



When it comes to  
**superannuation,**  
you have a choice.

So why not choose?



# To enjoy a **financially comfortable lifestyle** in your post-work years, a bit of forward planning is required.

Going with your employer's default super fund, and the default investment and insurance options within the fund, is an easy option. You'll be placed in a MySuper product and receive a minimum level of insurance coverage: the 'plain vanilla option' if you will. But going along with the default may not always be the best option for you and your unique circumstances.

With the new start that a new job brings, take some time to consider your financial future. Before joining just any superannuation plan take a closer look at what's important to you and what's on offer from a variety of funds. It's your money and your future!

## How do I know which super fund is right for me?

Use the checklist below as a starting point. Make a note of which features are important to you and record details from your research of other funds in the space provided. We've included some information on what we believe sets Prime Super's HIP division apart from the rest.

Fund feature	Offered by Prime Super's HIP division?	Details of Prime Super's HIP division offer	Importance to me			Details of other fund/s
			High	Med	Low	
Personal support	✓	At Prime Super every member matters. Our team of Regional Managers (RMs) are located across Australia. They regularly visit workplaces to provide education sessions and answer questions to help members achieve their retirement goals.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Knowledge of the health industry	✓	Prime Super's HIP division is only open to people working in the health and related industries. As such, our product has been designed to meet your unique needs. Our RMs understand the specific issues faced in your industry and speak your language.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
An industry super fund with not-for-profit status	✓	Prime Super is an industry super fund and run only to benefit members. Any profits we make are returned directly to our members in the form of investment returns and improved services.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Low fees and charges	✓	As a not-for-profit industry fund we work hard to keep fees low. For details of our fees and charges, please see our Short Form Product Disclosure Statement (PDS) - Superannuation (HIP division).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Investment choice	✓	Prime Super's nine investment choices include four pre-mixed options and five sector options. They are designed to be straight-forward and easy to understand. Members can select one or a mixture of options. Average monthly returns and historical performance can be found at <a href="http://www.primesuper.com.au">www.primesuper.com.au</a> .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



Fund feature	Offered by Prime Super's HIP division?	Details of Prime Super's HIP division offer	Importance to me			Details of other fund/s
			High	Med	Low	
<b>Life insurance</b>	✓	<p>Prime Super's HIP division insurance offering is extremely competitive and cost-effective. You have the flexibility to increase or decrease your insurance cover to suit you. Contact us for a personalised quote.</p> <p>Insurance is offered on a unitised basis to meet your needs. A default level of cover is available to eligible members without the need to provide medical information.</p> <p>We offer Death only insurance (including Terminal Illness) and Death (including Terminal Illness) &amp; Total and Permanent Disablement (TPD insurance).</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Income protection insurance</b>	✓	<p>Prime Super offers income protection cover compatible to your earnings, with the ability to cover up to 75% of your income.</p> <p>Again, a default level of cover is provided to eligible members without the need to provide medical information.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Financial advice</b>	✓	<p>Prime Super offers low cost, commission-free financial advice. We provide members with limited financial advice over the telephone. A planner may be arranged to help you determine which contribution options are right for you, based on your individual circumstance and needs.</p> <p>If you require further advice and potentially a full financial plan, we can refer you to a financial planner. The first consultation with a planner is at no charge. It is then up to you whether you proceed based on the quote provided.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Online access</b>	✓	Manage your account through our easy-to-use online system.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Ability to accept a range of contributions</b>	✓	A wide range of super contributions can be made into a Prime Super account, including: before and after-tax, employer Superannuation Guarantee, rollovers from other funds, government contributions, spouse contributions and contribution splits.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Retirement products</b>	✓	Prime Super offers an allocated income stream product and a transition to retirement income stream product.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Additional benefits</b>	✓	Prime Super HIP division members have access to discounted health insurance through nib* and Best Doctors, a unique channel to the world's leading medical specialists, as part of life insurance cover offered through the Fund.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

\* Premiums are payable directly by you and not taken out of your super account. nib health funds limited ABN 83 000 124 381.

## Why should I consider joining Prime Super?

Prime Super is your industry super fund providing personal support to help you achieve your retirement goals.

- We know your industry – and your unique needs – intimately. We have the knowledge and experience to help you make the most of your super during and after your working life.
- Our insurance offer is industry-leading, providing eligible members with flexible life and income protection coverage at a cost-effective rate.
- We're an industry super fund, so our fees are typically lower than non-industry funds.
- As a not-for-profit fund any profits we make are returned directly to our members in the form of investment returns and improved services.

## Joining Prime Super

### Decide if we are the fund for you

The majority of Australian workers can choose the super fund they want to use to grow their retirement savings.

Compare a few funds to see which fund might be best for you.

Prime Super's HIP division is open exclusively to workers in the health and related industries and is tailored to their needs.

To help you decide whether we are the fund for you, please read our *Short Form Product Disclosure Statement (PDS) – Superannuation (HIP division)* and the *Why choose Prime Super? (HIP division) brochure*. These can be found at [www.primesuper.com.au](http://www.primesuper.com.au) or by calling **1800 675 839**. Copies may also be available in your staff lunchroom or through your Human Resources department.

### Complete the paperwork

A *Member application form (HIP division)* can be found at the back of the *Short Form PDS*. You can download our *Short Form PDS* from [www.primesuper.com.au](http://www.primesuper.com.au) or call us on **1800 675 839** to have one sent out.

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

The information provided in this brochure is correct as at 1 July 2014 and subject to change. This brochure 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.

## Do you have other funds to roll-in?

If you have decided to open a new account with Prime Super, think about also rolling your existing super in.

Firstly, do you know where all your super is? Our RMs can help you track down all your super, including lost or inactive super being held at the Australian Tax Office. You can provide your consent for us to search for your super on your behalf by completing 'Section 8 – Fetch My Super' of the *Member application form*.

Multiple super accounts can be tricky to keep track of and might mean you are eroding your retirement savings through unnecessary fees. Read our *Multiple super funds?* factsheet for further information about the benefits of having your super in one account, and also what you should consider before deciding whether rolling in is the right thing for you.

If you have the details of the account/s you would like to roll in, simply complete a *Rollover your super form*. This can be found at the back of the *Short Form PDS*. Further copies can be downloaded from [www.primesuper.com.au](http://www.primesuper.com.au) or call us on **1800 675 839** to have forms sent out.

## You can take us with you!

If you leave your current employer at some point in the future, it doesn't mean you have to leave Prime Super.

Just tell your new employer that you want your super to be paid into your Prime Super account.

## Your local Prime Super Regional Manager

Prime Super has Regional Managers working all around Australia.

Find the contact details for the Regional Manager near you at [www.primesuper.com.au](http://www.primesuper.com.au) or by calling **1800 675 839**.



Open from 8.00am-8.00pm, Mon-Fri Sydney time

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asfa member

