



Fact Sheet

# What Your Membership Offers You



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# What Your Membership Offers You

[mtaasuper.com.au](http://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 MTA Super *Member Product Disclosure Statement* available at [mtaasuper.com.au/member-handbooks](http://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](http://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 approved for set levels (conditions apply) when you join us.

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](http://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.

## Greater knowledge. Better decisions.

No matter what stage of life you're at, it's important to know how your super can work for you. That's why we run workshops and have a range of tailored fact sheets.

For workshop dates and to see our range of fact sheets, visit our website at [mtaasuper.com.au](http://mtaasuper.com.au)

## Advisers to help you plan for your future

Our over-the-phone Financial Education and Advice Team (FEAT) can offer both detailed general advice, and limited personal advice.

With MTAA Super, you'll also have access to professional financial planning services on a fee for service basis through Industry Fund Services (IFS). IFS planners are specialist advisers, and they can help you make the most of your super.

Call us on **1300 362 415** and we'll put you in touch with a financial planner.

## 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 significantly 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](http://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.

FEAT advisors, including employees of Australian Administration Services Pty Limited ABN 62 003 429 114 (AAS), are representatives of Link Advice Pty Limited (AFSL 258 145) and can provide personal financial product advice to you about a limited range of topics. Link Advice is a related body corporate of AAS and is the licensee responsible for advice provided by employees of AAS.

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

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