

Equip

MyFuture

1800 682 626 www.equipsuper.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)	Excellent	110
Medium Account (250K)	Excellent	
Large Account (500K)	Excellent	

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	Good	80
Employer Servicing	Excellent	
Third Party Adviser Servicing	-	

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, and has originated from a merger with the Gas and Fuel Superannuation Fund, The Water Industry Superannuation Fund, and most recently with Rio Tinto Staff Super Fund, with membership now open to the general public.

The investment menu consists of 6 Diversified and 6 Single Sector options, including the Sustainable Responsible Investment option for the ethical investor. The Balanced Growth option has provided strong investment returns to members, outperforming the SuperRatings Index over each time period assessed to 30 June 2018.

Fees are competitive and lower than the industry average across all account balances assessed, and the asset administration fee is capped at \$750 pa. Members can switch investment options and make withdrawals at no cost.

A full suite of insurance cover is offered, with Death and Total & Permanent Disablement (TPD) cover automatically provided to eligible members upon joining the fund. 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.

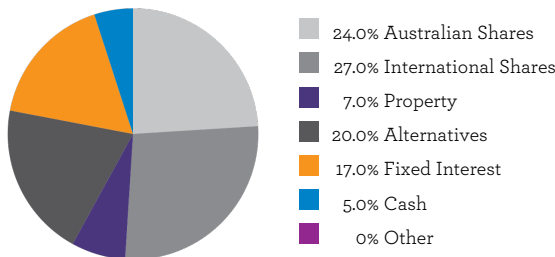
Equip members can take advantage of free retirement seminars, as well as comprehensive financial planning services. The fund also offers a range of online tools, calculators, factsheets and educational videos. The fund's website further allows members to view and update account details, as well as perform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

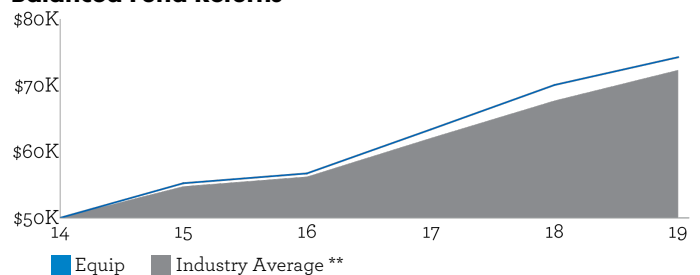


Core Investment Options Available

Diversified Options	Growth Assets %
Growth Plus	100%
Growth	85%
MySuper	70%
Balanced	50%
Conservative	30%
Balanced Growth	70%

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

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)	0.15%
Investment Fee (%pa)	0.30%
Indirect Cost Ratio (%pa)	0.31%
Switching Fee	\$0
Exit Fee	\$0
Employer Size Discounts	No
Account Size Discounts	Yes

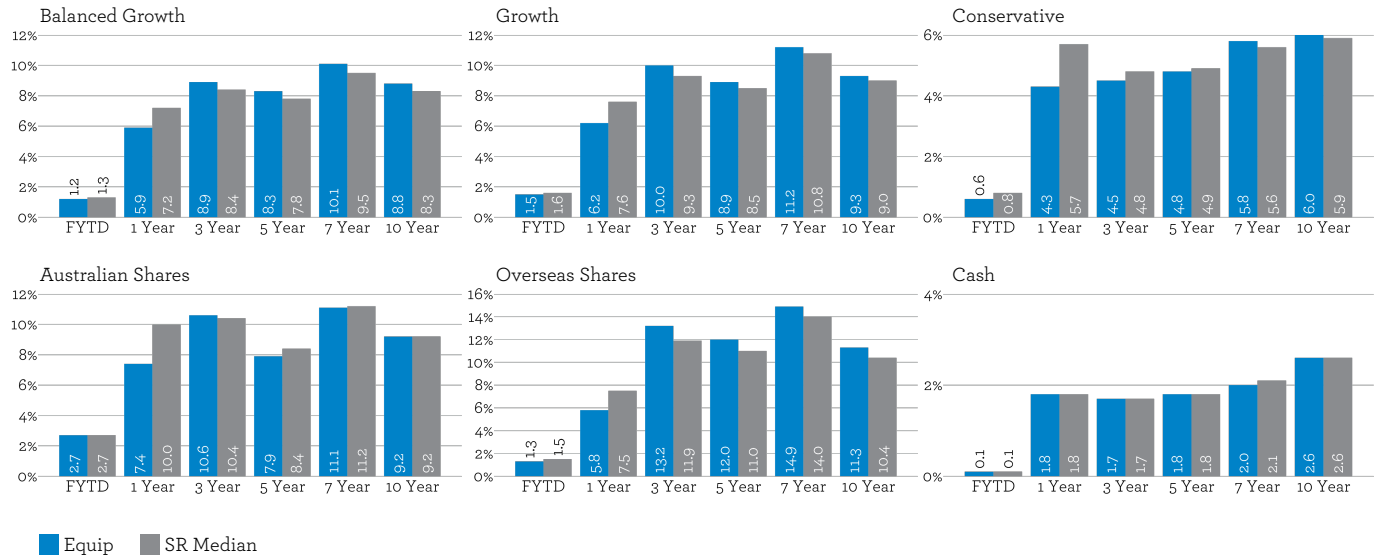
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 432	\$ 1952	\$ 3852
Average Fees	\$ 695	\$ 3067	\$ 5922
Better than Average	✓	✓	✓

Modelled on a small (\$50K) employer size. Discounts for larger employers may be obtainable.

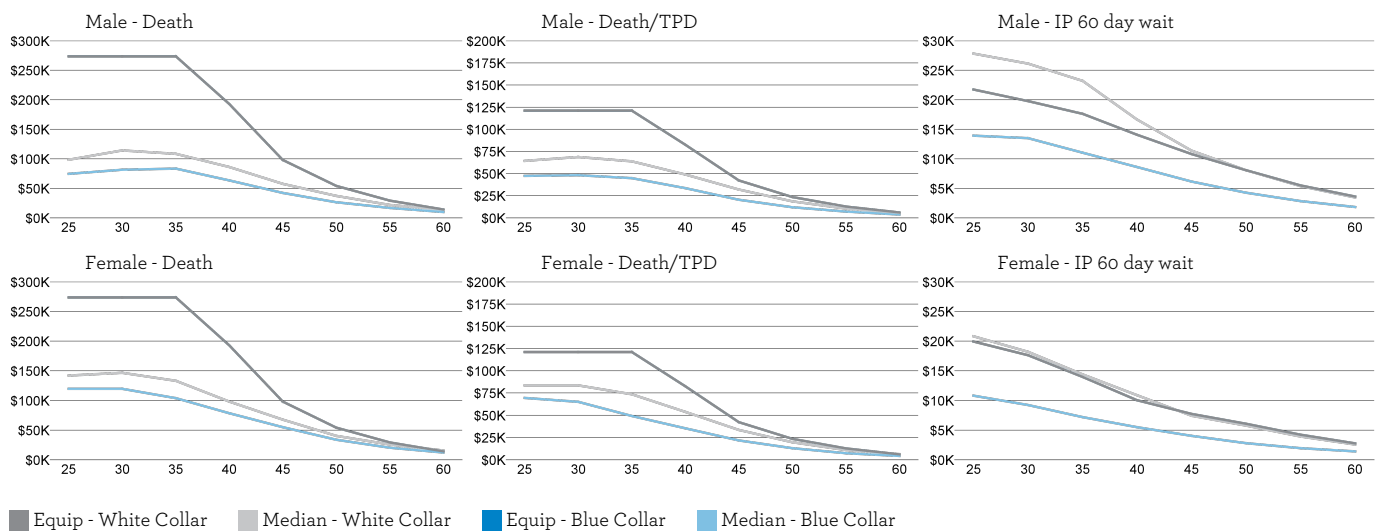
Investment Performance Key Options

*Performance as at 31 July 2019. 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	1.2	5.9	8.9	8.3	10.1	8.8
SR50 Balanced (60-76) Index	1.3	7.2	8.4	7.8	9.5	8.3
Growth	1.5	6.2	10.0	8.9	11.2	9.3
Conservative	0.6	4.3	4.5	4.8	5.8	6.0
Australian Shares	2.7	7.4	10.6	7.9	11.1	9.2
Overseas Shares	1.3	5.8	13.2	12.0	14.9	11.3
Cash	0.1	1.8	1.7	1.8	2.0	2.6
CPI	-	1.9	1.6	1.9	2.1	2.4



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	71,586
Fund Size	\$15,145,334,552
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

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.



Concern

Based on the analysis of available information there appear to be real problems in this area.

