



# SUPERANNUATION FACT SHEET

THANK YOU FOR CHOOSING  
RESOURCE SUPER!

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
- 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.





## 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

Insurance cover will not be provided automatically for new members, you will need to apply (opt-in) for insurance cover.

If you have an account balance of less than \$6,000, you are under 25 when you join Resource Super – General and you have not previously confirmed you wish to keep your cover, you will need to apply (opt-in) for cover.

### Death and Total & Permanent Disablement Cover

If you are a new member in Resource Super – General and are between 15 and 69 years of age and either an 'Australian Resident' or a 'Temporary Resident' (as defined by the insurer), you are eligible to apply for Death and Total & Permanent Disablement (TPD) cover, subject to underwriting and approval by the insurer.

For members transferring from another division of the Fund, the level of insurance cover (if any) you had in place on the day you left your employer may continue, unless you are under age 25, have less than \$6,000 at the time of transfer or you have not previously confirmed you wish to keep your cover. In that case, you will need to opt in upon transfer to retain cover.

### Income Protection Cover

For members transferring from Resource Super – Employer the level of insurance will automatically continue, unless you are under age 25 or have less than \$6,000 at the time of transfer. In that case, you will need to opt in upon transfer to retain cover.

For new members, Income Protection is not issued automatically. If you want this cover, you must apply for it and provide evidence of your health to the insurer, who will decide whether to accept (on standard terms or non-standard terms) or decline your application. To be eligible for this cover you need to be a permanent or fixed term contract employee under age 65 who works at least 15 hours per week.

### 75% of Your Salary

2 Year benefit period  
90 Day waiting period

### How to apply for cover

You can apply for insurance cover by logging in to your super account or by completing and returning an Insurance Form (available on our website or call us for a copy).

## FEES AND COSTS

### 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 0.199% 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).

## 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!**

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.