

# Fact Sheet for individuals

Russell SuperSolution Master Trust

## Choice of Superannuation Fund

Most Australian employees can choose which superannuation fund they would like their employer to make contributions to. This information can help you compare funds and make an informed decision.

- » What happens if you don't make a choice
- » What you should consider
- » How to compare funds
- » Decision time

### What happens if you don't make a choice

If you don't make a choice, your employer will pay their superannuation contributions to a 'default' fund. As some employers use more than one default fund, it is important to check with your employer where your super will be placed if you do not make a choice.

### What you should consider when choosing a fund

#### Investment Performance

You should not choose a fund based solely on past performance. Just because a fund performed well last year does not mean it will in the future. You should consider the fund's investment management philosophy. Does the fund offer diversified options and a multi-manager platform?

#### Fee Structure

A fund should be able to provide you with a clear and defined fee structure. Be sure to look for any 'hidden' fees or commissions.

#### Insurance Cover

Perhaps one of the most critical benefits that can be compromised when changing funds is your level of insurance cover. Be sure to investigate if adequate cover is provided by the fund you are considering. It is also important to note that some funds will require you to provide medical evidence before cover will be offered.

#### How to compare funds

If you are thinking of making a move to another superannuation fund, make sure you take the time to compare the features. A familiar name and flashy advertising doesn't mean it will provide the best results and experience. Use the choice checklist provided on next page for a comprehensive comparison.

#### » Complete the checklist

Complete the checklist to compare funds, and call our **Helpline on 1800 555 667** if you have any questions. We're here to make sure you have all the information you need about Russell SuperSolution to make an informed choice.

You may also like to take a look at your Product Disclosure Statement (PDS). Visit [www.russell.com.au/super](http://www.russell.com.au/super) and log in to your account or call our Helpline on 1800 555 667 for a copy. The PDS contains full details of your fund including fees, investment choices and insurance options.

## Decision time

### Don't be pressured into making a decision

If you have followed the preceding steps and considered the risks associated with a change of fund, then you've almost completed the puzzle.

If you decide to select another fund, make sure you fully appreciate the impact of your decision on what is currently provided.

You could be sacrificing:

- » Fee rebates
- » Insurance cover paid for by your employer
- » Administration fees paid by your employer

You can call the Helpline on 1800 555 667 to see which of these apply to you.

If you're considering another fund because of a financial adviser's recommendation, has your adviser disclosed the costs, any loss of benefits or other consequences of switching funds?

### Russell SuperSolution can be your super partner for life

Did you know you can have your next employer\* make contributions to Russell SuperSolution? Russell SuperSolution is designed to go everywhere with you, right through your working life and beyond into your retirement years – so you truly can stay with one super partner for life. To find out more read our *Leaving your employer* fact sheet.

\* In some instances you may not be able to choose your own superannuation fund. Please speak to your employer or visit [www.ato.gov.au/superfunds](http://www.ato.gov.au/superfunds) for more information.

Choice Checklist		
Features	Russell SuperSolution	Alternative Fund
<b>Clear and easy to understand fee structure</b>		
No entry or contribution fees.	✓	?
No investment switching fees.	✓	?
<b>Ability to create wealth for your retirement</b>		
A long term approach to investment, seeking consistent returns.	✓	?
A range of diversified investment options.	✓	?
The ability to maintain your current level of insurance without medical evidence.	✓	?
A pension option to provide income when you retire.	✓	?
<b>Access to a FREE range of services</b>		
Self-service telephone helpline with after hours facility.	✓	?
Dedicated superannuation specialists to answer your super questions.	✓	?
Secure website to access your personal details.	✓	?
Website with real-time information about your superannuation.	✓	?
Access a range of superannuation modelling tools.	✓	?
<b>Learn more about superannuation</b>		
Access to online seminars and booklets.	✓	?
Option to attend free face-to-face seminars.	✓	?
Keep up to date through regular newsletters.	✓	?
<b>Some extra benefits</b>		
Access to affiliated financial planners.	✓	?
An award winning fund.	✓	?