

# Dare to compare

The easiest way to compare Telstra Super to another super fund

Fill in the comparison details below

Fund Features	Telstra Super	Other fund
<b>Product Name</b>	<i>Telstra Super Casuals</i> (employer division)	
<b>Year established</b>	1990	
<b>Members</b>	102,000	
<b>Funds under management (FUM)</b>	\$11.1 billion	
<b>Diversified investment options</b>	YES – 4 Growth, Balanced, Defensive Growth, Conservative	
<b>Single asset class investment options</b>	YES – 5 International Shares, Australian Shares, Property, Fixed Interest, Cash	
<b>Independent rating and Awards won</b>	Rating: Platinum 2004-2012 (SuperRatings) Awards: - Super of the Year 2012 (SuperRatings) - Super Fund of the Year 2011 (Rainmaker) - Workplace Super Product of the Year – Value, 2011 (Rainmaker) - Best International Shares Option 2005-2011 (SuperRatings) - Innovations in Member Communications, 2011 (Rainmaker)	
<b>Not for profit - run to benefit members</b>	YES	
<b>Pays commissions to financial advisers</b>	NO	
<b>Access to financial advice</b>		
<b>Financial Planning advice</b>	YES – at no additional cost	
<b>Limited personal advice over the phone</b>	YES – through Super Advisers	
<b>Performance of default investment options</b>		
<b>Balanced option returns</b>	12 months to % 5 year average: % 10 year average: %	
<b>Conservative option returns</b>	12 months to % 5 year average: % 10 year average: %	
<b>Fees and costs</b>		
<b>Member and administration fee</b>	\$1.50 per week plus 0.2% pa	
<b>Establishment fee</b>	Nil	
<b>Contribution fee</b>	Nil	
<b>Withdrawal fee</b>	Nil	
<b>Termination fee</b>	Nil	
<b>Asset fee</b>	Nil	
<b>Investment management fee</b>	Between 0.14% and 0.60% pa depending on option(s) chosen (see our website for more)	
<b>Adviser fee</b>	Nil	

Additional fees and costs		
<b>Transaction Costs</b>	Reflected in a buy/sell spread ranging between 0.00% and 0.60% depending on option chosen (see our website for more)	
Insurance		
<b>Death cover</b>	YES – Automatic* base level varies based on age (see our website for more)	
<b>Ability to transfer external insurance cover to Telstra Super</b>	YES	
<b>Able to apply for top-up death cover and TPD cover</b>	YES	
<b>Able to nominate binding and non-binding beneficiaries</b>	YES	
<b>Discount on private health insurance</b>	YES - 12% premium discount through leading health fund, HCF	
Retirement income		
<b>Access to account-based income streams, to provide regular income in retirement?</b>	YES – <i>Telstra Super RetireAccess</i> <sup>®</sup>	
Banking benefits		
<b>Access to special interest rates through ME Bank</b>	YES	
Member Services		
<b>In-house call centre (not outsourced)</b>	YES – <b>8.00am – 5.30pm</b> (Melbourne time) Monday to Friday	
<b>Secure online access to your account</b>	YES – <i>SuperOnline</i> <sup>™</sup>	
<b>Member statements</b>	YES – sent quarterly	
<b>Regular communication</b>	YES – Member magazine twice-yearly – 10 dots <sup>™</sup> monthly email newsletter – regular investment updates – invitations to upcoming seminars	
<b>FREE financial education events</b>	YES – over 300 held around Australia each year	

## Invite your family to join our family

To ensure your loved ones achieve the retirement lifestyle they have earned, it is important their retirement savings are invested with a strong, secure super fund.

As a Telstra Super member, you are able to invite adult members of your extended family to share the benefits provided by Australia's largest corporate super fund.

Whether they are working, getting ready to retire or simply looking to maximise their end retirement benefit, *Telstra Super Personal Plus* or our account based income stream, *Telstra Super RetireAccess*, will take care of them, just the way you want us to.

To find out more about how your family members could benefit, visit [www.telstrasuper.com.au](http://www.telstrasuper.com.au)

TelstraSuper 

\* Subject to 'At Work' and other provisions contained in the Policy.

<sup>™</sup> is a trademark in Australia of the Telstra Corporation Limited.

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The investment information in this flyer is current to the date shown. Membership numbers and FUM current as at 31 May 2011. This information is general advice only and does not take into account your individual objectives, financial situation or needs. Before acting on any advice you should assess whether it is appropriate for you and consider talking to a financial adviser. Before making any decision about acquiring any product, you should obtain and review its product disclosure statement, available at [www.telstrasuper.com.au](http://www.telstrasuper.com.au) or by calling 1300 033 166.

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