

Equip

MyFuture

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*	Excellent	110
Variety of Options	Average	
Process	Excellent	

Fees and Charges

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

Insurance Covers and Costs

Death Insurance	Excellent	110
Death & Disablement	Excellent	
Income Protection	Excellent	

Member Servicing

Member Education	Excellent	110
Advice Services	Excellent	

Administration

Structure & Service	Excellent	110
Employer Servicing	Excellent	
Third Party Adviser Servicing	Below Average	

Governance

Trustee Structure & Risk	Excellent	110
--------------------------	-----------	-----

* 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 6 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 competitive and 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.

A full suite of insurance cover is offered, with salary-based or age-based Smart Cover, including Death and Total & Permanent Disablement (TPD) cover, automatically provided to eligible member upon joining the fund depending on employment status. Members can apply to increase their Death and TPD cover following the occurrence of a prescribed Life Event without additional underwriting. Income Protection (IP) is available covering up to 85% of salary with a 2-year benefit period following a 30, 60- or 90-day waiting period.

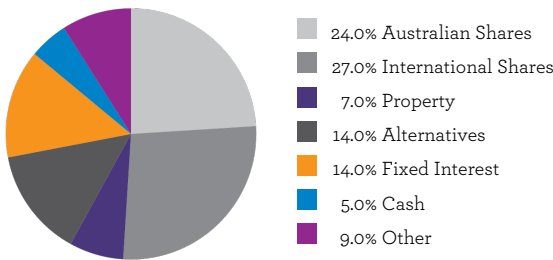
Equip members can take advantage of free retirement seminars, as well as comprehensive financial planning services. The fund also offers a range of online tools, calculators, factsheets and educational videos. The fund's website further allows members to view and update account details, as well as perform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

What They Say

- Comprehensive but simple investment menu with strong, consistent investment performance over the long term.
- Flexible insurance offering that meets member's changing needs over their lifetime.
- 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

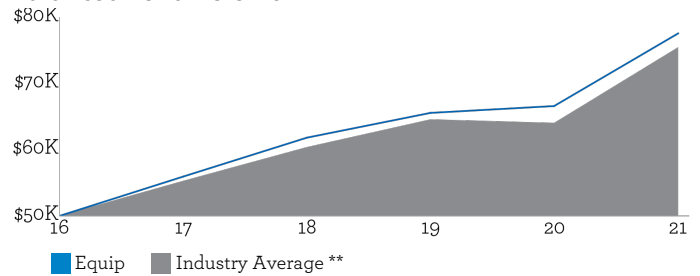


Core Investment Options Available

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

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

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 (\$)	\$52
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

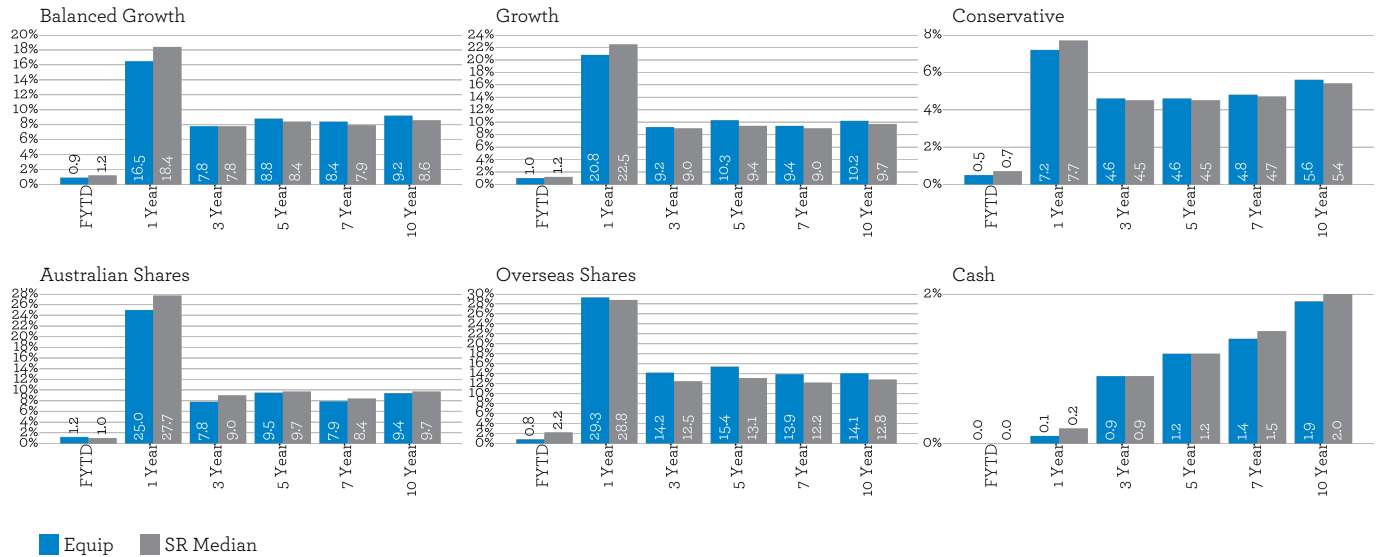
Fee Comparison*	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 482	\$ 2202	\$ 4352
Average Fees	\$ 610	\$ 2672	\$ 5151
Better than Average	✓	✓	✓

[^]Above fees exclude transaction costs such as brokerage, buy-sell spread, settlement costs and stamp duty.
[~]Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

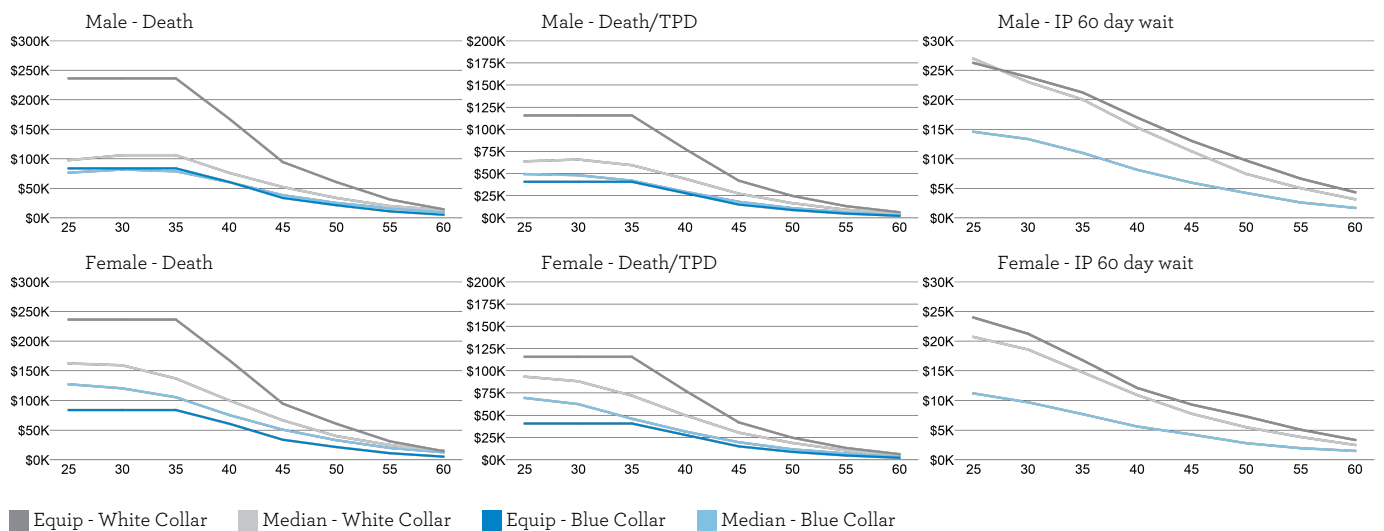
Investment Performance Key Options

*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	0.9	16.5	7.8	8.8	8.4	9.2
SR50 Balanced (60-76) Index	1.2	18.4	7.8	8.4	7.9	8.6
Growth	1.0	20.8	9.2	10.3	9.4	10.2
Conservative	0.5	7.2	4.6	4.6	4.8	5.6
Australian Shares	1.2	25.0	7.8	9.5	7.9	9.4
Overseas Shares	0.8	29.3	14.2	15.4	13.9	14.1
Cash	0.0	0.1	0.9	1.2	1.4	1.9
CPI	-	3.8	1.7	1.8	1.7	1.8



Insurance - Cover for \$1 per week Based on age next birthday, indicative cover only.



Fund Features

Financial Planning	Yes
Health Insurance	Yes
Home Loans	Yes
Credit Cards	Yes
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Insurance Life Event Increases	Yes
Long Term Income Protection	No
Valuation Process	Daily Unit Prices

About This Fund

Division Assessed	Employer
No. of Members	67,936
Fund Size	\$17,609,727,532
Public Offer	Yes
Fund Type	Industry - Public Offer
Target Market	All Industries

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



Good: Score 51% - 74%

Above Benchmark



Average: Score 26% - 50%

Benchmark



Below Average: Score below 25%

Below Benchmark



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.



Under Review

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



Issued by SuperRatings Pty Ltd ABN: 95 100 192 283 AFSL 311880 (SuperRatings) which has a commercial relationship with the financial product issuer related to this research. Any expressed or implied rating or advice is limited to General Advice and based solely on consideration of the merits of the financial product(s), without considering any person's particular circumstances. Past performance is not a reliable indicator of future performance. SuperRatings does not warrant the accuracy or completeness of the information in this report nor whether it may have material omissions or misstatements and disclaims all liability, to the extent permitted by law and regulation, in respect of this information. Read the Product Disclosure Statement and seek personal advice before making a decision on the financial product. Any ratings are the property of SuperRatings and must not be reproduced without written permission. © SuperRatings Pty Ltd. All rights reserved.