



# SUPERANNUATION FACT SHEET

[CLICK HERE FOR YOUR INTRODUCTION VIDEO.](#)



Australia's dedicated provider of superannuation for the resources sector, improving the financial, physical, and mental wellbeing of our members.

**CONGRATULATIONS ON YOUR  
EMPLOYMENT!**

## **BENEFITS IN RESOURCE SUPER:**

- COMPETITIVE & FLEXIBLE FEES
- 23 INVESTMENT OPTIONS
- MENTAL HEALTH NAVIGATOR
- BEST DOCTORS
- DEDICATED CASE MANAGER
- AUTOMATIC INCOME PROTECTION AND DEATH AND TPD INSURANCE
- EASY AND SECURE APP AND ONLINE ACCESS
- SMSF CAPABILITIES

## **NEXT STEPS**

1

An account will be set up for you.

2

You will receive a Welcome Kit addressed to your residential address.

3

A member of the Resource Super team will contact you to assist with any queries that you have in relation to your super and insurance benefits.



## YOUR EMPLOYER, S&DH ENTERPRISES, HAS CHOSEN RESOURCE SUPER AS THEIR DEFAULT FUND.

### FEES AND COSTS



As an employee of S&DH Enterprises, you benefit from a reduced administration fee, so more of your superannuation is working for you.

#### Your fees and costs with Resource Super

**Investment Fee** 0.36% p.a. of your account balance

**Reduced Administration Fee** 0.45% p.a. of your account balance plus \$66.30 p.a.

\*The investment fee varies according to the portfolio a member invests in. The quoted fee here is for the Balanced Opportunities Portfolio. An Indirect cost ratio (ICR) of 0.29% is reflected in the unit price. These indirect costs are not deducted from member accounts.

### INSURANCE



The insurance cover provided to you as a member of the S&DH Enterprises Plan is detailed in the PDS that you should read in order to understand your insurance arrangements. You have access to automatic insurance benefits with no pre-existing condition exclusion in Resource Super.

#### Death and Total & Permanent Disablement cover

As a member of Resource Super you receive default Death and Total & Permanent Disablement (TPD) cover, calculated as follows:

##### 15% X Salary x years to 65

You will receive this cover when you join the plan as long as you satisfy various eligibility conditions outlined in the PDS.

Cover you receive will be based on your age and is outlined in the PDS.

Your insurance cover will be provided up to the Automatic Acceptance Limit of \$ without the need for any medical advice.

##### Income Protection cover

##### 75% of your salary

5 Year benefit period.  
60 Day waiting period.

Your insurance cover will be provided up to the Automatic Acceptance Limit of \$120,000 without the need for any medical advice.

### SERVICE



Talk to your case manager about:

- Finding all your super and consolidating it into you Resource Super account
- Increasing or decreasing your insurance
- The different investment opportunities available to you
- Mental health navigator
- Best Doctors
- Setting up an SMSF account

### MENTAL HEALTH NAVIGATOR & BEST DOCTORS



Best Doctors and Mental Health Navigator is available at no extra cost to eligible Resource Super members and their families.

Supporting our members and their immediate family suffering a mental health condition or seeking second medical opinion on physical diagnosis and treatment when they need it most.

Call us on **1800 824 227** to get your super sorted today.

*This fact sheet is a private communication to the clients of Resource Super Pty Ltd. The advice contained in this document is general advice only and does not take into account any of your particular objectives, financial situation or needs. Before you act on this advice you should consider the appropriateness of this advice taking into account your own objectives, financial situation and needs and review the product disclosure statement for the relevant product available from our website [www.resourcesuper.com.au](http://www.resourcesuper.com.au) or by contacting us by email [info@resourcesuper.com.au](mailto:info@resourcesuper.com.au) or by phone 1800 824 227. Past performance is not a reliable indicator of future performance. Any examples given are for illustrative purposes only and should not be relied upon for making an investment decision. While every effort has been made to ensure the information is correct, its accuracy and completeness cannot be guaranteed and Resource Super Pty Ltd cannot be held responsible for any loss suffered by any party due to their reliance on this information or arising from any omission or error. Resource Super Pty Ltd Australian Financial Services License: 420220, ABN: 15 153 305 223. RS\_FACT\_Employer\_S&DH Enterprises*