

SUPER SNAPSHOT

KINETIC SUPER

*We don't pay
commissions
to advisers*

Kinetic Super is an industry super fund that provides competitive fees, flexible insurance options and proudly operates only to benefit members. Our goal is to make sure we keep you in touch with your super as you move throughout your career and into retirement.

Joining Kinetic Super is easy and you can choose the way to do it. You can either join online or download a *Member Application form* from kineticsuper.com.au or join through your employer.

If you want to know more about Kinetic Super or your super in general, visit our website for more information, or turn to the back of this Snapshot for our contact details.

INSURANCE COVER

Kinetic Super provides a number of insurance options to protect you and your family should the unexpected occur. The insurance cover(s) available includes:

Default Death and Total & Permanent Disablement (TPD) Cover

6 units of Death Cover and 6 units of TPD Cover

Automatic insurance cover for eligible members if you die or become totally and permanently disabled (Death and TPD). For employer sponsored members, Default Cover generally commences on the day you join your employer, provided we receive a contribution within 180 days. Personal members must apply to receive cover.

Additional Death and TPD Cover

Allows you to purchase additional units of Death and TPD insurance cover to meet your needs and is additional to any default cover you may hold.

Income Protection Cover

Optional insurance which pays you a regular income if you become ill or injured and temporarily cannot work.

AMOUNT & COST OF COVER

Death Cover Annual premium rates

Age next birthday	Six Units of Death Cover	Annual cost Standard [^]	Annual cost White Collar [^]
15 – 20	\$51,000	\$21.84	\$9.36
21 – 25	\$63,600	\$28.08	\$15.60
26 – 30	\$120,000	\$43.68	\$24.96
31 – 35	\$167,400	\$68.64	\$34.32
36 – 40	\$182,400	\$93.60	\$46.80
41 – 45	\$177,000	\$140.40	\$68.64
46 – 50	\$162,000	\$193.44	\$93.60
51 – 55	\$135,000	\$255.84	\$124.80
56 – 60	\$93,000	\$287.04	\$140.40
61 – 65	\$37,800	\$218.40	\$106.08
66 – 70	\$9,600	\$102.96	\$49.92

TPD Cover Annual premium rates

Age next birthday	Six Units of TPD Cover	Annual cost Standard [^]	Annual cost White Collar [^]
15 – 20	\$177,600	\$9.36	\$6.24
21 – 25	\$238,800	\$21.84	\$12.48
26 – 30	\$333,000	\$24.96	\$18.72
31 – 35	\$361,800	\$68.64	\$37.44
36 – 40	\$329,400	\$118.56	\$59.28
41 – 45	\$279,600	\$193.44	\$90.48
46 – 50	\$223,800	\$271.44	\$134.16
51 – 55	\$146,400	\$321.36	\$159.12
56 – 60	\$87,600	\$365.04	\$180.96
61 – 65	\$25,200	\$215.28	\$106.08
66 – 70*	\$6,000	\$81.12	\$40.56

* TPD restrictions apply.

[^] Standard (default) and White Collar Occupational Category definitions are available from our PDS or kineticsuper.com.au

MAKING SUPER EASY

- A \$2.3 billion industry fund that operates purely for the benefit of over 350,000 members
- We make it super easy for you to stay in touch with your super and take us with you from job to job
- Competitive fees and charges
- Low cost insurance provided automatically for eligible members
- Choice of eight investment options, including a *MySuper* default option
- Access to a dedicated team of Member Education & Advice Consultants
- One-on-one consultations at your workplace – no extra cost
- Online access to your super account, 24 hours a day, 7 days a week
- Access to personal financial advice.

*We look after over
350,000 members
just like you*

NEED HELP?

Benefits of being a member include access to a Member Education & Advice Consultant, who can assist in understanding your super, your Fund and your options. It's easy, and doesn't cost you any extra.

You can get help with:

- Understanding your super choices
- Information about your investment options
- Choice of insurance cover
- Find and consolidate lost super and previous super funds
- Flexible options to build your financial future.



CONTACT US

Call **1300 304 000**
or visit kineticsuper.com.au

General enquiries:
info@kineticsuper.com.au

Member Experience Team:
memberexperience@kineticsuper.com.au

Kinetic Superannuation Ltd (KSL) (ABN 14 056 917 303 AFSL 222590 RSE L0000352) is the Trustee of Kinetic Superannuation Fund (KSF) (ABN 78 984 178 687 RSE R1000429) which includes Kinetic Smart Pension (KSP).

Kinetic Super Management Pty Ltd (ABN 53 000 013 276 AFSL 232501) provides general financial advice, marketing and sales services using its AFSL for Kinetic Superannuation Ltd (KSL). Relationship Managers and Member Education & Advice Consultants are employed by Kinetic Financial Services Pty Ltd (ABN 57 103 181 844) and are Authorised Representatives of Kinetic Super Management Pty Ltd.

This information is of a general nature only and does not take into account your personal objectives, situation or needs. Before making a decision about Kinetic Super you should consider your own requirements and any implications of the transfer (loss of benefits in existing super arrangement, costs to transfer, features and benefits of the respective funds) and read the relevant Product Disclosure Statement and Incorporated Information before deciding to acquire the superannuation product. For a copy, call us on 1300 304 000 or visit the Kinetic Super website, kineticsuper.com.au.