

IOOF

EMPLOYER SUPER

Adobe Staff Super Plan Summary

Adobe has chosen IOOF Employer Super to provide you with competitive fees, a wide range of investment options, flexible insurance cover and access to advice and education. Super is your money, make the most of it.

Competitive fees

Adobe Staff Super Plan offers discounted fees so more money stays invested in your super.

MySuper members – invests in the IOOF Balanced Growth*	
Administration fee	0.12% pa (discounted from 0.35% pa)
Account keeping fee	\$40 pa (discounted from \$90pa)

Choice members*		
	Core menu	Full menu
Your investment choices	Choose from a menu of ready-made portfolios managed by IOOF.	Choose from an extensive menu of managed funds, shares and term deposits.

Administration fee#		
	0.12% pa (discounted from 0.35% pa)	0.12% pa (discounted from 0.70%)
Account keeping fee	\$40 pa (discounted from \$90 pa)	\$40 pa (discounted from \$150 pa)

Fees are inclusive of GST less any applicable reduced input tax credits. The full range of fees is available in the IOOF Employer Super Product Disclosure Statement.

* If you do not nominate your own investment strategy, your money is invested in our MySuper default investment option, the IOOF Balanced Growth. If you choose your own investments, you will be classified as a Choice member.

Reduced administration fees apply for larger balances.



A highly rated fund

We have continued endorsement from respected ratings agencies and associations that illustrates how IOOF Employer Super is well positioned to meet the needs of our members. Please visit our website for more information.



Adobe covers your fees

As part of your employee benefits, Adobe pays an additional contribution to cover the cost of your account keeping fee, administration fee and insurance premiums for default insurance cover. This benefit is only applicable whilst you are employed by Adobe.



How to join

Complete the **Superannuation Choice of Fund** form and return to Adobe's ERC.

For more information visit www.ioof.com.au/adobe.

Your insurance options

You can opt-in to receive the following default cover outlined below. Alternatively, we will offer you this cover once your account balance reaches \$6,000 and you are age 25 or over.

Death and total & permanent disablement (TPD) cover provides you or your family with a lump sum payment if you become totally and permanently disabled through illness or injury, are terminally ill or die.

Death and TPD cover

The level of default cover is calculated using the following formula:

3 x salary.

Note: If you are a casual employee, you will receive death and TPD cover based on your age and gender.

There is an automatic acceptance limit of \$1.25M

Income protection provides you with a regular monthly income, after a minimum waiting period, if you can't work due to temporary illness or injury.

Income protection

Your cover provides you with an income payment of up to 75% of your base salary, for a two-year benefit period. You have a 30-day waiting period.

There is an automatic acceptance of \$14,000 per month



Default insurance (the standard cover provided in this plan) may be provided as **limited cover**. Limited cover excludes any claims on pre-existing illnesses or injuries for a period of time. For more information, please refer to the IOOF Insurance Guide. Alternatively speak with your financial adviser or contact us.

Customise your insurance



Opt up
Increase cover



Opt down
Reduce or remove insurance options



Opt out
Remove cover completely



Transfer
Cover from any other provider

Contact us to find out more.



Securely manage and update your account

Securely manage and update your account at a time that's convenient for you. IOOF Online gives you access to a range of information including a portfolio summary, record of transactions, switching, account information, statements, reports and electronic communications. You can even find and consolidate your super.

For more information, visit our website www.ioof.com.au or speak with your IOOF Relationship Manager, Joshua Gaughan, on joshua.gaughan@insigniafinancial.com.au or **02 9028 5931**. Alternatively, contact ClientFirst on clientfirst@ioof.com.au or **1800 913 118**.