

Sunsuper is your employer's default super fund

Your employer has chosen Sunsuper as their default super fund after carefully considering what we've got to offer and how we compare to other super funds.

Sunsuper is one of Australia's largest super funds, and we're proud to look after the retirement savings of more than 1 million members.¹ Our profit-for-members philosophy means our members can take advantage of lower administration fees and a broad range of services designed purely for their benefit.



Discounted
administration
fees



Flexible
insurance
cover



Range of
investment
options



Get discounts
with Dream
Rewards



24/7 access
to your
account



Want to become a Sunsuper member?

If you are a new employee, you don't need to do anything. Your employer will pay your super contributions to us automatically, unless you choose a different fund. Otherwise, simply complete the *Selecting Sunsuper* form available at sunsuper.com.au/apnsuper99 and return to your payroll. Once we receive your first contribution, we'll set up your account and confirm your insurance cover in your *Welcome booklet*.

Here's just some of the benefits you will receive if you join the *APN Superannuation Plan*:

Discounted administration fees

Sunsuper's administration fees are among the lowest in the industry, which can make a significant difference to your superannuation balance at retirement. Furthermore, APN has negotiated a discounted administration fee. The table below sets out the administration fees payable in the *APN Superannuation Plan*:

Type of fee	Amount	How and when paid
Administration Fee	\$1.20 per week plus 0.10% p.a. of the first \$800,000 of your account balance only	Generally deducted from your account balance weekly

Note that other fees and costs apply. Refer to your *Product Disclosure Statement* available at sunsuper.com.au/apnsuper99 for full fee details.

Flexible insurance cover

We know the right insurance cover can help make sure you and your family are protected should the worst happen. On joining Sunsuper, if you're eligible, you'll automatically receive Standard cover once you attain age 25, your balance reaches \$6,000 and we receive a Superannuation Guarantee contribution from your employer. Alternatively, you can opt-in to Standard cover by completing the *Membership Application* form and returning it to Sunsuper, or via *Member Online* regardless of your age or balance (subject to the other eligibility conditions). Once your account has been confirmed, simply log in to *Member Online* and select 'Opt-in for insurance cover' under **Insurance** or call us on **13 11 84**. You'll also have the option to tailor your cover to suit your needs. For more information about insurance cover, including the cover that's available, eligibility, and how much it costs, please refer to the *Sunsuper for life Corporate Insurance guide* available at sunsuper.com.au/apnsuper99

Range of investment options

We offer a broad range of investment options, so you can choose an investment to suit your circumstances, life stage and dreams for the future. Or, leave it to us. We'll invest your super in our MySuper-approved Lifecycle Investment Strategy. Sunsuper's Balanced investment option, which has identical investments to the Balanced Pool in our Lifecycle Investment Strategy, has outperformed the industry average over 1, 3, 5, 7, and 10 years.² For full details of the options available, read the *Sunsuper for life Investment guide* available at sunsuper.com.au/apnsuper99. For full details of the investment fees and costs that apply to each option, read the *Sunsuper for life guide*, available at sunsuper.com.au/apnsuper99

Get discounts with Dream Rewards

Dream Rewards is a discount program for Sunsuper members, helping you save on everyday expenses and little luxuries.³ Visit sunsuper.com.au/dreamrewards

24/7 access to your account

We make keeping you connected to your super easy. With *Member Online* you can keep track of your super account and update or change your contact details and investment options, anytime, anywhere. Once you've registered you can download our Sunsuper app. Convenience at your fingertips! Visit sunsuper.com.au/app

We're here to help

If you have any questions about the *APN Superannuation Plan*, you can call us on **13 11 84** or go to sunsuper.com.au/apnsuper99

Disclaimer and disclosure: For ratings and awards information, visit sunsuper.com.au/awards ¹As at December 2019. ²Our Balanced option for *Super-savings accounts*, which has identical investments to the Balanced Pool in the Lifecycle Investment Strategy, has outperformed the industry average over 1, 3, 5, 7, and 10 years (source: SuperRatings Fund Crediting Rate Survey January 2020). Warning: past performance is not a reliable indicator of future performance. ³Sunsuper is not an agent, dealer or promoter of the products and/or services offered. Sunsuper does not endorse these products or services. Offers are subject to change at any time. Your employer is not responsible for the preparation of this document. They are not providing advice or a recommendation in relation to this investment. This document has been prepared and issued by Sunsuper Pty Ltd (ABN 88 010 720 840) (AFSL 228975), the trustee and issuer of the Sunsuper Superannuation Fund (ABN 98 503 137 921). Any advice contained in this document is general advice only and does not take into account any particular person's objectives, financial situation or needs. Accordingly, you should consider how appropriate the advice is to your own objectives, financial circumstances and needs before acting. You should consider the *Product Disclosure Statement* before acquiring any financial product. A *Product Disclosure Statement* ('PDS') is available by visiting sunsuper.com.au/apnsuper99 or calling 13 11 84.