

IOOF

EMPLOYER SUPER

However you see your future, we're here to help you build it

At IOOF we have been helping Australians build their financial future since 1846. That's why you can be confident that we will be with you all the way to help make your retirement goals a reality.

Flight Centre Travel Group has partnered with IOOF Employer Super to provide a premium super offering for you. The specific benefits of your plan are outlined below.

Competitive fees

Our fee structure is simple and completely transparent – all clearly visible with no hidden fees. All fees are paid from your cash account, so it's easy for you to see exactly what is being charged at any time.

Flight Centre has negotiated the following fees on your behalf:

MySuper members*		
Administration fee	Nil	
Account keeping fee	\$117 pa	
Choice members*		
	Core menu – Ready-made portfolios managed by the IOOF Investments Team	Full menu – Self-selected managed funds, shares and term deposits
Administration fee		
First \$250,000	0.00% pa	0.00% pa
Next \$250,000	0.00% pa	0.00% pa
\$500,001 – 1 million	0.00% pa	0.00% pa
\$1 – 2 million	0.00% pa	0.00% pa
≥ \$2 million	0.00% pa	0.00% pa
Account keeping fee	\$117 pa	\$117 pa

Fees are inclusive of GST less any applicable reduced input tax credits. The full range of fees is available in the IOOF Employer Super Product Disclosure Statement.

* If you do not nominate your own investment strategy, your money is invested in our MySuper default investment option, the IOOF Balanced Investor Trust. If you choose your own investments, you will be classified as a Choice member.

Flexible insurance options

You can elect to add default insurance to your account by completing the 'Default insurance opt-in' form, available from our website or your welcome pack when you join the plan.

We will also offer you default insurance cover once your account balance reaches \$6,000 and you are age 25 or over. We will confirm your level of cover and premium 30 days prior to adding this to your account.

Default insurance may be provided as limited cover. Limited cover excludes any claims on pre-existing illnesses or injuries for a period of time. Please refer to the IOOF Insurance Guide for more information.

Death and total & permanent disablement (TPD) cover

Provides you or your family with a lump sum payment should you become totally and permanently disabled through illness or injury, become terminally ill or die.

The level of default cover is based on your age and gender.

To obtain the level of cover applicable to you, please refer to the 'Default insurance for the Flight Centre Travel Group Super Plan' flyer.

Income protection cover

Provides you with a regular monthly income, after a minimum waiting period, if you are unable to work due to a temporary illness or injury.

Your cover provides you with an income payment of up to 75% of your base salary, for up to a five year benefit period. You have a 60 day waiting period and an automatic acceptance limit of up to \$15,000 per month.

You need to consider if this cover is enough to support you and your family. All of our insurance options can be customised to suit your needs.

You can vary your cover by completing an **'Application for insurance form'**, which is available from our website (www.ioof.com.au). You also have the option of cancelling your insurance at any time by completing an **'Insurance cancellation form'**. We recommend you discuss this with your financial adviser before making any decisions.



A wide range of investment options

One of the most impressive features of IOOF Employer Super is the amount of choice offered to you. Not only can you choose from more than 280 managed funds, but you can choose to invest in shares and even a variety of term deposits.

If you didn't nominate your own investment strategy, your money is invested in the IOOF Balanced Investor Trust, which is our MySuper default investment option and you'll become a 'MySuper member'. This option has target asset allocation of 70 per cent growth assets and 30 per cent defensive assets.

You can choose your own investment option by simply logging onto your account online (ioofonline.com.au) and going to the investments tab. Alternatively, complete a **'Switching Instructions'** form. You will then be classified as a 'Choice member'.



Securely manage and update your account

Securely manage and update your account at a time that's convenient for you. IOOF Online gives you access to a range of information including a portfolio summary, record of transactions, switching, account information, statements, reports and electronic communications. You can even find and consolidate your super.

You can register for online access once you have joined the plan and received your welcome pack, which includes your account number. To register visit flightcentresuper.com.au.



A true lifetime super solution

IOOF Employer Super is a true lifetime plan that you can take from job to job and through to retirement without incurring capital gains tax, other transfer costs or inconveniences.

If you leave your current employer, IOOF Employer Super can still be your super plan. You'll simply be transferred into IOOF Personal Super and contributions can still be paid into your account by your new employer. To have your new employer pay super contributions into your IOOF Personal Super account, simply complete a **'Choice of Fund'** form available from our website and pass it onto your payroll department.

Similarly, if you are transitioning to retirement, you'll be transferred to IOOF Pension and benefit from the same fee structure and investment options that you enjoy currently.

Although your employer must contribute 9.5 per cent of your salary to your super, this may not be enough to give you a comfortable retirement. For further information about how much is enough, please seek professional advice.



Access financial advice

Financial planning is more than just managing your super. It's about ensuring that your future lifestyle is as good as it can possibly be.

As part of your plan, you have access to the services of Moneywise Global. Email them on hello@moneywiseglobal.com.

If you would like to know more about IOOF Employer Super or how to make the most of your superannuation, please visit our website flightcentresuper.com.au or email your financial adviser, Moneywise Global, on hello@moneywiseglobal.com. Alternatively call our ClientFirst Team on **1800 571 830**.

EMPLOYER SUPER

Default insurance for the Flight Centre Travel Group Super Plan

When you join the Flight Centre Travel Group Super Plan you are automatically allocated death and total & permanent disablement (TPD) cover once your account balance reaches \$6,000 and you are age 25 or over, unless you elect to receive cover sooner*.

This cover is based on a premium that varies depending on your age and gender, as outlined in the following table. This table is applicable for members who join after 1 July 2020.

Death and TPD cover		Age next birthday	Annual premium	
Male	Female		Male	Female
\$47,923	\$53,281	16	\$52	\$40
\$68,741	\$70,413	17	\$70	\$50
\$83,821	\$74,312	18	\$80	\$50
\$101,282	\$80,808	19	\$90	\$50
\$126,517	\$132,650	20	\$104	\$80
\$157,448	\$162,264	21	\$120	\$90
\$169,356	\$165,723	22	\$120	\$90
\$182,556	\$169,655	23	\$120	\$90
\$196,157	\$184,268	24	\$120	\$90
\$210,720	\$186,545	25	\$120	\$90
\$244,505	\$232,525	26	\$130	\$110
\$261,913	\$245,776	27	\$130	\$110
\$280,136	\$253,644	28	\$130	\$110
\$277,859	\$248,748	29	\$130	\$110
\$275,434	\$242,663	30	\$130	\$110
\$314,682	\$267,937	31	\$150	\$125
\$311,139	\$261,664	32	\$150	\$125
\$306,292	\$256,680	33	\$150	\$125
\$320,276	\$263,918	34	\$160	\$130
\$320,276	\$262,288	35	\$160	\$130
\$360,311	\$302,640	36	\$180	\$150
\$360,311	\$302,640	37	\$180	\$150
\$400,345	\$342,992	38	\$200	\$170
\$360,617	\$328,681	39	\$230	\$190
\$293,288	\$284,356	40	\$230	\$190
\$288,716	\$271,302	41	\$280	\$210
\$235,827	\$233,926	42	\$280	\$210
\$193,794	\$201,595	43	\$280	\$210
\$161,216	\$171,240	44	\$280	\$210

* Automatic insurance cover only applies if you are aged 69 or younger or under when you join the plan.

Death and TPD cover		Age next birthday	Annual premium	
Male	Female		Male	Female
\$143,059	\$146,431	45	\$280	\$210
\$126,766	\$124,730	46	\$280	\$210
\$112,885	\$107,562	47	\$280	\$210
\$100,809	\$95,167	48	\$280	\$210
\$89,463	\$84,331	49	\$280	\$210
\$79,064	\$73,972	50	\$280	\$210
\$70,100	\$65,423	51	\$280	\$210
\$61,858	\$57,526	52	\$280	\$210
\$54,630	\$51,474	53	\$280	\$210
\$48,106	\$46,408	54	\$280	\$210
\$45,550	\$42,207	55	\$300	\$210
\$40,228	\$38,426	56	\$300	\$210
\$35,503	\$35,813	57	\$300	\$210
\$31,413	\$33,198	58	\$300	\$210
\$27,787	\$30,920	59	\$300	\$210
\$24,419	\$28,733	60	\$300	\$210
\$21,208	\$26,677	61	\$330	\$210
\$16,771	\$22,254	62	\$330	\$210
\$15,681	\$19,143	63	\$390	\$210
\$12,404	\$15,523	64	\$390	\$210
\$9,819	\$12,551	65	\$390	\$210
\$7,946	\$8,170	66	\$390	\$165
\$3,901	\$6,946	67	\$220	\$165
\$3,956	\$6,088	68	\$220	\$165
\$4,015	\$5,328	69	\$220	\$165
\$4,075	\$4,662	70	\$220	\$165
\$4,075	\$4,398	71	\$220	\$165
\$4,075	\$4,398	72	\$220	\$165
\$4,075	\$4,398	73	\$220	\$165
\$4,075	\$4,398	74	\$220	\$165
\$4,075	\$4,398	75	\$220	\$165

1 The TPD definition from age 66 to 75 (next birthday) is restricted to Part A or C. Please refer to the 'IOOF Insurance Guide' (IOF.03) for further information.

2 Cover will cease on your 75th birthday

If you join IOOF Employer Super after 120 days of commencing employment with the Flight Centre Travel Group your cover will be provided as limited cover. Limited cover excludes any claims on pre-existing illnesses for the first 12 months of membership and until a member has been at work for ten consecutive days after the end of the 12-month period. After this time full cover applies. We recommend you discuss this with your financial adviser before making any decisions.

For further details, please refer to the 'IOOF Insurance Guide' available on our website www.ioof.com.au/forms/employer_super.

For more information please contact ClientFirst on 1800 571 830.