

Take a

# fresh

look at your super

Welcome to your employer super fund – SignatureSuper<sup>®</sup> provided by AMP

You are never too old or too young to think about super. So it's worthwhile taking the time now to review the great benefits your employer has negotiated on your behalf.

## Great reasons to join your employer's super plan

- 1 Flexibility to choose your investment options**

Your employer's SignatureSuper plan gives you choice in how you manage your super investments. When you join SignatureSuper your super contributions will be automatically invested into your fund's MySuper investment option. This is the 'default' investment option where your super is invested if you don't actively make a choice where you'd like your super invested. And if you'd prefer to have control you can make an investment choice online, anytime.
- 2 Discounted fees**

The benefits of a large member-base are yours with SignatureSuper. You may receive discounts on investment admin and insurance premiums. And what's more, you won't pay product fees for setting-up your account, making contributions or switching your investments. It's all part of your employer's plan to look after you with SignatureSuper.
- 3 Insurance protection for you and your family**

It's a fact that most Australian families are under-insured. Your employer is giving you and your family the opportunity to have financial protection in case the unexpected happens. When you hold insurance within SignatureSuper it usually costs less than a policy held outside of super. And with the right cover for your needs, you may receive a lump sum or regular income if you die, become injured or unwell, ask your employer about the cover available to you.
- 4 Be informed and in control**

The more you learn about managing your money, the more confidence and control you'll have in your tomorrow.

**Professional advice** – SignatureSuper gives you access to professional one-on-one financial advice either through a planner associated with your plan or AMP's network of financial planners.

**Member communications** – regular communications will keep you up-to-date with changes in super and investment markets.
- 5 Tools and calculators**

You'll have all the tools you need to take control of your super with SignatureSuper. AMP's education programs help you make informed choices and give you tips for building your wealth so you can own your tomorrow. Visit [amp.com.au/calculators](http://amp.com.au/calculators).
- 6 Online access**

With My Portfolio you have online access to your AMP super, banking, insurance and investment products whenever it suits you. View our My Portfolio introductory videos at [amp.com.au/eservices](http://amp.com.au/eservices).
- 7 Family membership**

One of the great benefits of joining your employer's super fund is that your family or spouse can also receive the same benefits – fee discounts, investment choices, cost-effective insurance and online access to My Portfolio.

## The benefits of your plan include:

- ✓ Discounted fees – the group buying power of all members in the plan means you benefit from a large plan discount on your fees.
- ✓ Your family and spouse can benefit from your company discounts too. It's easy for them to join.
- ✓ Flexible super options throughout your life. Insurance, investment and retirement solutions to match your needs.
- ✓ Member Services to help you take control of your super. For example – Super Consolidation and Lost Super Service, education seminars and more.
- ✓ 24/7 online access via My Portfolio to manage your super.
- ✓ Access to a financial planner. Financial advice when you need it through AMP's large financial planning network.
- ✓ A range of tools and calculators to help you understand your current and possible future super situation.
- ✓ Educational material you can watch online.

## Have you had more than one job?

If the answer is yes then more than likely you have more than one super fund. The truth is that many of us have super all over the place and some have even lost super.

## We are here to help with lost super

If you provide us with your Tax File Number (TFN), we will track down any lost super for you. Alternatively you can do it yourself online using the ATO SuperSeeker service at [ato.gov.au/superseeker](http://ato.gov.au/superseeker).

## We can take the hassle out of rounding up your super

One call and we'll help do it all. Contact us on **133 888** or consolidate online at [amp.com.au/consolidate](http://amp.com.au/consolidate).

## Help when you need it

Our dedicated customer service team is on hand to help with your super or you can access professional financial advice on investing or your retirement options. You can also visit [signaturesuper.amp.com.au](http://signaturesuper.amp.com.au).

## Joining is easy

# 1

Your employer may automatically register you in the SignatureSuper plan.

# 2

If not, simply select your employer's nominated fund on your standard choice form and return it to your employer.

### What you need to know

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