

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, these fees are reimbursed into your account as part of your employment with Adobe.

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

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 Investor Trust. 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 steps 1, 2 & 5 of the enclosed 'Superannuation Standard Choice form' and return to Adobe.

Your insurance options

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 base salary.

This means you are automatically covered for the above level of insurance, without having to undergo any medical tests or underwriting, unless you exceed the automatic acceptance level of \$1.25 million.

Your cover starts when you commence working for Adobe and is reviewed annually on 1st July.

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

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.

This means you are automatically covered for the above level of insurance, without having to undergo any medical tests or underwriting, unless you exceed the automatic acceptance level of \$14,000 per month

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**.