

Royal Flying Doctor Service Superannuation Plan



Your employer has established a superannuation plan within AMP CustomSuper for the benefit of all staff to ensure they have access to flexible benefits and competitive fees.

The default investment option is AMP MySuper, a lifecycle investment option specific to the decade of your birth. In this option, the way your funds are invested will change as the investment profile changes for your age group – *refer to the next page for further details*.

Other specific benefits of your employer plan include:

- ✓ **Extensive Investment Choice**, catering for a wide variety of investment styles with over 80 investment options from some of the leading fund managers.
- ✓ **Cost effective insurance options to look after you and your family**
Death, Permanent Disablement and Temporary Salary Continuance (TSC) cover is provided without the need to provide evidence of health (up to certain limits). Premiums are deducted from your super account, making it convenient and possibly more tax effective for you.
- ✓ **Fee discounts** that are based on the size of your employer Plan and reduce the amount of fees you pay.
- ✓ **Personalised Financial Advice** from AGS Financial Group - specialising in Superannuation, Financial Planning, Wealth Management & Protection, Estate Planning, Taxation Services and Mortgage Broking. *Corporate client discounts apply.*
- ✓ **Access to Education Program** – the Path to Financial Freedom.
- ✓ **Super Consolidation Service** to assist you with transferring other super accounts into your new RFDS account and can also include a search for any 'lost super'.
- ✓ **Access account details online** go to www.amp.com.au/welcome and register for access to My AMP once your account has been established.

What do you need to do now?

Nothing! This is the Royal Flying Doctor Service's default plan so an account will be established in the Plan unless you advise them of an alternate fund.

If you have any questions or require assistance with regards to the options available within your super account, please call AGS Financial Group on 02 9966 8188 or 1300 665 182.

For further information on the Royal Flying Doctor Service Super Plan please see the following 'Super Plan Overview'.

AMP MySuper investment option

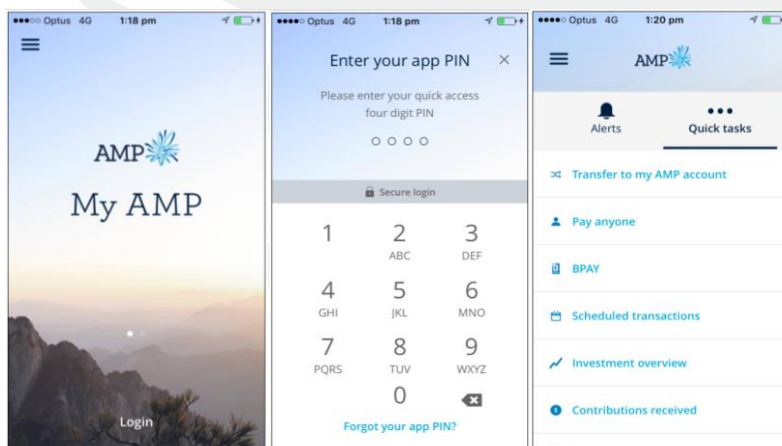
The AMP MySuper investment option is designed for those individuals who do not make an active choice as to where their superannuation is invested. Most importantly, the investment allocation will be actively managed over time.

Decade of birth	AMP MySuper option	Asset benchmark (Growth vs Defensive)
1990s	AMP MySuper 1990s	95% / 5%
1980s	AMP MySuper 1980s	95% / 5%
1970s	AMP MySuper 1970s	92% / 8%
1960s	AMP MySuper 1960s	69% / 31%
1950s	AMP MySuper 1950s	52% / 48%
Prior to 1950	AMP MySuper Capital Stable	47% / 53%

Note: Growth assets include shares and property. Defensive assets include cash and fixed interest investments. For more details please refer to the product's Investment Guide Fact Sheet.

The AMP mobile app

Gain access to your finances on the move. The first app in Australia where you can access your super, insurance, banking and investments all from the one place.



Get started in two easy steps:

1. Download the My AMP app from the App Store or Google Play.
2. Follow the easy set-up instructions and you're good to go.



Your super plan overview

Enjoy special benefits and discounts through Royal Flying Doctor Service Superannuation Plan

Issue date: October 2018

CustomSuper® | Plan no. 01005244
Category 5 - Staff Non Contributory

It's a good feeling to know you're getting a great deal. Your employer has chosen AMP, one of Australia's largest super providers*, to bring you a low-cost, easy to manage super plan called CustomSuper. At AMP we've been helping Australians own their tomorrows since 1849, so you're in good hands.

This overview explains the special benefits your employer has negotiated for you. For more information you can refer to the CustomSuper **product disclosure statement** at amp.com.au/customsuper.

Join your employer's
choice for super

It's easy to join—you don't
need to do anything.

Your employer will send us
your details and we'll open
an account for you.

Key benefits

The Royal Flying Doctor Service Superannuation Plan with AMP gives you access to some great benefits for you and your family.

Special benefits	
Hassle free insurance	As a new employee you may be able to get insurance cover through your super, without having to provide information about your health, within 90 days of starting with your employer.
Family membership	Your family members can set up their own super account and also enjoy special fees and discounts. To join, family members must be over 13 years of age and under 65 and satisfy the eligibility criteria.
Get on top of your home loan with AMP Bank	<p>As an AMP corporate super member we can help you get on top of your home loan with our Select Package home loan with a great interest rate and low fees.</p> <p>We'll waive the Annual Package Fee, Establishment Fee and Settlement Fee on loans worth 90% or less of the property value⁽ⁱ⁾.</p> <p>That's a saving of over \$1,000. Visit amp.com.au/selectbenefits to view our current interest rates and other benefits available to AMP corporate super members.</p>
Access to expert help	<p>You'll have access to valuable information to help you reach your financial goals—from our online education centre through to comprehensive financial advice.</p> <p>The adviser for your super plan is AGS Financial Group Pty Ltd. You can call them on 1300 665 182 or email them at info@agsfinancialgroup.com.au.</p>
Free service to bring your super together	Find lost super with our super search service. We can also help you bring all your super into your new account, so you could avoid multiple fees. It's free, easy and we'll take care of it for you.

(i) Solicitors Fee of \$295 applies. Establishment Fee is payable on loans with an LVR higher than 90%.
Credit provider is AMP Bank Limited ABN 15 081 596 009, Australian credit licence 234517.

* Second largest market share by assets under management at aggregate level for retail super, corporate super and industry funds. Strategic Insight, Marketer View – Retail managed funds, December 2017.

AMP Superannuation Limited ABN 31 008 414 104, AFSL No. 233060, the trustee of the AMP Superannuation Savings Trust ABN 76 514 770 399.

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Your super contributions

Your super is your money. Investing well now will help you enjoy the lifestyle you wish for in retirement. On top of your regular employer contributions, you can boost your super with additional contributions. Contribution caps apply, so see the product disclosure statement for more information.

Contributions	
Employer contributions	Your employer will make regular superannuation contributions to your account.
Personal contributions and salary sacrifice	<p>You can make additional personal contributions to your account, and so can your spouse.</p> <p>You may be able to make regular contributions through payroll deductions from your salary, such as the tax effective salary sacrifice option. Ask your employer for more details.</p>

Choose how your super is invested

Whether you're starting your career, well established or nearing retirement, CustomSuper offers you a range of investment options. You can choose from the AMP MySuper option, Choice options, or a combination of both.

AMP MySuper (default) – we'll do the work for you	
	<p>This option suits members who want AMP to professionally manage their super for them. If you don't make an investment choice when you join, you'll be placed into the MySuper option.</p> <p>AMP MySuper uses a lifecycle investment approach. We make it easy for you by investing in an option suitable for your age, then adjusting your investment mix as you grow older.</p>

Choice options – choose for yourself	
Multi-sector (Traditional) investment options	<p>These options suit members who want more control and are happy to review their investment choice over time as their risk profile changes.</p> <p>We've created portfolios with investments spread over various asset classes that are considered appropriate for different risk profiles—from Conservative to Aggressive.</p>
Multi-sector (Specialist) investment options	<p>These options suit members who want more control and are happy to review their investment choice over time, without using a risk profile.</p> <p>We've created portfolios that invest in multiple asset classes, or you can concentrate on a few selected asset classes.</p>
Single-sector investment options	<p>This approach suits members who are looking for higher involvement in managing their super.</p> <p>We've given you the flexibility to build a portfolio that matches your own investor profile by investing in single-asset classes, which may include a small allocation to cash.</p>

Your insurance cover and options

Many Australians are taking out insurance through their super plan to help protect their future without reducing their take-home pay. CustomSuper gives you access to the insurance below to help secure your tomorrow, and the tomorrows of those close to you.

Your default insurance		
Insurance type	<p>Death and Total and Permanent Disablement cover is available to all members.</p> <p>Temporary Salary Continuance cover is only available to permanent employees who are working 15 hours or more per week.</p> <p>For more information about your default insurance cover, please contact us on 1300 653 456 or via email at customsuper@amp.com.au.</p>	
Death and disability insurance	If you qualify you'll automatically receive the following default insurance cover for Death and Total and Permanent Disablement (TPD).	
	Standard insurance cover	9% times your salary times number of years (including complete months) to your 65 th birthday
	Your default insurance cover	One (1) times your standard insurance cover

Your default insurance

	<p>We'll send you a welcome pack after you join with details of your cover.</p> <p>You can also change your level of cover at any time.</p> <p>As an employee member, you'll generally have insurance cover up to certain levels (called an automatic acceptance limit). This means even if you can't get cover under a personal insurance policy, you may still be able to get cover under CustomSuper within 90 days of starting with your employer, without having to provide information about your health.</p> <p>Default cover is the cover normally provided under your plan's insurance arrangement and is capped at the automatic acceptance limit of \$1,200,000.</p>				
Salary insurance	<p>The amount of Temporary Salary Continuance (TSC) cover will depend on your salary. TSC is paid to you monthly if you meet the definition of temporarily disabled while insured for this cover. The TSC benefit you'll receive will be up to a maximum of 75% of your salary.</p> <p>If you're receiving a TSC benefit your superannuation contributions may continue, up to 10% of your salary.</p> <table> <tr> <td>Waiting period</td><td>90 days</td></tr> <tr> <td>Benefit period</td><td>24 months</td></tr> </table> <p>The waiting period is the period before you start receiving benefits, and the benefit period is the maximum amount of time we'll pay any one claim.</p> <p>TSC cover up to your Plan's automatic acceptance limit of \$10,000 per month.</p>	Waiting period	90 days	Benefit period	24 months
Waiting period	90 days				
Benefit period	24 months				
Insurance premiums	<p>The cost of your default Death, TPD and TSC insurance will be deducted from your super account.</p> <p>If you apply for additional insurance, the cost will be deducted from your super account.</p>				
Insurance cessation	Insurance cover for Death, TPD and TSC ceases on your 65 th birthday.				
Insurer	AMP Life.				

Fees and discounts

As a member of Royal Flying Doctor Service Superannuation Plan, you can benefit from fees and discounts your employer has negotiated for you. The table below outlines these special fees and discounts across AMP MySuper and Choice investment options. We also pass on to you the value of tax deductions we receive as a super fund, so your fees and fee rebates will be reduced by 15%.

If you leave your employer some of these special benefits may change, including the large plan discount and your insurance cover. Don't worry, if you leave we'll write to you with details of any changes.

Fee name	AMP MySuper	Choice investment options
Investment fee¹ This fee depends on which investment options you have.	0.32% pa of the amount invested in the MySuper investment option.	0.25%–1.81% pa of the amount you have invested in each investment option ^{2,9} .
Administration fee and discounts^{6,8} This fee depends on which investment options you have and covers the ongoing administration of your super account.	0.29% pa of the amount invested in the MySuper investment option.	0.50%–1.40% pa of the amount you have invested in each investment option ⁹ plus a Stronger Super fee of 0.04% ¹⁰ . You'll also be credited a fee rebate of 1.25% pa of the amount invested in Choice investment options.
Member fee^{6,8} This covers member services.	\$7.57 per month ³ This is indexed each 1 July in line with the Consumer Price Index (CPI).	Nil.

Fee name	AMP MySuper	Choice investment options		
Buy/Sell Spread	Nil, however a transaction cost allowance will apply – see other fees and costs below.			
Switching fee	Nil.	Nil.		
We don't charge for investment switches.				
Exit fee ³	\$38.35 indexed each 1 July in line with the CPI.	Nil.		
This is charged if you leave the fund or make a full or partial withdrawal.				
Other fees and costs	Transaction cost allowance⁴			
	MySuper Investment Option	Transaction Cost allowance		
	AMP MySuper 1990s	+/- 0–0.38		
	AMP MySuper 1980s	+/- 0–0.38		
	AMP MySuper 1970s	+/- 0–0.38		
	AMP MySuper 1960s	+/- 0–0.31		
	AMP MySuper 1950s	+/- 0–0.30		
	AMP MySuper Capital Stable	+/- 0–0.31		
		Tansaction cost allowance⁴		
	0 to +/- 0 – 1.04% depending on the investment option.			
Indirect cost ratio ¹¹	Total indirect cost ratio consisting of Performance based fees⁵ and Other indirect costs⁶			
	MySuper Investment Option	Estimated performance based fees % pa	Estimated other indirect costs % pa	Total indirect cost ratio % pa
	AMP MySuper 1990s	0.17	0.22	0.39
	AMP MySuper 1980s	0.19	0.21	0.40
	AMP MySuper 1970s	0.20	0.22	0.42
	AMP MySuper 1960s	0.15	0.21	0.36
	AMP MySuper 1950s	0.09	0.20	0.29
	AMP MySuper Capital Stable	0.08	0.17	0.25
Contribution Fee	Nil.	Nil.		
		Can be up to 4.5% of each contribution ⁷ .		

Fee name	AMP MySuper	Choice investment options
Advice fees	Nil for MySuper members. However, fees for Personal Advice may apply as agreed between you and your financial adviser ⁶ .	
Insurance fees	Insurance fees ⁶ - insurance premiums will apply if you have insurance cover.	

1: In addition to the investment fee performance based fees may also apply. These are paid to certain investment managers when they meet specific investment performance targets.

2: For certain choice investment options, the investment fee may include estimates of costs deducted from underlying investments including amounts charged on the gross assets of the underlying investment. These estimated amounts may vary and as a result the investment fee for certain choice investment options may exceed the range shown here. Refer to the fees and costs section of the investment guide fact sheet for more information.

3: This fee will increase in July each year in line with the consumer price index (CPI).

4: The transaction cost allowance is based on the latest information available to us at the date of this document. The transaction cost allowance can change at any time and may exceed the maximum amount shown. Refer to the fees and other costs section of the member guide fact sheet for more information.

5: These amounts are not an indication of future performance and should not be relied on as such. If the investment performance of a particular asset class is better than the set benchmark the performance based fee could be much higher. Refer to the fees and other costs section of the member guide fact sheet for more information.

6: Refer to the fees and other costs section of the member guide fact sheet for more information.

7: A contribution fee is deducted directly from your account when a contribution is received either from you, your spouse or your employer. No contribution fee is charged on Government co-contributions.

8: Refer to your member benefit schedule to see if a fee rebate applies to you. Please note that any rebate may cease if you leave your employer.

9: Refer to the investment options and fees section in the investment guide fact sheet for amounts for each investment option.

10: The Federal Government has introduced Stronger Super, a program of changes designed to streamline and strengthen Australia's superannuation system. The Stronger Superfee is to help cover the costs associated with implementing these changes. From 1 January 2019 this fee will no longer be charged.

11: Costs are variable and may be more or less than the estimated amounts shown which are based on the known actual or estimated costs incurred for the last financial year. Past costs are not a reliable indicator of future costs.

Join your employer's choice for super

It's easy to join one of Australia's largest super providers today—you don't need to do anything. Your employer will send us your details.

What happens next?

Once your employer notifies us, we'll set up an account and send you a welcome pack to help you get the most out of your new super. And we're always happy to help. If you have any questions, please contact us on 1300 653 456 or via email at customsuper@amp.com.au.

What you need to know

If there is any inconsistency between information in this document and information in the product disclosure statement, the product disclosure statement will prevail. Any advice in this document is general in nature and is provided by AMP Life Limited ABN 84 079 300 379, AFSL No. 233671 (AMP Life). The advice does not take into account your personal objectives, financial situation or needs. Before acting on the advice, you should consider the appropriateness of the advice, having regard to those matters. Before making a decision about the products you should consider the relevant product disclosure statements and terms and conditions available from AMP at amp.com.au or by calling 131 267. The issuer of CustomSuper is AMP Superannuation Limited ABN 31 008 414 104. The credit provider is AMP Bank Limited ABN 15 081 596 009. AMP Life, the issuer and credit provider are part of the AMP group. If you decide to purchase or vary a financial product or a credit product, AMP Life and/or other companies within the AMP group will receive fees and other benefits, which will be a dollar amount or a percentage of either the premium you pay or the value of your investments.