

## Compare AUST(Q)

Before making your choice, make sure you're fully informed

Fill out the table below and see how other funds compare to AUST(Q). Be sure to obtain details of all the costs of the other Fund.

	AUST(Q)	Other Fund
<b>Investments</b>		
Investment performance*	All profits are returned to members! 30/06/09: -11.97%      30/06/08: -3.43% 30/06/07: 16.00%      30/06/06: 15.01% 30/06/05: 13.41%      5 year compounded return: 5.16%	
<b>Fees</b>		
Administration fee	\$1.75	
Entry fee	Nil	
Exit fee	Nil	
Account keeping fee	Nil	
Withdrawal fee	\$50.00 — Applied only when you roll out of AUST(Q)	
Contribution fee	Nil	
Investment management fee	0.65% — Deducted from investment earnings <b>before</b> determining the rate of interest paid to your account.	
Operation Asset cost	0.16% — Deducted from investment earnings <b>before</b> determining the rate of interest paid to your account.	
Commissions	Nil	
Location fee	\$33.00 — May apply if we need to undertake an address search	
Family law	Some fees may apply if you split your account	
Other fees	Nil	
<b>Insurance</b>		
Default death and income protection voluntary TPD cover	<ul style="list-style-type: none"> <li>✓ 1 default unit of death cover \$5.00 per week</li> <li>✓ Additional units of death cover \$1.95 per week</li> <li>✓ Income Protection cover is 12.5% of the Superannuation Guarantee</li> <li>✓ Voluntary TPD \$2.25 per week</li> </ul>	
<b>Other services</b>		
Online	✓ Secure internet access directly to your account	
Spouse	✓	
Communications	✓	
Personal visits	✓ Client Service Manager – to assist you with your enquires about superannuation	
Seminars	✓	
<b>Non-super services</b>		
Financial planning	✓ Provided through Industry Fund Financial Planning	
Access to home and business loans, credit cards and savings accounts	✓ Provided through ME Bank	
Access to discounted health cover premiums	✓ Provided through Manchester Unity	

\*Crediting rates declared on a six (6) monthly basis. Past performance is not an indication of future performance.

### Fee definitions

**Administration fee:** Covers the general administration of the Fund.

**Entry/Establishment fee:** Cost to set up an account.

**Exit fee:** Fee charged if you close your account.

**Withdrawal fee:** Charged for each withdrawal or transfer made from the Fund.

**Investment management fees:** The fee for managing a Fund's investments.

**Operational asset cost:** The cost for administration, operational and compliance costs of the Fund.

**Account keeping fee:** Cost to keep your account open.

**Contribution fee:** cost for the initial and every subsequent contribution an account receives.

**Commissions:** Deductions made from a Fund and paid to advisors or external parties.

**Family Law:** For AUST(Q): Family Law Act information request: \$79.00 charged to the person requesting. Family Law Act splitting account Fee: \$55.35 to affect a Family Law splitting order or agreement. This fee is split equally between the two parties involved, unless the whole account balance is being transferred to the non-member spouse.

**Location fee:** This charge only applies if we do not have a current address for you and are required to undertake an address search.

**Insurance premiums:** Deducted directly from your member account monthly. This is the cost of insurance cover in the Fund. The premium deducted depends on the level of insurance cover you select