1 April 2026

# Super Plan Booklet

Resource Super | Byrnecut Group | Category D
Death and TPD | 15% x Future service to age 65 x Salary
Income Protection | 2 year benefit period | 30 day waiting period

JUMP TO



This Booklet is for Category D members: those classified as Head Office Staff refers to the location a person is employed to carry out their duties of employment.

This Super Plan Booklet contains references to the Fund and the Plan. References to the Fund refer to the Russell Investments Master Trust. References to the Plan refer to your specific Plan within the Russell Investments Master Trust.




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# 1. Insurance in your super

Insurance fees, that are not paid by your employer, may erode your retirement benefit. You should consider whether you hold similar insurance cover elsewhere, either within another fund or outside super, and the impact of holding multiple insurance covers (such as duplicate insurance fees, over protection, or Income Protection policies offsetting so only one of the policies will payout). We also recommend that you seek financial advice, for information on the Help and Advice services we provide, please see the ‘Benefits of investing with Resource Super' section of the Super Guide.

MetLife Insurance Limited (MetLife) provides the insurance cover for your Plan. The MetLife terms and conditions are set out in this Booklet, including information about eligibility. All terms and conditions in the MetLife insurance policy prevail over any inconsistency in this Booklet.

The insurance cover that your employer has selected for your Plan is detailed below. You can opt out (i.e. cancel) at any time – see the ‘Change or cancel insurance cover’ section of the Insurance, Fees and Costs Guide. Remember to check if your insurance cover is paid by your employer before opting out.

If you are a new member under 25 or your balance is less than $6,000, your cover will not be provided automatically. You will need to tell us if you want insurance cover. You can tell us by selecting yes to receiving insurance on the Insurance Election Form provided by Payroll when you have commenced employment. Note that if you select no to receiving insurance, and you wish to have insurance cover, you will need to apply in writing to the insurer and answer questions regarding your health and lifestyle.

You can also opt in to insurance by logging on to your online account or by completing and returning the Insurance Opt-in Form (available on our website or call us for a copy).

If we do not receive your opt in or opt out instructions, when you are 25 years old and you have an account balance of $6,000, your cover may automatically commence (eligibility requirements and limitations may apply). Cover will be restricted to ‘Limited Cover’ for a period of at least 12 months and 30 days. ‘Limited Cover’ will apply until you are in ‘Active Employment’ for 30 consecutive days following the end of the 12-month period from the commencement of cover, after which full cover will commence.

For more information on automatic cover refer to the ‘Automatic Death and Total & Permanent Disablement (TPD) cover’ and ‘Automatic Income Protection cover’ sections in this Booklet.

# 2. Types of insurance cover within Resource Super

## Insurance cover and health evidence

Provided you join the Plan when you are first eligible and you satisfy eligibility conditions you will automatically be covered.

If you choose to join the Plan at a later date or if your automatic insured benefit is greater than the automatic acceptance limit, you may be asked to provide health evidence to the Plan's insurer.

Also any increase in insurance cover may need to be underwritten, which means that you will be asked to provide health evidence to the insurer. The increase in cover is only provided after the insurer has assessed your health evidence and confirmed (in writing) that you have been accepted. Please note that the insurer may accept the increase in cover on standard terms or with some restrictions, loadings or exclusions.

## Automatic Death and Total & Permanent Disablement (TPD) cover

If you are a new member under 25 or your balance is less than $6,000, your cover will not be provided automatically. You will need to tell us if you want insurance cover. You can tell us by selecting yes to receiving insurance on the Insurance Election Form provided by Payroll when you have commenced employment. Note that if you select no to receiving insurance, and you wish to have insurance cover, you will need to apply in writing to the insurer and answer questions regarding your health and lifestyle.

To be eligible for Death and TPD insurance cover you need to be Head Office Staff (permanent, contractor or casual) and under age 65 (other eligiblity conditions may apply).

Your Death and TPD benefit is the balance of your account plus your insurance cover. If you are not eligible for insurance or the insurer declines to pay your claim, your benefit will be the balance your account.

> Please note that upon commencing employment you may have been provided with an Insurance Election Form by Payroll to choose yes or no to receiving insurance cover. If you select no to receiving insurance cover and you subsequently want insurance cover, you will need to apply in writing to the insurer and answer questions regarding your health and lifestyle.

Your automatic Death and TPD (or Death Only) cover is calculated as 15% x Future Service to Age 65 x Income[1]

1. Income means the total regular income received by the insured person from the employer for personal exertion for their occupation including salary sacrifice amounts, Superannuation Guarantee contributions and director fees, but excluding overtime payments, profit distributions, and any other non – regular payments. Where the insured person is a casual employee their income (as set out above), will be averaged over the previous 12 months or the actual period if less, subject to a minimum average period of 3 months.

## Minimum level of cover

Where members are eligible, the Trustee is required to provide automatic insurance cover of at least the minimum level of Death and TPD insurance (as shown in the table below) to MySuper members. If the automatic insured amount provided to you by your Plan (as described above) is lower than the minimum cover for your age, your level of cover will be increased to meet the new minimum (provided you are eligible)[2] This will apply to all members of the Plan, not just those classified as MySuper members.

| Age | Minimum cover |
|---|---|
| 20-34 | $50,000 |
| 35-39 | $35,000 |
| 40-44 | $20,000 |
| 45-49 | $14,000 |
| 50-55 | $7,000 |
| 56 or older | Nil |

2. Any increased cover will be subject to limitations and you meeting the eligibility criteria set out in the insurance policy.

## Voluntary Death and Total & Permanent Disablement (TPD) cover

You may elect to increase your cover by taking out voluntary Death only or Death and TPD insurance cover. The voluntary cover is a fixed dollar amount (i.e. fixed cover that does not reduce with age[3]). There is no limit in the amount of Death cover you can apply for, but a $5 million limit applies to TPD cover. You can also request a change to your insurance cover at any time.

All voluntary insurance cover is underwritten, which means that you will be asked to provide health evidence to the insurer. Voluntary insurance cover is only provided after the insurer has assessed your health evidence and confirmed in writing that you have been accepted. The insurer's acceptance may exclude any pre-existing conditions (i.e. medical conditions that existed prior to your application for voluntary cover) and may be subject to the insurer's restrictions, premium loadings or exclusions.

**Below is the annual insurance fees for automatic and voluntary Death and TPD (or Death Only) cover per year per $1,000 of cover, based on age next birthday and gender.**

| Age Next Birthday | Rate per annum per $1,000 of cover ($) | | | |
|---|---|---|---|---|
| | Male | | Female | |
| | Death Only | Death and TPD | Death Only | Death and TPD |
| 16 | 0.19 | 0.25 | 0.10 | 0.12 |
| 17 | 0.25 | 0.31 | 0.11 | 0.13 |
| 18 | 0.30 | 0.35 | 0.11 | 0.14 |
| 19 | 0.32 | 0.38 | 0.13 | 0.15 |
| 20 | 0.36 | 0.41 | 0.15 | 0.17 |
| 21 | 0.38 | 0.42 | 0.15 | 0.17 |
| 22 | 0.39 | 0.42 | 0.14 | 0.16 |
| 23 | 0.40 | 0.43 | 0.14 | 0.17 |
| 24 | 0.40 | 0.44 | 0.14 | 0.17 |
| 25 | 0.40 | 0.45 | 0.13 | 0.17 |
| 26 | 0.36 | 0.42 | 0.14 | 0.19 |
| 27 | 0.35 | 0.42 | 0.15 | 0.20 |
| 28 | 0.35 | 0.42 | 0.15 | 0.22 |
| 29 | 0.34 | 0.42 | 0.16 | 0.24 |
| 30 | 0.34 | 0.43 | 0.17 | 0.27 |
| 31 | 0.34 | 0.45 | 0.17 | 0.29 |
| 32 | 0.33 | 0.45 | 0.18 | 0.31 |
| 33 | 0.33 | 0.47 | 0.18 | 0.33 |
| 34 | 0.34 | 0.50 | 0.19 | 0.37 |
| 35 | 0.34 | 0.52 | 0.22 | 0.41 |
| 36 | 0.35 | 0.56 | 0.24 | 0.45 |
| 37 | 0.36 | 0.60 | 0.27 | 0.51 |
| 38 | 0.37 | 0.64 | 0.29 | 0.55 |
| 39 | 0.39 | 0.70 | 0.31 | 0.62 |
| 40 | 0.41 | 0.75 | 0.33 | 0.68 |
| 41 | 0.44 | 0.82 | 0.35 | 0.74 |
| 42 | 0.50 | 0.91 | 0.40 | 0.83 |
| 43 | 0.55 | 1.00 | 0.43 | 0.92 |
| 44 | 0.62 | 1.11 | 0.49 | 1.05 |
| 45 | 0.70 | 1.21 | 0.56 | 1.19 |
| 46 | 0.77 | 1.33 | 0.64 | 1.33 |
| 47 | 0.85 | 1.48 | 0.73 | 1.52 |
| 48 | 0.93 | 1.64 | 0.82 | 1.71 |
| 49 | 1.04 | 1.85 | 0.91 | 1.91 |

3. Note that tapering applies to TPD cover and will reduce 20% from age next birthday 62, 40% from age next birthday 63, 60% from age next birthday 64 and 80% from age next birthday 65.

| Age Next Birthday | Rate per annum per $1,000 of cover ($) | | | |
|---|---|---|---|---|
| | Male | | Female | |
| | Death Only | Death and TPD | Death Only | Death and TPD |
| 50 | 1.15 | 2.09 | 1.00 | 2.10 |
| 51 | 1.27 | 2.38 | 1.11 | 2.32 |
| 52 | 1.41 | 2.72 | 1.19 | 2.54 |
| 53 | 1.56 | 3.07 | 1.24 | 2.76 |
| 54 | 1.72 | 3.47 | 1.31 | 2.98 |
| 55 | 1.91 | 3.90 | 1.38 | 3.22 |
| 56 | 2.12 | 4.37 | 1.45 | 3.48 |
| 57 | 2.35 | 4.86 | 1.51 | 3.72 |
| 58 | 2.62 | 5.39 | 1.62 | 4.01 |
| 59 | 2.87 | 5.98 | 1.71 | 4.29 |
| 60 | 3.18 | 6.61 | 1.87 | 4.61 |
| 61 | 3.51 | 7.27 | 2.01 | 4.93 |
| 62 | 3.87 | 8.03 | 2.16 | 5.29 |
| 63 | 4.28 | 8.87 | 2.33 | 5.66 |
| 64 | 4.72 | 9.85 | 2.52 | 6.10 |
| 65 | 5.21 | 10.95 | 2.72 | 6.64 |

The insurance fees for Death and TPD (or Death only) cover are deducted monthly from your account. The insurance fees payable each year per $1,000 of cover are as shown in the table above. The insurance fees are net of tax deduction. For example, the annual before-tax insurance fee for Death and TPD cover for a 40 year old male (41 Age Next Birthday) is $0.97. Once the tax deduction is applied the annual insurance fee equates to $0.82.

## Automatic Income Protection cover

If you are a new member under 25 or your balance is less than $6,000, your cover will not be provided automatically. You will need to tell us if you want insurance cover. When you reach both 25 years old and you have a balance of more than $6,000, cover will automatically commence (eligibility requirements and limitations may apply). Cover will be restricted to 'Limited Cover' for a period of at least 12 months and 30 days. 'Limited Cover' will apply until you are in 'Active Employment' for 30 consecutive days following the end of the 12 month period from the commencement of cover, after which full cover will commence.

Income Protection is 75% of Income with:

- Benefit period of 2 years; and
- Waiting period of 30 days.

To be eligible for automatic Income Protection insurance cover you need to be appointed as Head Office Staff, a permanent employee working at least 15 hours per week and be under age 65 (other eligibility conditions may apply). Contract and casual employees are not eligible for Income Protection. Limited cover will apply upon commencement of cover.

**Below is the annual insurance fee cost per year per $1,000 of automatic Income Protection (30 day waiting period and 2 year benefit payment period), based on age next birthday and gender.**

| Age Next Birthday | Male | Female | Age Next Birthday | Male | Female |
|---|---|---|---|---|---|
| 16 | $1.43 | $1.85 | 41 | $2.72 | $6.32 |
| 17 | $1.43 | $1.85 | 42 | $2.90 | $6.64 |
| 18 | $1.43 | $1.85 | 43 | $3.11 | $6.94 |
| 19 | $1.43 | $1.85 | 44 | $3.32 | $7.25 |
| 20 | $1.43 | $1.85 | 45 | $3.57 | $7.55 |
| 21 | $1.46 | $1.87 | 46 | $3.83 | $7.84 |
| 22 | $1.49 | $1.91 | 47 | $4.15 | $8.21 |
| 23 | $1.51 | $1.94 | 48 | $4.50 | $8.61 |
| 24 | $1.55 | $2.01 | 49 | $4.88 | $9.04 |
| 25 | $1.57 | $2.08 | 50 | $5.33 | $9.46 |
| 26 | $1.58 | $2.50 | 51 | $5.83 | $9.87 |
| 27 | $1.59 | $2.57 | 52 | $6.41 | $10.35 |
| 28 | $1.59 | $2.64 | 53 | $7.07 | $10.81 |
| 29 | $1.59 | $2.72 | 54 | $7.84 | $11.26 |
| 30 | $1.60 | $2.82 | 55 | $8.73 | $11.72 |
| 31 | $1.61 | $2.97 | 56 | $9.75 | $12.20 |
| 32 | $1.66 | $3.16 | 57 | $10.97 | $12.67 |
| 33 | $1.71 | $3.40 | 58 | $12.40 | $13.15 |
| 34 | $1.80 | $3.70 | 59 | $14.08 | $13.57 |
| 35 | $1.91 | $4.03 | 60 | $16.09 | $13.91 |
| 36 | $2.01 | $4.43 | 61 | $18.43 | $14.15 |
| 37 | $2.12 | $4.83 | 62 | $21.02 | $14.20 |
| 38 | $2.26 | $5.22 | 63 | $17.67 | $10.24 |
| 39 | $2.40 | $5.61 | 64 | $10.41 | $5.03 |
| 40 | $2.55 | $5.98 | 65 | $3.09 | $1.20 |

*Salary for Income Protection purposes* means the total regular income received by the insured person from the employer for personal exertion for their occupation, including any salary sacrifice amounts, directors fees and annualised allowances, but excluding bonuses, overtime payments, commissions, and superannuation contributions. Allowances include tool allowance, first aid allowance and site allowances, where applicable.

## Voluntary Income Protection cover

You may elect to increase your cover by taking out voluntary Income Protection insurance cover, up to the maximum of the following:

- $30,000 per month; or
- 75% of your Income

There is a 30-day waiting period and you can choose your preferred benefit period (i.e. 5 years or through to age 65). The waiting period is the number of days from the date of disablement and during which you have remained totally disabled or partially disabled before you become eligible for benefits. Benefits are paid monthly in arrears. The benefit period is the maximum period for which the Insurer will pay a disability or partial disability benefit for the same or related illness.

You can request a change to your insurance cover at any time.

Insurance fees for voluntary Income Protection cover depend on the type of cover (i.e. waiting period and benefit period), age, gender and Occupation Category. Insurance fees for Voluntary Income Protection cover are deducted monthly from your account on the last Friday of the month. The insurance fees deducted from your account are net of the tax deduction that the Fund can claim for insurance expenses.

Please refer to the following tables in order to determine the voluntary Income Protection insurance fees based on 5 year and to age 65 years benefit periods.

### Voluntary Income Protection cover – 30 days waiting period

The annual insurance fees per $1,000 of voluntary Income Protection cover with a 30 day waiting period are as follows:

| Age Next Birthday | 30 days waiting period | |
|---|---|---|
| | 5 years benefit period | |
| | Male | Female |
| 16 | $2.01 | $3.01 |
| 17 | $2.01 | $3.01 |
| 18 | $2.01 | $3.01 |
| 19 | $2.01 | $3.01 |
| 20 | $2.01 | $3.01 |
| 21 | $2.07 | $3.07 |
| 22 | $2.13 | $3.16 |
| 23 | $2.20 | $3.26 |
| 24 | $2.27 | $3.41 |
| 25 | $2.33 | $3.57 |
| 26 | $2.38 | $3.76 |
| 27 | $2.41 | $3.95 |
| 28 | $2.44 | $4.17 |
| 29 | $2.47 | $4.43 |
| 30 | $2.51 | $4.73 |
| 31 | $2.57 | $5.09 |
| 32 | $2.66 | $5.52 |
| 33 | $2.79 | $6.01 |
| 34 | $2.95 | $6.55 |
| 35 | $3.15 | $7.09 |
| 36 | $3.36 | $7.64 |
| 37 | $3.61 | $8.12 |
| 38 | $3.88 | $8.41 |
| 39 | $4.16 | $8.62 |
| 40 | $4.48 | $8.81 |
| 41 | $4.82 | $9.00 |
| 42 | $5.19 | $9.22 |
| 43 | $5.62 | $9.54 |

| Age Next Birthday | 30 days waiting period | |
|---|---|---|
| | 5 years benefit period | |
| | Male | Female |
| 44 | $6.09 | $9.96 |
| 45 | $6.61 | $10.48 |
| 46 | $7.20 | $11.15 |
| 47 | $7.86 | $11.96 |
| 48 | $8.61 | $12.97 |
| 49 | $9.45 | $14.13 |
| 50 | $10.41 | $15.54 |
| 51 | $11.52 | $17.17 |
| 52 | $12.78 | $19.06 |
| 53 | $14.24 | $21.27 |
| 54 | $15.92 | $23.83 |
| 55 | $17.87 | $26.80 |
| 56 | $20.15 | $30.28 |
| 57 | $22.83 | $34.34 |
| 58 | $25.97 | $39.07 |
| 59 | $29.71 | $44.62 |
| 60 | $28.72 | $43.01 |
| 61 | $28.16 | $42.09 |
| 62 | $25.86 | $38.83 |
| 63 | $20.54 | $30.81 |
| 64 | $12.10 | $18.15 |
| 65 | $3.58 | $5.37 |

## Voluntary Income Protection cover – 30 days waiting period

The annual insurance fees per $1,000 of voluntary Income Protection cover with a 30 day waiting period are as follows:

| Age Next Birthday | 30 days waiting period | |
|---|---|---|
| | to age 65 benefit period | |
| | Male | Female |
| 16 | $3.40 | $5.10 |
| 17 | $3.40 | $5.10 |
| 18 | $3.40 | $5.10 |
| 19 | $3.40 | $5.10 |
| 20 | $3.40 | $5.10 |
| 21 | $3.53 | $5.28 |
| 22 | $3.70 | $5.51 |
| 23 | $3.87 | $5.76 |
| 24 | $4.00 | $6.03 |
| 25 | $4.11 | $6.30 |
| 26 | $4.18 | $6.60 |
| 27 | $4.26 | $6.96 |
| 28 | $4.33 | $7.41 |
| 29 | $4.43 | $7.97 |
| 30 | $4.58 | $8.65 |
| 31 | $4.79 | $9.51 |
| 32 | $5.05 | $10.50 |
| 33 | $5.40 | $11.62 |
| 34 | $5.77 | $12.81 |
| 35 | $6.19 | $14.00 |
| 36 | $6.66 | $15.08 |
| 37 | $7.17 | $15.94 |
| 38 | $7.73 | $16.67 |
| 39 | $8.33 | $17.22 |
| 40 | $8.96 | $17.76 |
| 41 | $9.66 | $18.15 |
| 42 | $10.42 | $18.60 |
| 43 | $11.23 | $19.25 |
| 44 | $12.11 | $20.03 |
| 45 | $13.06 | $20.88 |
| 46 | $14.09 | $22.00 |
| 47 | $15.21 | $23.30 |
| 48 | $16.41 | $24.75 |
| 49 | $17.71 | $26.42 |
| 50 | $19.12 | $28.33 |
| 51 | $20.66 | $30.49 |
| 52 | $22.29 | $32.92 |
| 53 | $23.97 | $35.59 |
| 54 | $25.71 | $38.44 |
| 55 | $27.45 | $41.37 |
| 56 | $29.10 | $44.23 |
| 57 | $30.78 | $46.82 |
| 58 | $32.31 | $48.84 |

| Age Next Birthday | 30 days waiting period | |
|---|---|---|
| | to age 65 benefit period | |
| | Male | Female |
| 59 | $33.23 | $49.92 |
| 60 | $33.26 | $49.65 |
| 61 | $32.02 | $47.48 |
| 62 | $29.09 | $42.78 |
| 63 | $23.45 | $34.78 |
| 64 | $13.79 | $20.69 |
| 65 | $4.08 | $6.12 |

## Sample calculations for insurance

**Sample calculations - Insurance**

Jim is a 35-year-old male Head Office Worker whose age next birthday is 36. He works full-time and earns an Income of$50,000 a year.

- **Jim's Death and TPD Insured benefit would be $225,000 ($50,000 x 15% x 30 years to age 65).**
- The insurance fee would be $0.56 per $1,000 of cover per year ($126.00 per year).
- **Jim has an Income Protection cover with a 30 day waiting period and a 2 year benefit period which is calculated as follows:**

  = Income x 75%

  = $50,000 x 75%

  = $37,500 per year
- **The insurance fees would be calculated as:**

  = Annual benefit / $1,000 x Rate for age next birthday 36 years

  = $37,500 / $1,000 x $2.01

  = $75.38 per year

  = $1.45 per week

# 3. Fees and costs

**Fees and costs summary**
**GoalTracker® Investment Option**

| TYPE OF FEE OR COST | AMOUNT[2] | HOW AND WHEN PAID |
|---|---|---|
| **Ongoing annual fees and costs[1]** | | |
| **Administration fees and costs** | **On total account balances up to $1 million:** An asset based administration fee of between 0.102% and 0.142% per year[Δ]<br>For balances in the GoalTracker investment option: 0.102% per year<br>For balances in other investment options: 0.142% per year[Δ]<br>**On any excess account balance over $1 million:** Nil<br>Plus a Trustee Administration Fee of 0.02% per year of your total account balance<br>Plus a fixed dollar fee of $60.00 per year<br>In the 2024/2025 financial year, the Trustee incurred excess administration costs of approximately 0.00% of Fund assets that were paid from the Fund reserve | The asset based administration fee and the fixed dollar fee are deducted from your account on the last Friday of each month[2]. The fixed-dollar fee will be indexed with AWOTE[3] at 1 October each year.<br>*The Trustee passes through the tax deductions it receives.[4]*<br>The Trustee Administration Fee is deducted from the investment returns. It is not deducted from your account.<br>The Fund reserve is maintained by the Trustee to operate the Fund. This includes paying for some expenses, such as costs associated with product and strategic services provided to the Trustee. These expenses are deducted from the Fund reserve, as required, and are not deducted from your account. |
| **Investment fees and costs[5]** | 0.63% per year[6] | The investment fees and costs are deducted from the investment returns before the net earnings are declared and applied to your account. They are not deducted from your account. Please refer to the 'Additional explanation of fees and costs' section of your Investment Guide for further information. |
| **Transaction costs** | 0.05% per year | Transaction costs are deducted from the investment returns. They are not deducted from your account. Please refer to the 'Additional explanation of fees and costs' section of your Investment Guide for further information. |
| **Member activity related fees and costs** | | |
| **Buy-sell spread** | These spreads vary depending on the investment option(s) you choose. For more information, please visit **resourcesuper.com.au/buysellspread**. | You can read more about the buy-sell spread in the `Additional explanation of fees and costs' section of your Investment Guide. |
| **Switching fee** | Nil | Not applicable. |
| **Other fees and costs[7]** | **Insurance fees:**<br>For insurance fees, refer to 'Types of insurance cover within Resource Super' in this document. | The insurance fee is calculated monthly and deducted from your account on the last Friday of the month. |
| | **Family Law fees:**<br>Nil. | Not applicable. |

1. 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.

Δ The maximum total asset based administration fee charged by the Fund administrator is 0.152% per year. However, the maximum total asset based administration amount deducted from your account is 0.142% per year as the Trustee pays 0.01% per year of this fee from the Fund Reserve.

2. 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 this document for further information on how the cap applies.
3. AWOTE means Average Weekly Ordinary Times Earnings.
4. As the Trustee passes through the tax deduction it receives, the deduction you will see for the fees described above is 0.087% per year for the GoalTracker investment option, and 0.1207% per year for other investment options and $51.00 per year for the fixed-dollar fee.
5. The Investment fee varies according to the option you invest in. The quoted fee here is for the GoalTracker option.
6. 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.
7. Additional fees may apply. Refer to the 'Additional explanation of fees and costs' section of your Super Guide.

## Example of annual fees and costs for a superannuation product

The default investment option for your Plan is the GoalTracker option.

This table gives an example of how the ongoing annual fees and costs for the GoalTracker option for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

| EXAMPLE: GOALTRACKER INVESTMENT OPTION | | BALANCE OF $50,000 |
|---|---|---|
| **Administration fees and costs** | 0.122% per year<br>Plus $60.00 per year<br>Plus 0.00% (paid from the Fund reserve)[1] | For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment **$61.00** in administration fees and costs, plus **$60.00** regardless of your balance |
| **PLUS**<br>**Investment fees and costs** | 0.63% per year | **And**, you will be charged or have deducted from your investment **$315.00** in investment fees and costs |
| **PLUS**<br>**Transaction costs** | 0.05% per year | **And**, you will be charged or have deducted from your investment **$25.00** in transaction costs |
| **EQUALS**<br>**Cost of product[2]:** | | If your balance was $50,000, at the beginning of the year, then for that year you will be charged fees and costs of **$461.00**[3] for the superannuation product. |

1. This reflects the excess administration costs incurred by the Trustee and paid from the Fund reserve in the 2024/2025 financial year, the Trustee incurred additional administration costs (as described in the Fees and Costs table above).
2. Additional fees may apply.
3. The Trustee passes on the tax deductions it receives so the estimated cost to you would be **$444.35**.

**WARNING:**

Additional fees may be paid out of your superannuation account to an external financial adviser for advice in relation to your Resource Super membership. This fee will be a dollar amount or percentage-based fee as agreed between you and your adviser and set out in a Statement of Advice provided to you by your adviser.

## Important note:

- For more information on the fees and costs related to the investment options, please refer to your Investment Guide.
- For the 'Additional explanation of fees and costs' and a list of Defined Fees as per superannuation law, please refer to your Super Guide.

## Additional explanation of fees and costs

The asset based administration fee applies to the first $1 million of your account balance and will depend on the investment option you are invested in. The asset based administration fee for any excess account balance over $1 million is nil.

If your total account balance is invested in the GoalTracker investment option, this fee will be charged in one part and show as one transaction in your account: 0.102% per year on your total account balances up to $1 million.

If you are invested in investment options other than the GoalTracker investment option, this fee may be charged in two parts and show as separate transactions in your account: 0.102% per year and 0.04% per year on your total account balances up to $1 million (i.e. 0.142% on balances in other investment options).

If you are invested in both the GoalTracker investment option and other investment options, the $1 million cap is applied as follows:

- The 0.102% per year asset based administration fee is charged on your balance in the GoalTracker investment option up to $1 million.
- If the amount in the GoalTracker investment option is less than $1 million, then the 0.142% per year asset based administration fee is charged on the portion of your balance invested in other investment options, up to a total account balance of $1 million.

For example: if you have $800,000 invested in the GoalTracker investment option and $300,000 invested in investment options other than the GoalTracker investment option (a combined balance of $1.1 million), the asset based administration fees you are charged would be calculated as follows:

Step 1 - the 0.102% per year asset based administration fee applying to your balance invested in the GoalTracker investment option will be calculated first (i.e. on the $800,000, as this is under $1 million).

Step 2 - the 0.142% per year asset based administration fee applying to your balance invested in the other investment options will be applied, considering the total combined balance up to $1 million. In this example, the asset based administration fee will only be charged on $200,000 of your balance invested in the other investment options.

## Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the Example of annual fees and costs.

The cost of product information assumes a balance of $50,000 at the beginning of the year. (Additional fees such as a buy-sell spread may apply: refer to the Fees and costs summary for the relevant superannuation product or investment option.)

You should use this figure to help compare superannuation products and investment options.

| Investment option | Cost of product |
|---|---|
| GoalTracker (MySuper) | $461.00 |
| Defensive | $446.00 |
| Balanced Growth | $551.00 |
| Growth | $546.00 |
| Australian Cash | $181.00 |
| Australian Floating Rate | $226.00 |
| Australian Fixed Income | $266.00 |
| Global Fixed Income - $A Hedged | $311.00 |
| Australian Shares | $481.00 |
| Listed International Property Securities - $A Hedged | $586.00 |
| Global Shares | $511.00 |
| Global Shares - $A Hedged | $566.00 |
| Emerging Markets | $831.00 |
| Low Carbon Australian Shares | $316.00 |
| Low Carbon Global Shares | $506.00 |
| Third Party Indexed Australian Shares | $216.00 |
| Third Party Indexed Global Shares | $216.00 |
| Third Party Indexed Global Shares - $A Hedged | $216.00 |