



EMPLOYER SUPER

Key features and benefits

Bendigo Telco 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

Your employer has negotiated the following fees on your behalf:

	MySuper default members*	Choice members
Account keeping fee	\$46.13 pa	\$46.13 pa
Administration fee	0.07% pa	0.10% 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.



Flexible insurance options

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

We will also offer you 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 calculated using the following formula:

15% x salary x years to age 65.

This means you are automatically covered for the above level of insurance, without having to undergo any medical tests or underwriting, unless you exceed the automatic acceptance level of \$1,250,000.

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 a two year benefit period OR until you reach age 65. You have a **60-day waiting period** and an automatic acceptance limit of up to \$12,000 per month.

You need to consider if this cover is enough to support you and your family. All 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. 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.



More investment choice

Not only can you choose from more than 300 managed funds, but you can choose to invest in shares and 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'.

Discounted fees for selected funds

We reduce the indirect cost ratios for the following trusts by:

- 28 basis points on the IOOF MultiMix Moderate Trust
- 35 basis points on the IOOF MultiMix Conservative Trust and the IOOF MultiMix Balanced Growth Trust

If you invest in the above trusts, the discounts are applied to your account through monthly income credits.



Securely manage and update your account online

Securely manage and update your account 24/7. 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 www.ioofonline.com.au



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 single issue advice. This service aims to provide quality advice with a qualified financial adviser when you need assistance on a simple, single topic relating to your super. For more information contact your IOOF workplace solutions manager.

If you would like to know more about IOOF Employer Super or how to make the most of your superannuation, please visit our website ioof.com.au or contact your Workplace Solutions Manager, Eddie Wasilewski, on 03 9203 4763 or email eddie.wasilewski@ioof.com.au. Alternatively call ClientFirst on 1800 913 118.

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* If you do not nominate your own investment strategy, your money is invested in our MySuper default investment option, the IOOF Balanced Investor Trust. This option has target asset allocation of 70% growth assets and 30% defensive assets. If you choose your own investments, you will be classified as a Choice member.