



# SUPERANNUATION FACT SHEET

CONGRATULATIONS ON YOUR  
EMPLOYMENT!

Resource Super is a superannuation fund that is dedicated to building the financial wellbeing of our members.

## RESOURCE SUPER MEMBER BENEFITS

- COMPETITIVE & FLEXIBLE FEES
- 20 INVESTMENT OPTIONS INCLUDING GOALTRACKER™
- MENTAL HEALTH NAVIGATOR
- BEST DOCTORS
- 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.





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

## INSURANCE

Insurance cover will not be provided automatically for new members who are under 25yo or have an account balance lower than \$6,000. You can choose to switch on your automatic insurance cover, by completing an Insurance Opt-In form (available on our website) or by accessing your online account.

Insurance cover will automatically commence once you turn 25yo and your account balance is higher than \$6,000 (eligibility and limitations may apply).

### Death and Total & Permanent Disablement Cover

If you opt-in for Insurance cover upon joining the Fund, you may be eligible for Death and Total & Permanent Disablement (TPD) cover.

If you are eligible for Death & TPD cover and do not opt-in for Insurance, your cover will automatically commence when your account balance is higher than \$6,000 and you are over the age of 25.

### 2 Units of Default Cover

Your Death & TPD sum insured is unitised.

## FEES AND COSTS

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

### Resource Super Fees and Costs

**Admin Fee** \*0.235% of account balance + \$78 p.a. (Gross)

**Investment Fee** \*\*0.45% p.a. of account balance

\*The net admin fee is 0.20% p.a. + \$66.30 p.a. which is the amount charged to the member.

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

\*\*\* Estimated Indirect Costs of 0.21% p.a.

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

A Transaction Cost of 0.08% 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).

## 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™.

## 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 family suffering a mental health condition or seeking a second medical opinion on a diagnosis and treatment when they need it most.

## 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

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