HOW DO I CHOOSE MY SUPER FUND?

AUSTRALIAN FOOD SUPER TICKS ALL THE BOXES

Take a look below at some things to consider when choosing the right super fund for you. Does the super fund have:

- Competitive fees
- Solid, long term investment returns
- An understanding of the food industry
- Automatic income protection for eligible members
- Flexible death and TPD insurance cover
- Service representatives that visit your worksite regularly to help answer your questions
- Retire-Smart online education, information and tools to assist you
- Access to licensed financial advisers
- A mobile phone app for easy account access
- An online account service
- The opportunity to stay in the fund if you leave your current employer (with no increase in fees)
- A pension option at retirement

Australian FOOD SUPER

Your Industry Fund

WHAT NEXT?

- **Make a choice.** Australian Food Super has included a **simple checklist** overleaf to help you consider the right fund for you.
- **Join a fund!** You will need to speak with your HR or payroll staff to find out how they sign you up to a super fund. You can also complete a choice of fund form. Australian Food Super has provided their own version within this pack and the ATO has a standard form available.
- **Rollover any other super** you have elsewhere into your choice of super fund. The more super funds you have, the more fees you are paying. You do, though, need to consider any insurance cover or other benefits you may have with these funds which may be cancelled.
- **Carefully consider your insurance cover** with any fund you join. In the food industry, it is even more important to make sure you have the right insurance cover, including life, total and permanent disablement and income protection cover. Australian Food Super provides eligible members with cover for all three types of insurance.

To make an informed choice about your super, it is recommended that you compare several different funds and consider which one is appropriate to your objectives, financial situation and needs. You may wish to speak to a financial adviser.

TURN OVER TO COMPLETE THE CHECKLIST TOOL TO HELP YOU CHOOSE A SUPER PLAN

HOW DO I CHOOSE THE RIGHT SUPER FUND?

Answer ***Yes*** or ***No*** in the table as to what is important to you in your super fund. For workers in the food industry, it's important to understand that there are major differences in insurance cover across super funds. Look for the fund with the cover that will suit your needs.

		Important to you	Offered by ASF	Other super fund 1	Other super fund 2
1	Super fund that understands the food industry	☐ Yes ☐ No	✓		
2	Competitive fees	☐ Yes ☐ No	✓		
3	History of solid, long term investment performance	☐ Yes ☐ No	✓		
4	Easy to understand and straight forward investment choices	☐ Yes ☐ No	✓		
5	Automatic death & TPD cover for eligible members	☐ Yes ☐ No	✓		
6	Automatic 75% of your income protected by income protection cover for eligible members	☐ Yes ☐ No	✓		
7	Ability to increase / decrease insurance cover	☐ Yes ☐ No	✓		
8	Simple financial advice at no extra cost*	☐ Yes ☐ No	✓		
9	Industry fund: profits are for members	☐ Yes ☐ No	✓		
10	Easy access to your account via our website or mobile phone app	☐ Yes ☐ No	✓		
11	Personalised services with regular visits to worksites	☐ Yes ☐ No	✓		
12	Pension product for retirement	☐ Yes ☐ No	✓		

Australian Food Super offers all of these benefits and features. If you would like to join Australian Food Super, speak with your HR or payroll staff for a copy of the Product Disclosure Statement or go to ausfoodsuper.com.au for a copy.

*Australian Food Super has engaged Retire360 ABN 36 105 811 836, AFSL No. 258 145, to provide this advice to members.

If you require a printed copy of this Fact Sheet please contact the **Member Hotline** on **1800 808 614.**

Australian FOOD SUPER

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The governing rules of the Fund are contained in the Trust Deed, which is available online at ausfoodsuper.com.au. From time to time the Trustee may alter the provisions of the Trust Deed. The Australian Food Super PDS and TMD are available at ausfoodsuper.com.au.