



IOOF

EMPLOYER SUPER

Welcome guide

Welcome to IOOF Employer Super

Taking the time to understand your super could be the best investment you'll ever make.

A small amount of effort now may make a big difference to your account balance in the long term. This booklet provides an overview of your IOOF Employer Super account and outlines some simple steps you can take to maximise your super. Please take the time to have a look – you may be surprised at how easy it is to get your super right on track.







Take control of your super today
with our checklist on page 12 or
visit [**www.ioof.com.au/welcome**](http://www.ioof.com.au/welcome)

Take control of your super today

1. Register for online access 
2. Know where all your super is and consider consolidating 
3. Review your current investment options 
4. Look at your insurance options 
5. Consider strategies to boost your super savings 
6. Review your beneficiaries 

IOOF Employer Super is one of the only true end to end super funds that you can take with you from job to job and into retirement. The benefit to you is that when you do want to transition to retirement, you won't incur any transition fees or capital gains tax. This is just one aspect that sets us apart from our competitors. We offer you a superior super solution through choice of investments, competitive fees, features and functionality together with quality service and the ability to tailor insurance to suit your needs. Super is our business, that's why we can help you make your retirement goals a reality.

Learn more and take advantage of all that IOOF Employer Super offers you from page 5.

1. Full-featured online portal 
2. A wide range of investment options 
3. Flexible insurance options to suit your needs 
4. Friendly, helpful, personalised service 
5. Family benefits 
6. A true lifetime super solution 



Register for online access
at **www.ioofonline.com.au**

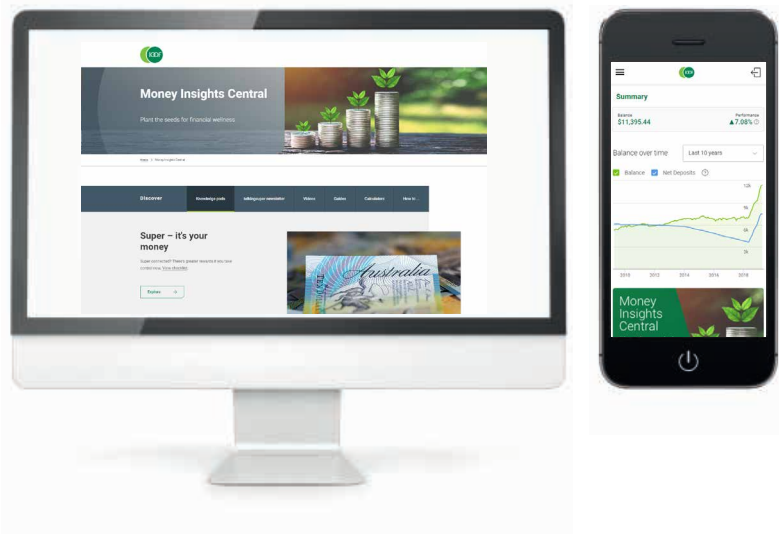
Take advantage of all that IOOF Employer Super offers you

Securely manage and update your account

Securely manage and update your account at a time that's convenient for you. IOOF Online is a user friendly website that gives you access to a range of information including your portfolio summary, record of transactions, switching, account information, statements and reports.

Through IOOF Online you can access Money Insights Central, our education hub with knowledge pods, videos, guides, calculators and articles to help make the most of your money, super and investments.

Register now for online access at www.ioofonline.com.au, click on the 'register' button and follow the prompts. Once you complete the registration process, you'll be able to log in to your account right away.

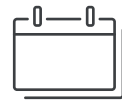
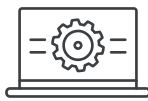


Investment choice to suit your needs

One of the most impressive features of IOOF Employer Super is the amount of choice offered to you. Our Core Menu offers high quality, low cost, ready-made portfolios managed by the experienced IOOF Investments Team. If you want more choice, our Full Menu gives you access to more than 300 managed funds, shares and term deposits.

If you didn't nominate your own investment strategy, your money is invested in the IOOF Balanced Investor Trust, our MySuper default investment option. This option has target asset allocation of 70 per cent growth assets and 30 per cent defensive assets.

For more information go to www.ioof.com.au/welcome



“ Choose from our **large range** of investment options or stay with our simple default fund.
The choice is yours.”

Your investment choices

Default	
MySuper default fund	Our MySuper default investment strategy, IOOF Balanced Investor Trust, is for those who do not want to choose their investments. Managed by the IOOF Investments Team, the Trust seeks to provide capital growth over the medium to long term by investing in a diversified portfolio of growth and defensive assets.
Core Menu	
Ready-made portfolios	Our low cost, ready-made portfolios are simply that – ready made. We do the hard work for you as our experienced IOOF Investments Team actively manage 13 diversified portfolios of high quality managers that have varying risk profiles.
Full menu	
Self-selected managed funds	Choose from over 300 funds that are managed by some of the biggest names in the industry. Combine any number of these options into a portfolio that suits your needs.
Shares	You can choose to invest your super directly in any of the shares on the S&P/ASX300. This includes exchange traded funds as well as shares in many of Australia's largest and best known brands.
Term deposits	And for those seeking a more secure investment, choose from a range of term deposit options.

What do I need to do to change my investment options?

If you would like to change your investment options, simply log into your account at www.ioofonline.com.au or complete a 'Switching Instructions' form. We recommend that you seek professional financial advice to assist you with choosing and reviewing your investment strategy.

Flexible insurance options

We'll offer you insurance cover once your account balance reaches \$6,000 and you are age 25 or over. We'll confirm your level of cover and premium 30 days prior to adding it to your account.

If you'd like to receive default insurance sooner, complete and return the 'Default insurance opt in' form, which is included with this pack.



Customise your cover

Your insurance can be customised to suit your needs.
You can vary your cover by completing an 'Application for insurance form', which is available from our website.

Friendly, helpful, personalised service

IOOF prides itself on delivering an exceptional level of service. We have a dedicated, locally based team ready to answer any of your queries and to assist you in taking control of your super. Please call 1800 913 118 or email clientfirst@ioof.com.au.

We strongly believe in the value of financial advice. Financial advisers provide strong and enduring value to clients through the development of individually tailored plans that are regularly monitored, together with being able to assist them navigate through their investments and super. You may have an adviser attached to your super account, which is outlined in your member schedule. If you don't have an adviser, we can put you in touch with one.

Take advantage of family benefits

IOOF offers great family benefits and this extends to IOOF Employer Super. If you are a member of IOOF Employer Super your spouse and immediate family members can enjoy the same benefits as you including applying for insurance through their own IOOF super account.



Next steps?

To take advantage of these family benefits, go to www.ioof.com.au and complete the 'Family Member

Application – IOOF Personal Super' form and return it to us.

Take IOOF Employer Super with you to your next job

IOOF Employer Super is a true lifetime super solution which you can take with you when you leave your current employer. If you leave your employer, your account is simply moved to IOOF Personal Super.

Transition to retirement

When you're ready to transition to retirement, you can seamlessly transfer into IOOF Pension. What sets us apart from our competitors is that with our solution, you won't incur any transition fees or capital gains tax.

When you get close to accessing your super, you may need to start considering your transition to retirement. Having a strategy for transitioning can be a very effective way to simultaneously reduce tax and increase your super balance. For more information, please speak to your financial adviser or refer to our website for some general information about retirement strategies.



We offer you a lifetime super solution that stays with you through your working life and into retirement.

Six steps to making more out of your super

You work hard for your super. Make sure it's working as hard as it can for you.

1 Register for online access

It's important to be in control of your super. After all, you worked hard for it and need to ensure that it's working hard for you. By registering for online access you'll always be in full control of your super. Not only can you see your account balance at anytime, but you can track your contributions, adjust your investments, check your insurance, update your personal details, access our tools and much more. Registering is easy, simply visit www.ioofonline.com.au and follow the prompts.

2 Know where all your super is and consolidate

If you have more than one super account, you're paying on average more than \$500¹ every year in fees and insurance premiums you don't need to. You wouldn't pay it from your savings account and you shouldn't pay it from you super. In just a few clicks we'll help you find all your super – even the super you didn't know you had, and get it all in one place! Simply log into your account at www.ioofonline.com.au, go to 'find and consolidate your super' on the home page and follow the prompts.

3 Review your current investment options

Your investment choices inside super can have a big impact on your super balance in the years ahead. With IOOF Employer Super, not only can you choose from more than 300 managed funds, you can choose to invest in shares and even a variety of term deposits. The difference between investment options is mainly how much investment risk you are willing to take on. Make sure you know what options you're invested in and consider if they are going to help you reach your retirement goals and are in line with your personal risk tolerance levels.

To learn more about the basics of investing and what investment options are available to you, visit our website (www.ioofonline.com.au) or talk to your financial adviser.

¹ Australian Taxation Office – Australians losing thousands in super fees annually, 2015

4 Look at your insurance options

We all know that insurance is our rainy day cover for when things go wrong, but so often we think 'that will never happen to me'. The bad news is that when looking at the statistics, it might just happen and many of us are not prepared. The good news is that there is insurance available through your IOOF Employer Super plan that can be tailored to meet your individual needs.

You can view any insurance you may have by logging into your account through www.ioofonline.com.au and going to the insurance tab. On this tab you'll also find an 'insurance needs calculator' that will show how much cover you should have to protect you and your family. You'll find forms here to add insurance or alter any existing cover you may have.

5 Consider strategies to boost your super savings

Super can be a cost effective way to help you save for your retirement. How early you start and how much you contribute may make a big difference over time. Were you aware that whilst most of us expect to spend 23 years in retirement, on average we only have retirement savings to fund 10 years²? This is known as the 'retirement gap' and is a real concern to many Australians.

The good news is that there are a number of different, tax effective ways to grow your super, which may even see you retiring earlier. These include salary sacrificing, other voluntary contributions and even contributing to your spouse's account. For more information, visit our website at www.ioof.com.au/welcome or speak to your financial adviser.

6 Review your beneficiaries

Super is one of your biggest investments and it's important to remember that it could have a major effect on your family's future in the event of your death. That's why it's so important to ensure that you have nominated your desired beneficiaries. If you would like to add or change your current beneficiaries, please log into your account at www.ioofonline.com.au and go to the beneficiaries tab. Alternatively, complete and return a 'Binding Death Benefit Nomination' form located on our website.

² HSBC: The Future of Retirement Global Report – Choices for later life, 2015

Seek financial advice

Super can be complex so we strongly recommend you speak with your financial adviser before making any decisions about your financial future. A financial adviser can assist you with your preferred investment strategy, working out how much insurance you'll need and the best way to grow your super. If you do not have an adviser, we can put you in touch with a licensed financial adviser.

For more information contact us on 1800 913 118.

This document is issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021 AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund (Fund) ABN 70 815 369 818, and IOOF Investment Services Ltd (IISL) ABN 80 007 350 405 AFSL 230703 as the Responsible Entity for the IOOF Balanced Investor Trust. IIML and IISL are part of the IOOF Group which consists of IOOF Holdings Ltd ABN 49 100 103 722 and its related bodies corporate. IOOF Employer Super, IOOF Personal Super and IOOF Pension are divisions in the Fund. The information in this document is general information only and does not take into account your financial circumstances, needs and objectives. Before making any decision based on this document, you should assess your own circumstances or seek advice from a financial adviser. You should obtain and consider a copy of the Product Disclosure Statement available from our website (www.ioof.com.au) or your adviser before you acquire a financial product.



Find out more

Speak with your financial adviser, visit our website at www.ioof.com.au/welcome or call ClientFirst on **1800 913 118**.

