



Fact Sheet

What Your Membership Offers You



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mtaasuper.com.au
1300 362 415

Building security and wealth

Since 1989, we've built our name as the leading industry fund for the motor trades. And over the years, we've become one of Australia's largest super funds. With our range of services, our aim is to help you reach your financial goals – so that you're better placed to do the things you really want to do.

We put our members first

As an industry super fund, we're run only for the benefit of our members. There are no dividends to shareholders, and no commissions paid to financial advisers. And because we've kept our fees low, it's easier for you to grow your super savings over time.

For more about fees and charges, see our MTAA Super *Member Product Disclosure Statement* available at mtaasuper.com.au/member-handbooks

A choice in how your super grows

Choosing the right investment option/s can make a real difference to your lifestyle down the track. With us, you have a choice of four Pre-Mixed options:

- My AutoSuper (Balanced)
- Income-Focussed
- Conservative
- Growth.

And four Asset Class options:

- Cash
- Diversified Fixed Interest
- Australian Shares
- International Shares.

You can invest all or part of your super in one or more of these options – it's up to you. If you don't choose an option, we'll invest your super in our My AutoSuper (Balanced) option.

For the historical performance and the latest unit prices for each of the options, visit our website at mtaasuper.com.au/unit-prices

Protect what matters most

When the worst happens, it's important to know you and your family are secure. Our insurance options – Death, Total and Permanent Disability (TPD) and Income Protection – can help to give that security. Our scale allows us to negotiate affordable cover as part of your super. In fact, you're automatically provided with default cover – which is determined by your age when you join (conditions apply) unless you opt out on joining.

With the cost of the insurance premium taken from your super account, it's a tax-effective way to cover yourself. You can also increase your cover as necessary as your circumstances change.

For more information about your insurance options, visit mtaasuper.com.au/insurance

Easy access. More control.

Keeping up to date with your super should be easy. With Member SuperSite, it is. Log in using your member number and you can:

- view your annual statements
- check your account balance
- check your insurance cover
- change your investment options
- view your account balance in each investment option
- view transactions – like contributions, insurance and administration fee deductions and tax
- keep your personal details up to date
- provide your Tax File Number and consent to a search for lost super on your behalf.

Member workshops

We run regular education workshops throughout Australia to help you understand and get the most out of your super. Our workshops cover all aspects of super and are suitable for those starting out in the workforce through to those approaching retirement.

These sessions are free and are facilitated by our dedicated Education Specialists at no additional cost to you.

Public workshops

Public workshops are open for anyone to attend, including non-MTAA Super members.

For more information, or to register for a workshop, go to mtaasuper.com.au/member-workshops

Tailored worksite workshops

We also run tailored worksite workshops at the request of employers.

To organise a workshop at your worksite, ask your employer to contact one of our Education Specialists at mtaasuper.com.au/field-staff

Stay with MTAA Super until retirement and beyond

If you have reached your preservation age, the MTAA Super Transition to Retirement pension allows you to receive regular payments without the need to retire. This may provide you with an opportunity to increase your balance before you cease working completely.

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You'll pay 15% tax on investment earnings in your Transition to Retirement account while it is in the pre-retirement phase.

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If you have stopped working completely (and reached preservation age) you can access the MTAA Super Pension.

For more details, please read our *Pension Handbook* available at mtaasuper.com.au/member-handbooks

There's always something extra

As a member with MTAA Super, you'll also have access to exclusive offers and discounts on health insurance through NIB and financial products and home loans through ME Bank.

This document is issued by Motor Trades Association of Australia Superannuation Fund Pty. Limited (ABN 14 008 650 628, AFSL 238 718) of Level 3, 39 Brisbane Avenue Barton ACT 2600, Trustee of the MTAA Superannuation Fund (ABN 74 559 365 913). Motor Trades Association of Australia Superannuation Fund Pty. Limited has ownership interests in Industry Super Holdings Pty Ltd and Members Equity Bank Limited.

The information provided is of a general nature and does not take into account your specific needs or personal situation. You should assess your financial position and personal objectives before making any decision based on this information. We also recommend that you seek advice from a licensed financial adviser. The MTAA Super Product Disclosure Statement (PDS), an important document containing all the information you need to make a decision about MTAA Super, can be obtained by calling MTAA Super on **1300 362 415**. You should consider the PDS in making a decision.

Superannuation Advisers are employees and authorised representatives of Motor Trades Association of Australia Superannuation Fund Pty. Limited ABN 14 008 650 628, AFSL 238 718 (Trustee). The Trustee will be responsible for any General Advice about superannuation provided by the Superannuation Advisers.

Superannuation Advisers are also authorised representatives of Link Advice Pty Ltd (ABN 36 105 811 836 AFSL 258 145). Link Advice will be responsible for any Personal Advice provided by the Superannuation Advisers.

Advisers in the Financial Education and Advice Team (FEAT) are employed by Link Advice Pty Ltd (ABN 36 105 811 836 AFSL 258 145). Link Advice will be responsible for all General and Personal Advice provided by advisers in the FEAT team.

The Motor Trades Association of Australia Superannuation Fund Pty. Limited (ABN 14 008 650 628, AFSL 238 718) has engaged Industry Fund Services Limited (IFS) (ABN 54 007 016 195 AFSL No 232 514) to provide financial advice to members of MTAA Super. Fees may apply. Further information about cost of advice is set out in the relevant Financial Services Guide, a copy of which is available by calling **1300 138 848**. IFS is responsible for any advice given to you by its representatives.

For more information, please visit our website at mtaasuper.com.au
You can also call us on **1300 362 415**. We're here to help.

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