

# 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
Product Name	<i>Sensis Super Plus</i>	
Year established	1990	
Members	102,000	
Funds under management (FUM)	\$11.1 billion	
Diversified investment options	YES – 4 Growth, Balanced, Defensive Growth, Conservative	
Single asset class investment options	YES – 5 International Shares, Australian Shares, Property, Fixed Interest, Cash	
Independent rating and Awards won	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)	
Not for profit - run to benefit members	YES	
Pays commissions to financial advisers	NO	

Access to financial advice		
Financial Planning advice	YES – at no additional cost	
Limited personal advice over the phone	YES – through Super Advisers	

Performance of default investment options		
Balanced option returns	12 months to	%
	5 year average:	%
	10 year average:	%
Conservative option returns	12 months to	%
	5 year average:	%
	10 year average:	%

Fees and costs		
Member and administration fee	\$1.50 per week plus 0.2% pa	
Establishment fee	Nil	
Contribution fee	Nil	
Withdrawal fee	Nil	
Termination fee	Nil	
Asset fee	Nil	
Investment management fee	Between 0.14% and 0.60% pa depending on option(s) chosen (see our website for more)	
Adviser fee	Nil	

Additional fees and costs		
Transaction Costs	Reflected in a buy/sell spread ranging between 0.00% and 0.60% depending on option chosen (see our website for more)	

Insurance		
Death cover	YES – Automatic* base level varies based on age and salary currently paid for by your employer	
Total and Permanent Disablement (TPD) cover	YES - Automatic* base level varies based on age and salary currently paid for by your employer	
Income protection cover	YES - Automatic* base level varies based on salary. Flexible benefit and waiting periods available (see our website for more)	
Ability to transfer external insurance cover to Telstra Super	YES	
Able to apply for additional top-up cover	YES	
Able to apply for top-up death or death & TPD cover without need to provide medical evidence, upon occurrence of a specified 'life event' including marriage, new child or home mortgage/ renovations	YES – same sex relationships also recognised under this cover (see our website for more)	
Able to nominate binding and non-binding beneficiaries	YES	
Discount on private health insurance	YES - 12% premium discount through leading health fund, HCF	

Retirement income		
Access to account-based income streams, to provide regular income in retirement	YES – <i>Telstra Super RetireAccess</i> ®	

Banking benefits		
Access to special interest rates through ME Bank	YES	

Member Services		
In-house call centre (not outsourced)	YES – <b>8.00am – 5.30pm</b> (Melbourne time) Monday to Friday	
Secure online access to your account	YES – <i>SuperOnline</i> ™	
Member statements	YES – sent quarterly	
Regular communication	YES – Member magazine twice-yearly – 10 dots™ monthly email newsletter – regular investment updates – invitations to upcoming seminars	
FREE financial education events	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/family](http://www.telstrasuper.com.au/family)

TelstraSuper 

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

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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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