

Quick facts about your super

IPM Operation & Maintenance – Kwinana

You should read the product disclosure statement (PDS) in conjunction with this document.



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 5 sector specific options.

3 Smart Cover: 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.

Default death and total and permanent disablement cover is 4 times your salary. You will get your default cover once we have received employer contributions for you after your Equip account reaches \$6,000 and you are 25 or older.

If you want cover from the start of your Equip membership, you will have the opportunity to elect to switch on your default cover upon joining.

For detailed information, consult the PDS and the *Insurance in your super* guide.

4 Your employer even helps out

Kwinana will pay the following costs with an additional employer contribution into your Equip account:

- **Death/TPD cover:** \$2.32 per week towards the cost of your insurance premiums.
- **Administration fees:** \$1 weekly fee, plus 0.25% asset based fee associated with your super account.

For a complete overview of fees, check the PDS.

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.



See more about investments at equisuper.com.au/investments

* 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.



**Any questions?
Call Member Services on 03 9248 5923**

** Past performance is 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.

Equisuper Superannuation Fund

ABN 33 813 823 017
 USI 33 813 823 017 000
 SPIN EPL0100AU
 MySuper authorisation 33 813 823 017 672

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