

Employer Fact Sheet

Adani and Associated Employers
 Death & TPD | 2 units
 Income Protection | 5 year benefit period | 90 day waiting period

Your benefits in Resource Super

We've been chosen by your employer to help you make the most of your super.

This fact sheet offers a quick look at all the great benefits in store for you.

Resource Super's mission is to improve the lives of people working in the resources sector.



Combining your super in minutes

Find and combine your super in minutes, save on fees and set more aside for your retirement.



Access to our mobile app

Our mobile app is loaded with features, allowing you to track your super in the palm of your hands, 24/7.



Dedicated support

Access your dedicated support team over-the-phone, face-to-face and on site.

Fees and costs summary for the GoalTracker investment option

Did you know that as a member in the Employer Division of Resource Super, you automatically receive a range of benefits? That's right! To find out more, please read this fact sheet together with the Product Disclosure Statement (PDS). And remember, these benefits will continue to apply until the day you leave your employer's super plan.

TYPE OF FEE OR COST	AMOUNT	HERE'S AN EXAMPLE [†]
Ongoing annual fees and costs**		
Administration fees and costs	0.17% [~] per year of your account balance up to \$1 million and then 0.02% per year thereafter Plus, a fixed-dollar fee of \$60.00 per year Plus, 0.01% (paid from the Fund reserve) ^{††}	\$90.00 per year Plus \$60.00 per year
Investment fees and costs[‡]	0.65% per year [‡]	\$325.00 per year
Transaction costs	0.10% per year	\$50.00 per year
Member activity related fees and costs		
Buy-sell spread	These spreads vary depending on the investment option(s) you choose. For more information, visit resourcesuper.com.au/iQbuysellspread	N/A
Switching fee	Nil	N/A
Other fees and costs	Insurance fee: For insurance fees, refer to the 'Types of insurance cover within Resource Super' in your Investment, Fees and Costs Guide. Family Law fees: Family Law fees are payable for information requests.	N/A
Cost of product^{††}		\$525.00 [^]

[†] This column gives an example of how the fees and costs for the GoalTracker investment option, with an account balance of \$50,000, can affect your superannuation investment over a one year period.

^{**} If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

^{††} This includes the excess administration costs incurred by the Trustee and paid from the Fund reserve in the 2022/2023 financial year. Please refer to your PDS for further information.

[~] The asset based administration fee applies to the first \$1 million of your total account balance and will depend on the investment option you are invested in. This fee may be charged in two parts and show as separate transactions in your account. Please refer to the 'Additional explanation of fees and costs' section of your PDS for further information on how the cap applies.

[‡] Investment fees and costs includes an amount of 0.08% per year for performance fees. The calculation basis for this amount is set out under the "Additional explanation of fees and costs" section of the Investment Guide.

[‡] The Investment fee varies according to the option you invest in. The quoted fee here is for the GoalTracker investment option.

^{††} Additional fees may apply. Please refer to your Insurance, Fees and Costs Guide and your Super Guide for more information.

[^] The Trustee passes on the tax deductions it receives so the estimated cost to you would be **\$504.75**.

Your automatic insurance cover

If you are a new member under 25 or your balance is less than \$6,000, your cover will not be provided automatically. When you reach both 25 years old and a balance of \$6,000, cover may automatically commence (eligibility requirements and limitations may apply). To opt in to insurance prior to this, please log on to your online account or complete and return the Insurance Opt in Form (available on our website or call us for a copy).

Death, and Total and Permanent Disablement (Death & TPD) cover

If you opt in for Insurance cover on joining the Fund and your employer, you may be eligible to receive two units of Death and TPD cover. If you do not opt in for cover, your Death & TPD cover will automatically commence when your balance is more than \$6,000 and you are over the age of 25 years (eligibility requirements and limitations may apply). You can request, in writing, an additional unit of cover within 90 days of joining your employer. Any additional cover you obtain is also provided using these same units. The amount of cover that comes with each unit depends on your age—as you get older, your level of cover will change. You can fix the level of cover so it remains the same each year—as you get older, your insurance fees will usually increase with each future birthday.

Income Protection cover

If you opt in for Insurance cover on joining the Plan and your employer, you may be eligible to receive Income Protection cover. If you do not opt in for cover, your cover will automatically commence when your balance is more than \$6,000 and you are over the age of 25 years (eligibility requirements and limitations may apply). Cover is available if you are between ages 16 and 64, work at least 15 hours every week (as a permanent or contract employee with a contract of at least 6 months), and satisfy the insurer's eligibility conditions.

Benefit	75% of Salary [^]
Benefit period	5 years, paid monthly in arrears~
Waiting period	90 days

[^] Salary as defined by the insurer and the benefit is subject to a maximum payment per month. We will let you know if this maximum applies to you. For Income Protection benefit, if your salary is high enough, then this cover may be for less than 75%. We will let you know if this applies to you.

~ Benefits may reduce by any amount of workers compensation and other payments which you are eligible to receive during your period of disability.

Insurance fees

The Trustee passes through the benefit of the tax deduction it can claim for insurance premiums. Therefore, the net insurance fees (i.e. the fees deducted from your account) are shown here.

Insurance fees depend on your age and your occupational category. As a new member, you will automatically belong to the 'Blue Collar' category, but if you think you should be in the 'White Collar' or the 'Professional' category (both have lower fees), you can request a change from the insurer.

Occupational Category (rating factor)	Weekly insurance fee per unit of Death Only cover (\$)	Weekly insurance fee per unit of Death & TPD cover (\$)
Blue Collar (1.00)	5.18	10.93
White Collar (0.50)	2.59	5.47
Professional (0.45)	2.34	4.94

Opting out of insurance cover

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

Age next birthday	Value of each unit of Death Only or Death & TPD cover (\$)	Annual insurance fee per \$1,000 of annual Income Protection benefit (\$)		
		Blue Collar	White Collar	Professional
16	60,000	3.95	1.98	1.78
17	60,000	3.95	1.98	1.78
18	60,000	3.95	1.98	1.78
19	60,000	3.95	1.98	1.78
20	60,000	3.94	1.97	1.78
21	120,000	3.94	1.97	1.78
22	120,000	4.01	2.01	1.81
23	120,000	4.08	2.04	1.84
24	120,000	4.16	2.08	1.87
25	120,000	4.21	2.11	1.90
26	120,000	4.33	2.17	1.95
27	120,000	4.38	2.19	1.98
28	120,000	4.41	2.21	1.99
29	120,000	4.47	2.24	2.02
30	120,000	4.52	2.26	2.04
31	150,000	4.57	2.29	2.06
32	150,000	4.67	2.34	2.10
33	150,000	4.79	2.40	2.16
34	150,000	4.92	2.46	2.22
35	150,000	5.15	2.58	2.32
36	150,000	5.39	2.70	2.43
37	150,000	5.68	2.84	2.56
38	150,000	6.07	3.04	2.73
39	150,000	6.49	3.25	2.92
40	150,000	6.99	3.50	3.15
41	150,000	7.59	3.80	3.42
42	150,000	8.26	4.13	3.72
43	150,000	9.04	4.52	4.07
44	150,000	9.94	4.97	4.47
45	150,000	10.93	5.47	4.92
46	150,000	12.10	6.05	5.45
47	150,000	13.36	6.68	6.01
48	150,000	14.78	7.39	6.66
49	150,000	16.38	8.19	7.37
50	150,000	18.11	9.06	8.15
51	120,000	20.03	10.02	9.02
52	120,000	22.13	11.07	9.96
53	120,000	24.38	12.19	10.98
54	120,000	26.79	13.4	12.06
55	120,000	29.42	14.71	13.24
56	90,000	32.22	16.11	14.50
57	90,000	35.20	17.60	15.84
58	90,000	38.39	19.20	17.28
59	90,000	41.87	20.94	18.84
60	90,000	45.59	22.80	20.52
61	60,000	47.53	23.77	21.39
62	60,000	42.73	21.37	19.23
63	60,000	36.37	18.19	16.37
64	60,000	27.85	13.93	12.54
65	60,000	15.85	7.93	7.14
66*	30,000			
67*	Death 30,000 / TPD 24,000			
68*	Death 30,000 / TPD 18,000			
69*	Death 30,000 / TPD 12,000			
70*	Death 30,000 / TPD 6,000			

* The Total and Permanent Disablement cover is reduced by 20% each year from the insured person's age next birthday of 66.

Want to know more about your insurance cover? Read the Insurance, Fees and Costs Guide, available on your online account at resourcesuper.com.au or by calling us on 1800 555 667.

You should read the PDS for this employer plan before making a decision about whether to become or remain a member of Resource Super. This document provides general information only and has not been prepared having regard to your objectives, financial situation or needs. Before making an investment decision, you need to consider whether this information is appropriate to your objectives, financial situation and needs. The information has been compiled from sources considered to be reliable, but is not guaranteed. Any examples have been included for illustrative purposes only and should not be relied upon for the purpose of making an investment decision. Past performance is not a reliable indicator of future performance. Issued by Total Risk Management Pty Limited ABN 62 008 644 353, AFSL 238790 (TRM) as the Trustee of the Russell Investments Master Trust ABN 89 384 753 567. A free copy of the PDS can be obtained by phoning 1800 555 667 or by visiting resourcesuper.com.au.
RES_PDS_FACT_Employer_AdAe_2units_5yrs_90days_V1F_2310