

SUPERANNUATION FACT SHEET



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
- 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, MARTINUS RAIL HAS CHOSEN RESOURCE SUPER AS THEIR DEFAULT FUND.

FEES AND COSTS



As an employee of Martinus Rail, 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 0.163% 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 Martinus Rail 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:

2 units of default cover

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.

Income Protection cover

75% of your salary

5 Year benefit period.
90 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.

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