SUPERANNUATION FACT SHEET

CONGRATULATIONS ON YOUR EMPLOYMENT!

Resource Super is Australia's dedicated provider of superannuation for the resources sector, building financial wellbeing for our members.

RESOURCE SUPER MEMBER BENEFITS

- COMPETITIVE & FLEXIBLE FEES
- 23 INVESTMENT OPTIONS INCLUDING GOALTRACKER™
- DEDICATED ACCOUNT MANAGER
- DEATH & TOTAL & PERMANENT DISABILITY COVER
- INCOME PROTECTION COVER
- SMARTPHONE APP AND ONLINE ACCESS
- SMSF CAPABILITIES

NEXT STEPS

1. Your account will be set up and you'll receive a welcome kit in the mail.
2. We will call you to welcome you to the Fund and to help you manage your account and insurances.
3. Scan the QR code to find out more about your member benefits.

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resourcesuper

Byrnecut has chosen Resource Super to be the dedicated superannuation provider for their employees, here are some reasons why:

GOALTRACKER™

A personal investment strategy built around your individual goals and preferences, designed to give you the best chance of a great life in retirement.

If you don't make an investment choice, you'll be invested in GoalTracker™.

INSURANCE

Byrnecut pays for your automatic cover. Your insurance will automatically commence provided you join the Fund upon starting employment.

Death and Total & Permanent Disablement Cover

You will automatically receive a $500,000 fixed dollar amount of Death & TDP cover.

You can request, in writing, additional cover. The additional cover is a fixed dollar amount (i.e. fixed cover that does not reduce with age). There is no limit in the amount of Death cover you can apply for but a $5 million limit applies to TPD cover. Any voluntary cover is subject to the same fees as the automatic cover. You can also request to change your insurance cover at any time.

Income Protection Cover

75% of Your Salary
Up to age 65 benefit period
30 Day waiting period

Your Insurance cover may be capped at the Automatic Acceptance Limit of $15,000.

Income Protection cover is available if you are a permanent employee between ages 16 and 64, work at least 15 hours every week, and satisfy the insurer's eligibility conditions.

Insurance Fees

The insurance fees for your automatic Death & TPD and Income Protection cover are currently paid by Byrnecut via an additional employer contribution. If you opt out of cover, these insurance fees are not then payable to your account, nor is the employer liable to pay for insurance cover in another superannuation fund on your behalf.

Opting Out of Insurance Cover

You can opt out of (i.e. cancel) your insurance cover, or reduce or cancel any additional cover at any time. To opt out, send us your completed Insurance Form, available on your online account.

FEES AND COSTS

As an employee of Byrnecut, you benefit from a low administration fee, so more of your superannuation is working for you.

Resource Super Fees and Costs

Investment Fee	*0.63% p.a. of account balance
Transaction Costs	0.13% p.a. of account balance
Administration Fee	0.087% of account balance + $66.30 p.a.

*The Investment Fee varies according to the option you invest in. The quoted fee is for the GoalTracker™ option.

A Trustee Administration Fee of 0.02% p.a. – 0.05% p.a. also applies. This fee is deducted from the investment returns.

The PDS provides details on our Fees before tax (gross) and after tax (net). Our Administration Fees noted above are after tax (net).

SERVICES

Talk to us about:

- Finding all your lost super and consolidating it into your Resource Super account
- Opting in or out, or increasing/decreasing your insurance
- The different investment options available to you
- Updating beneficiaries
- Online access

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 or by contacting us by email byrnecut@resourcesuper.com.au
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