



WHAT'S ALL THE FUSS ABOUT INDUSTRY SUPER FUNDS?

Industry super funds have been a focal point of late in the media but what is an industry super fund and how does it suit your superannuation needs?

An industry super fund is a fund which generally specialises in providing super to a specific industry or range of industries, allowing the Fund to tailor the services provided to suit the needs of the industry. For example, AustSafe Super is the industry super fund for rural and regional Australia and with Regional Managers and staff who were born and bred in the country, we have a deeper understanding of the issues faced by members and employers.

Other types of funds include corporate funds which cater for a single company and are usually sponsored by a single employer, retail funds which are operated by profit-driven retail financial service providers and self managed funds.



**WE'RE MORE
THAN SUPER,
WE'RE BEST
OF BREED.**

For more than 20 years AustSafe Super has been committed to the financial security of members in rural and regional Australia. We are a not-for-profit industry superannuation fund with a history of strong performance*, we don't pay commissions and our fees are low[†]. Call us today and find out why we're the country's top dog for super.



**AustSafe
Super**



1300 131 293 www.austsafe.com.au

The industry superannuation fund for rural and regional Australia

AustSafe Pty Ltd ABN 96 010 528 597 AFSL 314183 RSE Licence L0002035 is the Trustee of AustSafe Super ABN 92 398 191 503 RSE Registration R1005509 SFN 147 555 940 SPIN ASF0001AU
* Past performance is not an indicator of future performance. † Based on independent research by SuperRatings Pty Ltd. Fees may vary in the future.

How is an industry super fund different from the other funds?

The defining factor which sets industry super funds apart from the rest is that they generally cost less. Industry super funds generally cost less because they are not-for-profit in nature and do not pay dividends to shareholders or owners - they only deduct the fees which are necessary for the day-to-day operations of the Fund. Any profits are returned to members in the form of lower fees or higher investment returns. In the longer term, lower fees could have a substantial impact on your final account balance and retirement lifestyle.

Industry super funds also save money by not paying commissions to financial advisers and other service providers who are associated with the day-to-day operations of the Fund. The payment of ongoing commissions can have a substantial impact on the value of your account.

From an employer's perspective, industry super funds usually do not charge employers fees for handling your company's super and can provide substantial savings to employees.

What to look for when choosing an industry super fund

Firstly, you should consider if the industry super fund has strong performance. After all, this greatly helps to build your super savings for retirement.

Something else to consider are the fees the industry super fund charges as they can greatly impact your final super balance in retirement. On average, industry super funds charge less than the average retail fund. How your super savings are invested is also an important consideration when choosing an industry super fund.

Most industry super funds offer a variety of investment options, with varying degrees of risk and return.

Another thing you may wish to consider are the additional services the industry fund offers. Many industry super funds offer insurance for Death and Total and Permanent Disablement and Income Protection as well as financial advice services and banking products.

AustSafe Super – best of breed in industry super

When it comes to superannuation, AustSafe Super is best of breed for rural and regional industries and communities.

As the industry super fund for rural and regional Australia, we are committed to providing our members with financial security through superannuation products and related services.

And, as an industry super fund, we operate only to profit members, meaning fees are kept low[^] and no commissions are paid.

To ensure we remain top dog in super for rural and regional Australia, we have a range of products to meet the super needs of workers, the self employed, business owners and retirees as well as a range of ancillary products and services.

Plus, all members and employers have access to personal service from our experienced Regional Managers and contact with the AustSafe Super Customer Service Centre.

Bred to perform

AustSafe Super has a history of strong performance* with the Balanced investment option returning an average of 4.45% p.a.[†] for the last 5 years and 9.28% p.a.[‡] since the fund began 21 years ago.

* Past performance is not an indicator of future performance. † As at 30 June 2009.
[^] Based on independent research on Super Ratings Pty. Ltd. Fees may vary in the future.

Lying Low

AustSafe Super charges a low[^] administration fee of \$1 per week, which is among the lowest fees of all superannuation funds. Keeping our fees low means you have more super savings in your account to grow for retirement.

Fetching flexibility

Members of AustSafe Super have the flexibility to choose from 8 member investment choice options (3 pooled options and 5 asset class options) which means you can tailor your superannuation investment to meet your personal financial goals and objectives.

Man's Best friend

Regardless of which AustSafe Super product you are invested in your AustSafe Super account is fully portable meaning you can take your super with you when you change jobs. This ensures your super is with you for life.

Teaching old dogs new tricks

At AustSafe Super we value education and as one of our core goals are committed to providing members with the information you need to make informed decision about your super. As a result we host member and employer seminars in a variety of regions throughout Queensland and northern New South Wales teaching you the tricks to make the most of your super.

Stay with the family

AustSafe Super has four Regional Managers in Queensland and northern New South Wales who are all experienced and qualified and can visit your workplace or home. This means you're looked after like one of the family. The AustSafe Super Regional Managers have been raised in, and live in rural and regional areas and they understand the super needs of members and employers.

Stacey McQuillen, Central Queensland 0437 490 445

Simon Fielder, Northern Queensland 0408 706 064

Paul Meredith, Brisbane and Northern NSW 0419 601 908

Throwing more than one bone

While AustSafe Super's core business is superannuation, we offer more than just super. Members can purchase Death only, Death and Total and Permanent Disablement and Income Protection insurance with a variety of scales. Plus, you have access to financial advice services including financial planning, web-based tutorials and updates about industry changes. Members can also access loans and banking products.

To find out more about why AustSafe Super is truly best of breed in industry super visit www.austsafe.com.au or contact the AustSafe Super Customer Service Centre on 1300 131 293.



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