

Making superannuation super

Choosing a super fund is an important decision.
See how GuildSuper compares.



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Choosing a super fund that you can rely on over your entire life is an important decision. You want to choose and trust a fund that helps you to build your super... so you can afford the best possible lifestyle when you finish working.

To make it easy for you to choose a super fund, Chant West (an independent superannuation research company, www.chantwest.com.au) has gathered information about other super funds to see how they compare to GuildSuper.



About GuildSuper

GuildSuper has a proud and long history of delivering quality superannuation services to our members throughout Australia, especially members working in the veterinary industry.

Our mission is to keep things as simple as possible and help you get the most from your super.

How you benefit by being with GuildSuper

SUPERSUPER

Our shop-and-save super rewards program SUPERSUPER helps you to grow your super balance every time you shop. We've teamed up with hundreds of retailers to offer cash rewards that are added to your superannuation account. SUPERSUPER lets you add more to your super every day without having to do anything extra.



Flexible investment options

You can tailor your investments to suit your needs with either the MySuper Lifecycle Investment Strategy, which is designed to automatically change your investments as you get older, or select-your-own investment options in the MyMix Solution. Plus, GuildSuper does not invest in companies that manufacture tobacco.

Helpful

We provide access to and assistance with your account in a way that suits you and your needs:

- Quarterly contribution updates via email
- 24/7 online account access
- Access to personal advice about your super at no additional cost

- Extended Helpline phone hours; you can call us, up to 7pm AEST
- We come to you at your workplace to provide personal assistance.

Insurance cover

Providing you with Death, Total and Permanent Disablement (TPD) and Income Protection (IP) insurance cover that is relevant to your lifestage.

By meeting a few simple criteria, you will receive Death, TPD and IP insurance cover, and you have the option of tailoring the cover to meet your needs.

Trust and security

You can remain with GuildSuper no matter where you work and throughout your life, even if you change jobs or industries.

Join GuildSuper in two minutes www.guildsuper.com.au

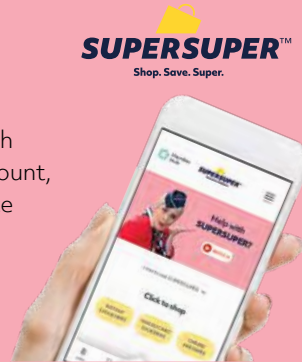
Shopping + Super = SUPERSUPER

SUPERSUPER is a first-of-its-kind shopping rewards program offered exclusively to GuildSuper members.

Created by GuildSuper, SUPERSUPER has been developed to make super fairer and more accessible for all our members.

Offering cash rewards from hundreds of retailers which are then automatically added to your GuildSuper account, SUPERSUPER can help you to grow your super balance every time you shop. It's as simple as that.

SUPERSUPER doesn't cost you anything extra to join and you won't pay more for your shopping either.



Benefits of using SUPERSUPER



Get paid just for doing your shopping

Access a huge range of great offers from hundreds of Australia's best-loved brands.



Chocolate topping on your savings

Thanks to compound returns, the more you save with SUPERSUPER, the more you earn from having your super invested – which is like getting chocolate sauce on top of your chocolate sauce!



Money for jam

After-tax contributions made to your super (i.e. your SUPERSUPER rewards) could result in an extra bonus of up to \$500 added to your super account from the Government Co-contribution (GCC) scheme.



Buy a house sooner

The Government's First Home Super Saver Scheme (FHSSS) allows first home buyers to save a deposit using their super account. So you can use SUPERSUPER to help you save for that house!



Working or not working, SUPERSUPER works for all

Because SUPERSUPER is based on what you're spending, not what you're earning, you can continue to save super when you're taking time out of the paid workforce to care for family.

How does GuildSuper compare?

The table on pages 6 and 7 compares the fees and charges, insurance cover and investment returns of GuildSuper to a range of other super funds.

Key points

- The fees and costs super funds charge can make a big difference to your super balance at retirement
- Check whether a fund offers you relevant Death, TPD cover to protect you in case of illness, injury or death
- Check if the fund offers you default IP cover when you join without you having to provide them with health information
- When comparing investment performance, remember that past performance is not a reliable indicator of future performance
- If you decide to choose GuildSuper, then it is important to consider any exit fees, changes to your insurance cover or loss

of any benefits. Also where future employer contributions will be paid before closing any super fund accounts you may have.

In addition, GuildSuper offers you:

- Workplace visits and education at no additional charge
- Access to personal advice about your GuildSuper account at no additional charge
- Products and services developed through intimate insights into the veterinary industry
- Check that other funds offer these services to you and how much they charge.

Join GuildSuper in two minutes www.guildsuper.com.au



'I choose GuildSuper because they keep it simple and I can understand how super works.'

Josh,
GuildSuper member

Comparison of default superannuation products by fund

Based on a 29-year-old female Veterinary Assistant with a super account balance of \$20,000 (as at 30 April 2020) The figures in this table are a guide only and may vary depending on your own individual circumstances.

| | GuildSuper (Growing) | HESTA | Rest | Australian Super | First State Super | Sunsuper | BT Super for Life |
|--|----------------------|--------------|--------------|------------------|-------------------|--------------|-------------------|
| MYSUPER INVESTMENTS | | | | | | | |
| MySuper Investment (Growth/defensive asset allocation) ² | 100/0 ¹ | 72/28 | 65/35 | 70/30 | 75/25 | 70/30 | 86/14 |
| TOTAL FEES & COSTS (\$ p.a.) | | | | | | | |
| Administration Fees & Costs | \$165 | \$95 | \$103 | \$147 | \$96 | \$98 | \$178 |
| Plus Investment Fees & Costs ³ | \$160 | \$164 | \$134 | \$120 | \$160 | \$162 | \$106 |
| Total Fees & Costs ⁴ | \$325 | \$259 | \$237 | \$267 | \$256 | \$260 | \$284 |
| DEFAULT DEATH & TOTAL AND PERMANENT DISABLEMENT (TPD) INSURANCE COVER⁵ | | | | | | | |
| Death Insurance Cover | \$352,000 | \$134,900 | \$191,100 | \$175,000 | \$383,733 | \$125,000 | \$75,000 |
| TPD Insurance Cover | \$176,000 | \$- | \$28,600 | \$61,000 | \$383,733 | \$175,000 | \$75,000 |
| Annual Premium for Default Death & TPD cover | \$158 | \$45 | \$85 | \$138 | \$303 | \$123 | \$73 |
| Annual Premium for \$352,000 Death & \$176,000 TPD cover ⁶ | \$158 | \$191 | \$191 | \$306 | \$299 | \$111 | \$136 |
| TOTAL MEMBER COST (p.a.) | | | | | | | |
| Total Fees & Costs plus Annual Premium for \$352,000 Death & \$176,000 TPD cover | \$483 | \$450 | \$428 | \$573 | \$555 | \$371 | \$420 |
| DEFAULT INCOME PROTECTION (IP) INSURANCE COVER & PREMIUMS | | | | | | | |
| Default IP offered | ✓ | ✓ | ✓ | ✓ | X | X | X |
| Default cover amount (per month) | \$1,650 | \$950 | \$2,125 | \$2,400 | \$0 | \$0 | \$0 |
| Default Waiting Period (days) | 90 | 90 | 60 | 60 | N/A | N/A | N/A |
| Default Benefit Period | 5 years | to age 67 | 5 years | 2 years | N/A | N/A | N/A |
| Annual Premium for each fund's default IP cover ⁷ | \$55 | \$73 | \$125 | \$52 | N/A | N/A | N/A |
| Max 5 year Benefit Period available | ✓ | X | X | ✓ | ✓ | ✓ | ✓ |
| Long-term Benefit Period to age 60/65 available | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| INVESTMENT RETURNS TO 30 APRIL 2020 (p.a.)⁸ | | | | | | | |
| 1 Year | -3.3 | -1.6 | -3.6 | -0.8 | -0.2 | -2.7 | -4.5 |
| 2 Years | 2.3 | 2.8 | 0.9 | 3.6 | 3.6 | 2.6 | 1.7 |
| 3 Years | 3.6 | 4.8 | 3.4 | 5.7 | 5.4 | 4.8 | 4.0 |
| 5 Years | 4.3 | 5.4 | 4.3 | 6.4 | 5.6 | 5.6 | 4.4 |

Notes:

1. Guild Super's Growing lifestage had 81% growth assets to 29 February 2020 but changed to 100% growth assets from 1 March 2020.

2. Growth assets typically include shares and property. Defensive assets typically include bonds, term deposits and cash.

3. Investment Fees & Costs are based on the latest investment fees and investment-related indirect costs available.

4. Total Fees & Costs are gross of income tax and are an estimate and meant as a guide only. They are based on publicly available information and discussions with each super fund. GuildSuper's \$-based administration fee has been grossed-up (divided by 0.85) as the benefit of the tax

deduction relating to this fee is not passed on to members as either reduced contributions tax or a reduced fee, but is retained by the fund. A similar adjustment has been made for the administration fees and costs for HESTA, Rest, AustralianSuper and First State Super.

5. Default Death & TPD Cover amount and premiums are based on a Standard Occupation Classification for Guild Super and a Light Blue Collar Classification for other funds.

6. Annual Death & TPD premiums shown are for a 29 year old female with \$352,000 Death cover and \$176,000 TPD cover on a Standard Occupational Classification for GuildSuper and a Light Blue Collar classification for other funds. Since this level of cover is higher than default cover in the other funds, this cover will be subject to the provision of health information and their underwriting process in those funds.

7. Annual Income Protection premiums shown are for a 29 year old female GuildSuper member on a Standard Occupational Classification and premiums for other funds are based on the standard premium rates that apply to default cover for all occupations. Income Protection premiums are for each super fund's default Income Protection cover that varies by amount, waiting period and benefit period.

8. The performance shown for all the products is for the default MySuper option (for a 29-year-old). The returns shown above are after tax and investment fees but before administration fees. It is important to remember that past performance is not a reliable indicator or guarantee of future performance.

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The data provided by Chant West does not constitute financial product advice. However

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- (a) Chant West has not considered any individual person's objectives, financial situation or particular needs,
- (b) individuals need to consider whether the advice is appropriate in light of their goals, objectives and current situation, and
- (c) individuals should obtain a Product Disclosure Statement from the relevant fund provider before making any decision about whether to acquire a financial product from that fund provider.

A Chant West Financial Services Guide has been made available by Chant West through its website at www.chantwest.com.au.

Past performance is not a reliable indicator nor a guarantee of future performance.



We're here to help

 **1300 361 477** (8am – 7pm AEST, Mon – Fri)

 **guildsuper.com.au**

 **GPO Box 1088, Melbourne VIC 3001**

This document contains information of a general nature only. It is not intended to constitute the provision of advice. Before acting on any information you should consider its appropriateness having regard to your objectives, financial situation and needs. Before making a decision about any financial product you should consider the Product Disclosure Statement (PDS) in deciding whether to acquire or continue to hold the product. You can get a copy of the GuildSuper PDS from www.guildsuper.com.au or by calling 1300 309 882. You may also wish to consult a licensed or appropriately authorised financial planner.

Issued by Guild Trustee Services Pty Limited ABN 84 068 826 728 AFS Licence No. 233815 RSE Licence No. L0000611 as Trustee of the Guild Retirement Fund ABN 22 599 554 834 (which includes GuildSuper) MySuper Authorisation No. 22599554834526. GuildSuper insurance is provided by MetLife Insurance Limited, ABN 75 004 274 882 AFSL No. 238096. Personal Financial Advice is currently (as per PDS) provided by Mercer Financial Advice (Australia) Pty Ltd ABN 76 153 168 293 AFS Licence No. 411766.

Issued June 2020. GLD4372 GS Vet member 06/20

