Balanced Growth option outperformed the SuperRatings Index over each time period assessed to 30 June 2020.

Fees are lower than the industry average across all account balances assessed, and the asset-based administration fee is capped at \$1,250 pa. Members can switch investment options at no cost.

Equip provides good flexibility, with members having the ability to receive pension payments fortnightly through to annually, and members are able to nominate the investment option(s) from which pension payments are to be taken. Members can also select from reversionary pension, binding death nomination and non-binding lump sum death benefits.

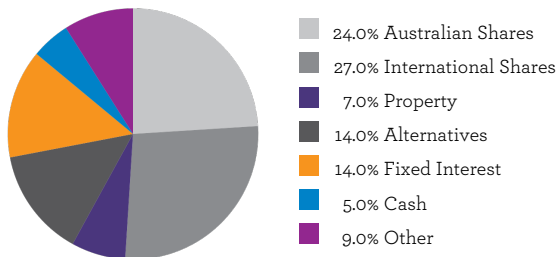
Equip members can take advantage of free retirement seminars, as well as comprehensive financial planning services. The fund also offers a range of online tools, calculators, factsheets and educational videos. The fund's website further allows members to view and update account details, as well as perform transactions.

What They Say

- Comprehensive but simple investment menu with competitive investment performance over the long term.
- A range of financial planning options.
- Enhanced website promotes online engagement and provides thorough educational material, including a new online digital channel with up-to-date superannuation news and articles.

Investment Allocation

Equip - Balanced Growth



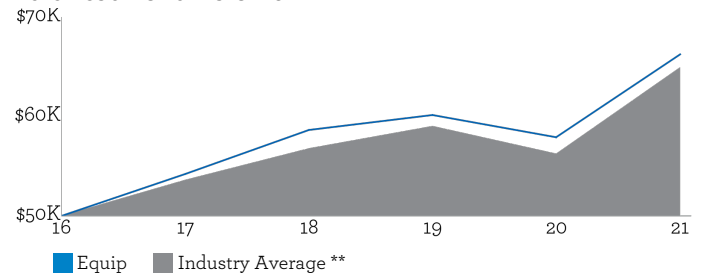
Core Investment Options Available

Diversified Options	Growth Assets %
Balanced Growth	65%
Growth Plus	94%
Growth	84%
Balanced	51%
Conservative	30%

Single Sector Options	Single Manager Options	Term Deposits
Australian Shares	Not Available	Not Available
Overseas Shares		
Cash		
Property		
Fixed Interest		
Sustainable Responsible Investment		

Individual Shares
Not Available

Balanced Fund Returns



** The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

Typical Fees on \$50K

Type (Based on primary rated option)	
Admin Fee (\$)	\$130
Admin Fee (%pa)	0.25%
Investment Fee (%pa) [^]	0.28%
Indirect Cost Ratio (%pa)	0.33%
Switching Fee	\$0
Employer Size Discounts	No
Account Size Discounts	Yes

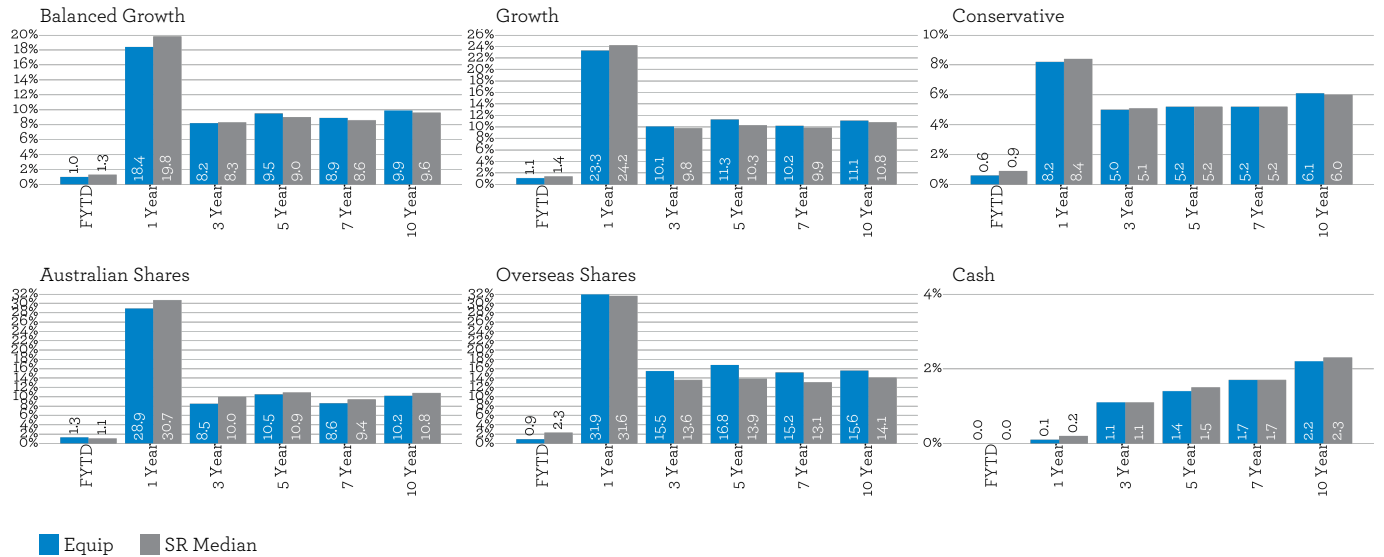
Fee Comparison [^]	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 560	\$ 2280	\$ 4430
Average Fees	\$ 690	\$ 2919	\$ 5539
Better than Average	✓	✓	✓

[^]Above fees exclude transaction costs such as brokerage, buy-sell spread, settlement costs and stamp duty.

Investment Performance Key Options

*Performance as at 31 July 2021. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

	FYTD	1 Year	3 Year	5 Year	7 Year	10 Year
Balanced Growth	1.0	18.4	8.2	9.5	8.9	9.9
SRP50 Balanced (60-76) Index	1.3	19.8	8.3	9.0	8.6	9.6
Growth	1.1	23.3	10.1	11.3	10.2	11.1
Conservative	0.6	8.2	5.0	5.2	5.2	6.1
Australian Shares	1.3	28.9	8.5	10.5	8.6	10.2
Overseas Shares	0.9	31.9	15.5	16.8	15.2	15.6
Cash	0.0	0.1	1.1	1.4	1.7	2.2
CPI	-	3.8	1.7	1.8	1.7	1.8



Pension Flexibility

- Fortnightly, monthly, quarterly, half yearly & annual payment frequencies available.
- Pension payment date set by the Fund.
- Pension payments made via EFT.
- Ability to nominate the investment option(s) from which pension payments are to be taken.
- Pension payment details can be altered at anytime.
- Transition to retirement pension available.

Minimum Pension Payment Limits ' 21 / 22

Age	Drawdown %
Under 65	2.00%
65-74	2.50%
75-79	3.00%
80-84	3.50%
85-89	4.50%
90-94	5.50%
95 or more	7.00%

Fund Features

Financial Planning	Yes
Health Insurance	Yes
Credit Cards	Yes
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Valuation Process	Daily Unit Prices

About This Fund

Fund Membership	67,936
Fund Size	\$17,609,727,532
Product Start Date	1995
Fund Type	Industry - Allocated Pension

SuperRatings Assessment

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.

SuperRatings 1300 826 395

Excellent: Score 75% - 100%

Well Above Benchmark

110

Good: Score 51% - 74%

Above Benchmark

80

Average: Score 26% - 50%

Benchmark

60

Below Average: Score below 25%

Below Benchmark

40

Alert

For governance, advice & education, administration & investment process, analysis is qualitative and the available information has been insufficient to provide a rating, hence the ALERT symbol.

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Under Review

Due to recent significant changes, this area is currently under review.

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