

Making superannuation super

Choosing a default super fund for your business and employees is an important decision. See how GuildSuper compares.



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Choosing a super fund that your employees can rely on over their entire life is an important decision. When deciding on a default super fund to offer your employees, choose and trust in a fund that understands the industry you operate in and provides your employees with innovative ways to build their super so they can afford the best possible lifestyle when they finish working.

To make it easy for you to choose, Chant West (an independent superannuation research company, www.chantwest.com.au) has gathered information about other super funds to see how they compare to GuildSuper.

About GuildSuper

At GuildSuper, we're proud of our long history of delivering quality superannuation services to our members throughout Australia, especially members working in the veterinary industry.

Our mission is to make super fairer and more accessible, especially for women and their families. We aim to keep things as simple as possible so our members can get the most from their super. We also understand that super can be a burden on your business, so we provide you with solutions that make transacting with us as easy as possible.

Benefits for employers who are with GuildSuper

Time saving

With just a few clicks on an online clearing house, you can make payments to all of your employees' chosen super funds, leaving more time for you to grow your business.

Helpful

A dedicated GuildSuper Consultant will provide you and your employees with personalised help and value-added financial education. This means improved financial literacy for your employees and reduced amount of time spent answering

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their super queries. Members of GuildSuper will receive quarterly contribution updates and can access their account online 24/7.

Security

We will help you meet all your super obligations. GuildSuper is listed in your Award, is MySuper authorised, offers SuperStream payment options and provides a suite of helpful tools to help make administration easier and ensure you're compliant.

Support

GuildSuper is a trusted fund that has been specifically built and set up for your industry and your employees. Our fees are competitive and returns solid. We are an active supporter of national and state-based associations, conferences and employee training events.

Employer of choice

With GuildSuper as your default fund, your employees will have access to SUPERSUPER, a ground-breaking shop-and-save-super rewards program, that adds to their super each time they shop. SUPERSUPER is the only super program helping workers to save more to their super, every day, without increasing their cost of living. You'll be seen as an employer of choice, who is able to offer greater employee benefits.

GuildSuper does not invest in companies that manufacture tobacco.

SUPERSUPER is a win/win for employers and employees

As a tool designed to improve the retirement outcomes of our members, SUPERSUPER is working to positively improve the financial wellbeing of employees, which in turn is working to deliver financial benefits to their employers – you.

With SUPERSUPER, instead of having to go without stuff, your employees can now use SUPERSUPER to automatically receive a super contribution from what they spend on their shopping. Yes, shopping!



Benefits of using SUPERSUPER



Get paid just for doing your shopping

Your staff will have access to a huge range of great offers from hundreds of Australia's best-loved brands.



Chocolate topping on your savings

Thanks to compound returns, the more your staff save with SUPERSUPER, the more they earn from having their super invested – which is like getting chocolate sauce on top of your chocolate sauce!



Money for jam

After-tax contributions made to their super (i.e. their SUPERSUPER rewards) could result in an extra bonus of up to \$500 added to your staff members' super accounts from the Government Co-contribution (GCC) scheme.



Buy a house sooner

The Government's First Home Super Saver Scheme (FHSSS) allows first home buyers to save a deposit using their super account. Your staff can use SUPERSUPER to help them save a house deposit faster!

How does GuildSuper compare?

The table on pages 6 and 7 compares the fees and charges, insurance cover and investment returns of GuildSuper to a range of other super funds.

Key points

- All fees and costs super funds charge can make a big difference to members' super balance at retirement
- Check whether a fund offers relevant Death, Total and Permanent Disablement (TPD) insurance cover to protect members in case of illness, injury or death
- Check if the super fund offers default Income Protection (IP) insurance cover when members join without them having to provide health information
- When comparing investment performance, remember that past performance is not a reliable indicator of future performance

In addition, GuildSuper offers:

- Assistance to employers to comply with their superannuation obligations, e.g. SuperStream compliance, default fund selection, etc.
- Workplace visits and member education no matter what the employer size
- Members' access to personal over-the-phone advice service and eAdvice about their GuildSuper account at no additional charge
- Products and services developed through intimate insights into the veterinary industry, including our groundbreaking SUPERSUPER program
- Check that other funds offer these services to you and whether they charge.

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'I choose GuildSuper because of the personalised service they provide my employees and me.'

Jeremy, Employer

Comparison of default superannuation products by fund

Based on a 29-year-old female Veterinary Assistant with a super account balance of \$20,000 (as at 30 September 2018)

The figures in this table are a guide only and may vary depending on your own individual circumstances.

	GuildSuper (Building)	GuildSuper (Growing) ¹	HESTA	REST	Australian Super	First State Super	Sunsuper	BT Super for Life
MYSUPER INVESTMENTS								
MySuper Investment (Growth/defensive asset allocation) ²	98/2	77/23	73/27	76/24	72/28	75/25	70/30	86/14
TOTAL FEES & COSTS (\$ p.a.)								
Administration Fees & Costs	\$125	\$125	\$95	\$88	\$92	\$96	\$98	\$178
Plus Investment Fees & Costs ³	\$246	\$218	\$180	\$152	\$132	\$160	\$170	\$152
Total Fees & Costs ⁴	\$371	\$343	\$275	\$240	\$224	\$256	\$268	\$330
DEFAULT DEATH & TOTAL AND PERMANENT DISABLEMENT (TPD) INSURANCE COVER⁵								
Death Insurance Cover	\$352,000	\$352,000	\$134,900	\$191,100	\$175,000	\$260,937	\$62,500	\$75,000
TPD Insurance Cover	\$176,000	\$176,000	\$-	\$28,600	\$61,000	\$260,937	\$87,500	\$75,000
Annual Premium for Default Death & TPD cover	\$127	\$127	\$49	\$89	\$115	\$287	\$61	\$53
Annual Premium for \$352,000 Death & \$176,000 TPD cover ⁶	\$127	\$127	\$296	\$220	\$251	\$286	\$111	\$136
TOTAL MEMBER COST (p.a.)								
Total Fees & Costs plus Annual Premium for \$352,000 Death & \$176,000 TPD cover	\$498	\$470	\$571	\$460	\$475	\$542	\$379	\$466
DEFAULT INCOME PROTECTION (IP) INSURANCE COVER & PREMIUMS								
Default IP offered	✓	✓	✓	✓	✓	X	X	X
Default cover amount (per month)	\$1,650	\$1,650	\$950	\$2,550	\$2,400	\$0	\$0	\$0
Default Waiting Period (days)	90	90	90	60	60	N/A	N/A	N/A
Default Benefit Period	5 years	5 years	to age 67	to age 60	2 years	N/A	N/A	N/A
Annual Premium for each fund's default IP cover ⁷	\$43	\$43	\$59	\$406	\$49	N/A	N/A	N/A
Max 5 year Benefit Period available	✓	✓	X	X	✓	✓	✓	✓
Long-term Benefit Period to age 60/65 available	✓	✓	✓	✓	✓	✓	✓	✓
INVESTMENT RETURNS TO 30 SEPTEMBER 2018 (p.a.)⁸								
1 Year	11.9	9.2	11.0	9.2	11.9	10.5	11.0	12.3
2 Years	11.1	8.6	10.2	9.2	11.2	10.7	11.1	11.0
3 Years	10.5	8.3	9.4	8.6	10.9	9.7	10.2	9.1

Notes:

1. GuildSuper's Building lifestage (which is invested in 98% growth assets) applies to a 29-year-old member. GuildSuper's Growing lifestage (for members aged 40 to 55, which is invested in 77% growth and 23% defensive assets) is also shown as its asset allocation is more comparable to the MySuper investment defaults for the other funds.

2. Growth assets typically include shares and property. Defensive assets typically include bonds, term deposits and cash.

3. Investment Fees & Costs is based on the latest investment fees and investment-related indirect costs available.

4. Total Fees & Costs are gross of income tax and are an estimate and meant as a guide only. It is based on publicly available information and discussions with each super fund.

5. Default Death & TPD Cover amount and premiums are based on a Standard Occupation Classification for Guild Super and a Light Blue Collar Classification for other funds.

6. Annual Death & TPD premiums shown are for a 29 year old female with \$352,000 Death cover and \$176,000 TPD cover on a Standard Occupational Classification for GuildSuper and a Light Blue Collar classification for other funds. Since this level of cover is higher than default cover in

the other funds, this cover will be subject to the provision of health information and their underwriting process in those funds.

7. Annual Income Protection premiums shown are for a 29 year old female GuildSuper member on a Standard Occupational Classification and

premiums for other funds are based on the standard premium rates that apply to default cover for all occupations. Income Protection premiums are for each super fund's default Income Protection cover that varies by amount, waiting period and benefit period.

8. The performance shown for all the products is for the default MySuper option (for a 29-year-old), except for GuildSuper's Growing lifestage. The returns shown above are after tax and investment fees but before administration fees. It is important to remember that past performance is not a reliable indicator or guarantee of future performance.

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- (a) Chant West has not considered any individual person's objectives, financial situation or particular needs
- (b) individuals need to consider whether the advice is appropriate in light of their goals, objectives and current situation, and
- (c) individuals should obtain a Product Disclosure Statement from the relevant fund provider before making any decision about whether to acquire a financial product from that fund provider.

A Chant West Financial Services Guide has been made available by Chant West through its website at www.chantwest.com.au.

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We're here to help

 **1300 309 882** (9am – 5pm AEST, Mon – Fri)

 **guildsuper.com.au**

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Current as at November 2018. GLD3907 GS Vet Employer 12/18

