

Are we the fund for you?

If you're seeking a fund that specialises in providing super solutions for regional and rural Australians... then the answer is 'yes'!



September 2013

But there are many more reasons you might want to consider us.

This fact sheet has been designed to help you decide if Prime Super is the right super fund for you!

Who is Prime Super?

- We are Australia's only nationally-operating industry super fund dedicated to serving regional and rural Australia.
- We therefore know your industry – and unique needs – intimately. We have the knowledge and experience to help you make the most of your super during, and after your working life.
- We are a **not-for-profit** fund which means any profits we make are returned directly to our members in the form of investment returns, low fees and improved services.
- We are an industry super fund so our fees are **typically lower** than non-industry funds.

Why should I join Prime Super?

Insurance cover

One reason you may wish to join Prime Super is the **insurance cover** we provide to members – across a range of industries and locations!

While other funds and insurance companies are often reluctant to provide cover to workers in areas and industries such as yours – and as a result can charge much higher premiums – Prime Super recognises you need competitive insurance cover as much as – if not more than – anyone.

We consider insurance cover to be an **important element** of your super. It's about protecting you and your family in the event you become seriously ill, injured, temporarily unable to work or even die.

This can be catastrophic for a family or business and statistics show, in the case of accidents, it happens **more often in regional areas** than it does in our cities.

Insurance through Prime Super is very competitive, low-cost, simple and can be a tax-effective way to protect you and your family.

Community support

Prime Super is proud to support and sponsor many rural and regional organisations and initiatives. We are committed to helping your area prosper and grow.

- **Lifeline** – To support our regional membership, and help address the high incidence of suicide in rural and regional areas, we have partnered with *Lifeline* to promote mental health awareness, emotional wellbeing and suicide awareness and prevention activities.
- **Rural & regional community awards** – We sponsor a series of national awards run by *Awards Australia*. The awards encourage, acknowledge and recognise individuals, communities, businesses and groups who are making a significant contribution to rural and regional areas. They acknowledge those who work hard to support and enhance the social, economic, commercial or environmental prosperity of their community.



On the ground support

We have a team of Regional Managers (RMs) who **travel the country** to support our members. So whether you're from Bundaberg, Bendigo, Broken Hill or Bunbury, we can help you manage all of your super needs.



You can see where your local RM is at any time – just visit our website at **www.primesuper.com.au** and click on the map. All of our RMs' contact details are also available online. You can call them directly!

Range of products and services

We offer:

- Super solutions for when you're working or when you're either heading into retirement or already retired.
- Commission-free financial advice^ – and the first consultation is at **no charge**.
- A range of **insurance options** – from death, total and permanent disablement and income protection – to trauma and health cover.
- A choice of nine different investment options and **competitive investment returns**.
- **Free** education seminars in your town or local region.
- A range of information and education material available via our website, calculator, publications, on-the-ground RMs, advisers and contact centre – on **1800 675 839**.

How can I find out more about Prime Super?

The Prime Super website at **www.primesuper.com.au** houses a range of publications and additional information.

In particular you may wish to read:

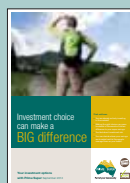
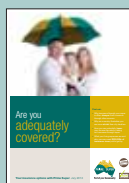


The Short-Form Product Disclosure Statement (Short-Form PDS) - Superannuation



The Why choose Prime Super? brochure.

Our series of guides.



Our range of fact sheets.



How do I join Prime Super?



Once you have decided you'd like to join us, simply download a *Prime Super Short-Form PDS – Superannuation* or *Prime Super Short-Form PDS – Retirement income streams* – depending on your needs – and complete the relevant forms and send them to us. The PDSs are under the 'Publications' section of our website.

Alternatively, call our contact centre on **1800 675 839** and they will send the documents out to you.

Our RMs are also available to help you with the sign-up process, including completing and lodging the necessary forms. They can also certify documents on your behalf!

Rollovers



If you have a super fund – or funds – elsewhere (the average Australian has three!) be sure to complete a *Prime Super Rollover your super form* when you join (it's enclosed in the back of the *Short-Form PDS*), which will allow us to move all of your super across to Prime Super.

If you require additional copies, simply photocopy the form, download it from our website at www.primesuper.com.au or call us on **1800 675 839** and we will send some to you.

And remember...

If you leave your current employer, you can take us with you!

Call us on **1800 675 839** if you decide to change employers at any time in the future.

Additional help!

Write to us at: Locked Bag 5103 Parramatta NSW 2124

Helpline: 1800 675 839

Fax: 1800 023 662

Overseas callers: +61 2 9374 3967

Email: administration@primesuper.com.au

Website: www.primesuper.com.au

Receive FREE financial advice!

At Prime Super, we provide members with limited financial advice over the telephone. A planner may be arranged to help you determine which superannuation, contribution, investment or insurance options are right for you, based on your individual circumstance and needs. And it's free. Call us today on **1800 675 839**.

If you require further advice and potentially a full financial plan, we can refer you to a financial planner. Prime Super has arrangements with a small number of licensed financial planners who offer low cost, commission-free financial advice and the first consultation with a planner is **at no charge**. Call us today on **1800 675 839**.

Disclaimer

The information in this fact sheet is current as at the date of the fact sheet and is subject to change. This fact sheet provides general information only and may not be relied on as personal legal or financial advice. Before acting on this information, you should consider the appropriateness of this information having regard to your personal objectives, financial situation or needs. Prime Super ABN 60 562 335 823 is a Regulated Superannuation Fund issued by Prime Super Pty Ltd ABN 81 067 241 016, AFSL 219723. A Short-Form PDS can be obtained from the issuer by calling 1800 675 839.



Part of your Community



Open from 8.00am to 8.00pm, Mon-Fri Sydney time
Free call: 1800 675 839 Free fax: 1800 023 662
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www.primesuper.com.au

asfa  member

