

# Comparison Form

Fees	Club Super	Alternative Fund																
<b>Establishment/Entry Fee</b>	Nil.																	
<b>Contribution Fee</b>	Nil.																	
<b>Benefit payment/Exit fee</b>	Nil.																	
<b>Administration/Account keeping fee</b>	\$1.50 per week + up to 0.30% asset fee																	
<b>Investment management fee</b> Includes direct and indirect management fees, asset consultant and bank fees for the eight options based on the value of the funds under management in each option. Performance fees may also apply and are estimated to be between 0 and 0.02% p.a of your account balance depending on your investment options. These fees are deducted from the Fund's investment earnings before the crediting rate is determined. The first investment switch each financial year is free, each subsequent switch will incur a \$50 fee.	% p.a of fund assets  <table> <tr><td>Australian Shares</td><td>0.60</td></tr> <tr><td>Balanced</td><td>0.66</td></tr> <tr><td>Cash</td><td>0.17</td></tr> <tr><td>Capital Stable</td><td>0.46</td></tr> <tr><td>Fixed Interest</td><td>0.52</td></tr> <tr><td>Growth</td><td>0.64</td></tr> <tr><td>International Shares</td><td>0.81</td></tr> <tr><td>Property</td><td>0.65</td></tr> </table>	Australian Shares	0.60	Balanced	0.66	Cash	0.17	Capital Stable	0.46	Fixed Interest	0.52	Growth	0.64	International Shares	0.81	Property	0.65	
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<b>Example of likely fees charged each year on the Balanced investment option</b> (incl. asset and performance fee):  \$50,000 account balance + \$5,000 contributions per year  \$20,000 account balance + \$5,000 contributions per year	\$585.00* per year  \$280.80* per year																	
Insurance Benefits	Club Super	Alternative Fund																
<b>Automatic acceptance?</b>	Yes**																	
<b>Death and TPD Insurance</b>	\$1.90 per unit per week <sup>^</sup> Death & Total and Permanent Disability cover																	
<b>Income Protection Insurance</b>	Approx. 1% of your salary <sup>~</sup> Pays <b>100%</b> of your income + 9% super contribution. <sup>~</sup> Premium is calculated by multiplying your Superannuation Guarantee contribution by 10.636%																	
Additional Features	Club Super	Alternative Fund																
<b>Investment performance (Balanced option)</b>	1 year to 30 June 2011 = 8.1% 10 year average = 5.27% p.a.																	
<b>Investment choice</b>	Available (incl. mix and match)																	
<b>Fully portable</b>	Yes																	
<b>Bonus/Commission paid to staff or financial planners</b>	No																	
<b>On-line account access</b>	Available																	
<b>Free workplace visits</b>	Available																	
<b>Spouse accounts</b>	Available																	
<b>Home loans &amp; other banking facilities</b>	Members have access to discounted home loans and banking products through Members Equity.																	
<b>My Benefits – Discount Insurance</b>	Discounted travel, car, house & contents and landlord insurance.																	

\* Additional fees may apply. \*\* Conditions Apply. <sup>^</sup> Maximum benefit limits apply. Death is limited to \$5,000,000 and TPD is limited to \$2,000,000.

**For more information contact Club Super Administration on  
1300 369 330 or visit [www.clubsuper.com.au](http://www.clubsuper.com.au).**