

2015 STAR RATINGS REPORT



Superannuation



Superannuation

September 2015

Foreword

CANSTAR's analysis of more than 77,000 visitors that have actively searched for specific superannuation funds on the canstar.com.au website this year has uncovered some interesting insights into what consumers are looking for with regards to their superannuation.

While there is undoubtedly a percentage of the population that remain disengaged with their superannuation, it has been great to see increasing numbers of Australians researching their super options and reading a lot of the online education material we provide.

In particular there are certain superannuation topics that have enduring appeal, attracting thousands of readers each month. Top of the list, quite interestingly, is the difference between retail and industry funds. It is a distinction that seems to confuse many people. Superannuation fees are also a hot topic, and life insurance within superannuation rounds out the top three most popularly-searched topics.

Each year we research and rate superannuation products that are directly available for individuals to purchase without an intermediary (e.g. a financial planner). This year we have assessed 67 superannuation funds, both industry and retail funds, to determine the value they provide to Australian workers at various stages of their life. The life stages we assess for are:

Starter (Low balance, starting out in the workforce)

Builder (Reasonable balance with focus on long-term growth)

Established (Larger balance, with focus on long-term growth)

Pre-Retiree (Significant balance and focus on reaching retirement objectives)

Wealth Accumulator (Substantial balance, with focus on investment growth)

We hope you enjoy our report.

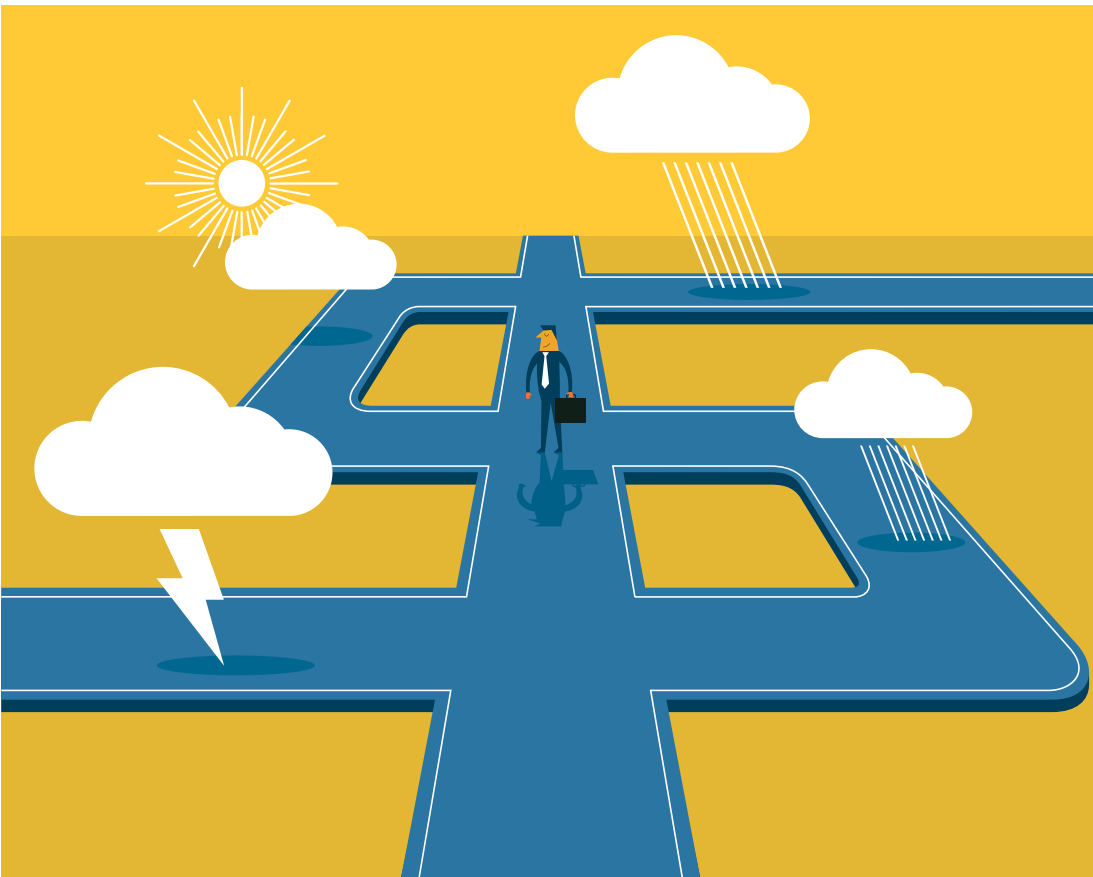


Mitchell Watson
Research Manager



IN THIS REPORT

In our 2015 ratings, we researched and rated 67 superannuation products that are directly available for individuals to purchase without an intermediary (e.g. a financial planner). We compared only those funds which are available to the public.



years this income will be needed depends on how long you live. If only we had a crystal ball!

With life expectancy increasing, according to life expectancy data released by the Australian Government Actuary in 2014, a 65 year old male can now expect to live until around the age of 83 and a 65 year old female until around 86. Remember this is on average, and many of us may choose to retire earlier, so if you have only planned for your retirement funds to last for 20 years, there may be a number of years beyond those where you may need to rely solely on the age pension, whatever amount that might be when you retire!

WILL YOUR SUPER BE ENOUGH?

According to the Association of Superannuation Funds of Australia (ASFA), a comfortable lifestyle would mean a couple needs about \$58,000 a year in today's dollars in retirement. This provides for the basics like food, clothing, and private health cover as well as allowing for entertainment and holidays. A couple wanting a more modest lifestyle would still require about \$34,000 a year through retirement. This is of course just on average and, as we're all accustomed to different lifestyles, deciding how much we require in retirement is quite a personal decision.

A general rule of thumb is that, if the home loan has been paid off, about two-thirds of your before tax pre-retirement income would allow you to maintain a similar lifestyle. How many

More may be necessary to fund any planned one-off expenses like paying off any remaining debt, taking a holiday, buying a car or renovating the home – or all of the above!

While superannuation isn't the only vehicle to get us to our desired retirement outcome, it can be a powerful tool when used appropriately.

To find out how you could be maximising your super and whether you're on the right track to achieving your desired retirement outcomes, consider contacting a financial planner. Many super funds provide financial advice, and depending on the complexity of your situation they may do it for minimal or no cost, often over the phone. Another great starting point is the Money Smart website, where the Australian Securities and Investment Commission (ASIC) provide some great tips and tools.

LOOK FOR LOW FEES

One thing that can help us achieve our retirement objectives faster is finding a super fund with competitive fees.

What types of super fees might be charged?

- **Administration fee** charged to cover the administration expenses associated with managing your account, such as allocating your contributions to your account and providing annual statements. This fee may be tiered depending on the amount you have in super.
- **Indirect cost ratio** which includes an investment fee and a performance fee, and may include some other indirect costs:
 - **The investment fee** is charged by the investment managers to receive and invest your superannuation contributions. It is generally charged as a percentage of the funds invested and varies according to your chosen investment option.
 - **The performance fee** may be charged if the investment option selected outperforms an agreed target.
 - **Other indirect costs** include any other costs included in the Indirect Cost Ratio. CANSTAR keeps an eye out for these costs when we do our ratings.



What can you expect to pay?

We've collated the data on the minimum, maximum and average fees across the 67 superannuation products included in our 2015 Star Ratings.

Note in particular the difference between the minimum and maximum fees in the table below. While most providers are offering competitive fees and premiums, some providers are charging substantially higher fees and premiums – so watch out!

Profile	Average Super Balance (\$)	Average Fees (\$)	Min Fees (\$)	Max Fees (\$)
Starter	25,000	257	105	732
Builder	80,000	826	360	2,285
Established	140,000	1,437	630	3,836
Pre-Retiree	160,000	1,640	720	4,384
Wealth Accumulator	500,000	4,906	2,250	13,700

Fees include Administration Fees and Indirect Cost Ratio (including Investment Fee, Performance Fee and other indirect costs). Fees are calculated based on the average super balance specified, based on funds assessed for CANSTAR Superannuation Star Ratings 2015.



WHAT WILL THOSE FEES MEAN FOR YOU?

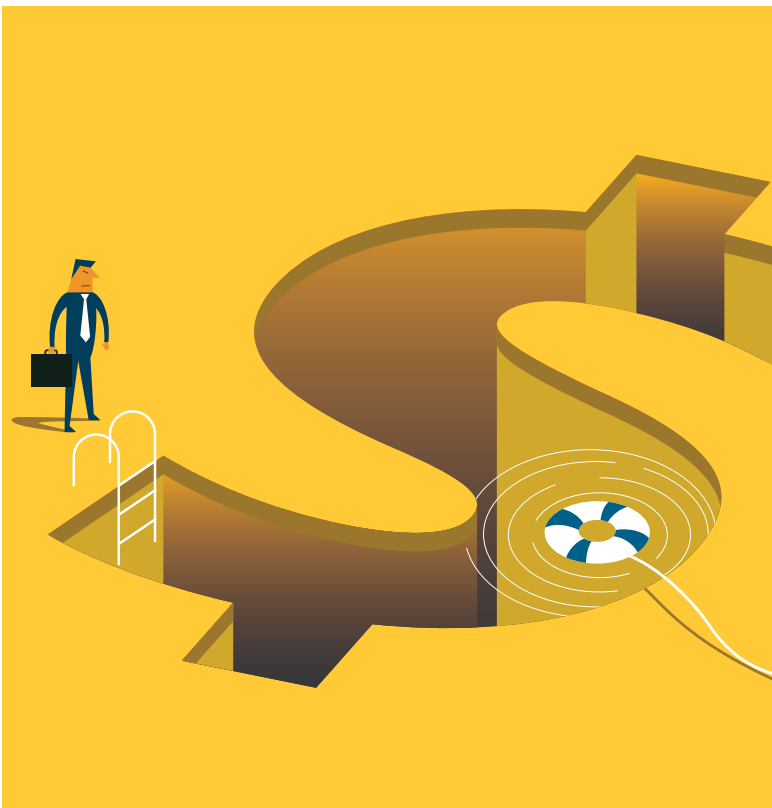
Fees make an impact over the course of your working life, which you can see even before you retire.

As an example, we took a look at how the super balance of a 25-year-old might change if they paid fees of 0.75% or 1.50% a year. We calculated their balance based on an annual income of \$45,000 and \$70,000, assuming this increases by 4% a year. We based the calculations on 10% of salary being contributed into their super until they reach the age of 65, with a net investment return of 8% a year.

The difference is staggering. Someone earning \$45,000 per year could potentially accumulate nearly \$330,000 more in super if they had lower fees, while someone earning \$70,000 per year could have over \$450,000 more in super with lower fees.

	Earning \$45,000 per year		Earning \$70,000 per year	
Beginning salary (\$)	45,000	45,000	70,000	70,000
Salary increase annually	4%	4%	4%	4%
SG rate (annual contributions)	10%	10%	10%	10%
Investment return in super each year	8%	8%	8%	8%
Annual fees (%)	0.75%	1.50%	0.75%	1.50%
Beginning super balance (\$)	25,000	25,000	25,000	25,000
Super balance in 40 years, at age 65 (\$)	1,880,074	1,551,237	2,696,232	2,240,590
Difference in super balance (\$)	328,837		455,642	

Assumptions: 15% contributions tax applies. Investment returns are net of tax. Contributions are paid, fees are charged, investment returns are applied, and salary increases at the end of the year.



HOW ABOUT INSURANCE?

Types of insurance available through superannuation

Many superannuation funds offer the option of holding life insurance as part of your super policy. This 'group life insurance' can be a cost-effective way to secure the financial future of you and/or your dependents, by paying a relatively small premium from your superannuation balance.

Group life insurance is an umbrella that typically covers:

- [Life Insurance](#): A lump sum is paid to your beneficiaries

if you should pass away, or it may be paid to you if you are diagnosed with a terminal illness. This money can help pay off any debts, replace your income, and provide for any future planned expenditure, such as the cost of education and child care for any children.

- [Total and Permanent Disability Insurance \(TPD\)](#): A lump sum is paid to you if you are diagnosed as not able to return to work again. Some insurers require that you can no longer work in your current occupation while others require that you are not being able to work in any occupation.
- [Income Protection Insurance](#): After being off work for the specified waiting period, a set percentage of your regular income (usually 75% of your monthly wage) is paid to you for a certain length of time while you are unable to work due to illness or injury.

Average cost of insurance through super:

You'll also be relieved to know that superannuation insurance options often have lower premiums, because super funds buy insurance in bulk for their members. And what's more, the premiums are deducted from your super account instead of your wallet – so you don't notice the cost as much.

Profile (average age in years)	Amount of Life & TPD cover (\$)	2015 Premium (\$)
Starter (25)	50,000	41
Builder (35)	200,000	181
Wealth Accumulator (35 & 45)	200,000	129
Established (45)	200,000	406
Pre-Retiree (55)	100,000	196

Premiums listed are based on the specified level of Death & TPD cover and age, for a white-collar, non-smoker male. Source: CANSTAR 2015.

Pros and cons of insurance through super:

Advantages of insurance through superannuation:

- It's easier on your hip pocket today, since insurance premiums are deducted from your super account rather than from your bank account. It still costs you, but if you're already facing the immediate costs of bills or loan repayments, this is a nice break.
- No medical examinations are needed for default cover in super.
- Premiums may be cheaper because superannuation funds negotiate group discounts for their members.
- If you're concerned about the premiums reducing your super balance, you can make additional contributions to help counteract this. And the 15% contribution tax charged on contributions made through salary sacrifice, or if you're self-employed and claiming a tax deduction on your contributions, is likely to be less than your marginal tax rate

Disadvantages of insurance through superannuation:

- The standard level of insurance cover may not be sufficient for your needs, and the fund may not accept your application for extra insurance cover. The “default” level of cover a fund chooses to provide consumers is always at least the legally required amount based on their age (\$50k for 20-34-year-olds, \$35k for 35-39-year-olds, \$20k for 40-44-year-olds, \$14k for 45-49-year-olds, \$7k for 50-55-year-olds). However, you might need a great deal more. Also note some providers only offer income protection cover for a short benefit period, such as 2 years, which may not be sufficient for your personal circumstances.
- Premiums are deducted from your account, lowering your super balance. This can affect the amount of super you have at retirement.
- You might not be able to guarantee who the beneficiary will be, unless you are able to make a binding nomination and make sure the nomination remains valid.
- Life insurance payments can be delayed because the insurance payout goes to your super fund before the Trustee makes it available to your beneficiary.
- If your life insurance is paid to someone who was not your dependant for tax purposes, they may have to pay tax on the amount. By contrast, the same payout from a policy held outside of super is tax-free, no matter who receives it.
- Trauma insurance is not available through superannuation funds.

At the end of the day, there is no blanket right or wrong answer when deciding whether or not to add life insurance cover to your super fund policy. It depends on your personal situation and what will be best for you. Two other options if you want life insurance are to buy it through an advisor or to buy it directly from an insurance provider.



DON'T FORGET INVESTMENT OPTIONS

When it comes to super, we all have a lot more investment options than we're probably aware of. Out of the 67 products we rated, the minimum number of investment options was 1 and the maximum was a staggering 353. Most of the providers researched offer between 5 and 15 managed fund investment options for you to choose from.

We calculated the percentage of products offering different types of investment options, and were interested to see that more than a third of funds offer access to term deposit investments.

If you're young, you've typically got plenty of time to ride the market roller coaster and potentially see larger gains to build your retirement savings. However, if you're getting close to retirement, you may be thinking about moving your super into lower risk investments to protect that nest egg.

In short, the basic investment options for your super are:

- **Sector-Specific Managed Fund Investment Options:**

Sector-specific investment options are often managed funds made up of a blend of investments within one asset class, such as Australian shares, international shares, Australian property, international property, Australian fixed investments, or international fixed investments.

- **Pre-Mixed or Diversified Managed Fund Investment Options:** Funds commonly have pre-mixed managed funds such as Conservative, Balanced, and Growth options. These commonly blend different asset classes into one managed fund.

Apart from these basic options, some funds also let you invest in term deposits or shares (for which they charge a brokerage fee). Some funds offer access to Australian stocks while others also allow access to international markets. A quarter of the funds we researched offered Australian listed stock investments, with more than a third offering access to term deposits.

	No. of funds (out of 67)	Percentage
Products with less than 5 managed fund investment options	3	4%
Products with more than 15 managed fund investment options	16	24%
Products offering Australian listed shares investments	17	25%
Products offering term deposit investments	24	36%



Superannuation

THE FIVE STAR PRODUCTS

Having crunched the numbers and assessed 67 superannuation products, CANSTAR has come up with a comprehensive ratings list to determine which funds offer outstanding value for money.

The following are the 5-star rated products in each profile.

Starter (Low balance, starting out)

ANZ Smart Choice Super

Bendigo SmartStart Super

EISS Super

First State Super Personal

ING Direct Living Super

Local Government Super Accumulation Scheme

Sunsuper for Life

Builder (Reasonable balance with focus on long-term growth)

ANZ Smart Choice Super

AustralianSuper Personal Super

Bendigo SmartStart Super

EISS Super

First State Super Personal

Local Government Super Accumulation Scheme

Sunsuper for Life

Established (Larger balance, with focus on long-term growth)

ANZ Smart Choice Super

AustralianSuper Personal Super

Bendigo SmartStart Super

First State Super Personal

Local Government Super Accumulation Scheme

Statewide Super ChoicePlus

Statewide Super Personal

Sunsuper for Life

Pre-Retiree (significant balance and focus on reaching retirement objectives)

ANZ Smart Choice Super

AustralianSuper Personal Super

Bendigo SmartStart Super

First State Super Personal

Local Government Super Accumulation Scheme

Statewide Super ChoicePlus

Statewide Super Personal

Sunsuper for Life

Wealth Accumulator (substantial balance, with focus on investment growth)

AMP Flexible Super - Choice

ANZ Smart Choice Super

Bendigo SmartStart Super

First State Super Personal

ING Direct Living Super

Local Government Super Accumulation Scheme

Sunsuper for Life



METHODOLOGY

Superannuation Star Ratings

What are the CANSTAR Superannuation Star Ratings?

CANSTAR *Superannuation Star Ratings* use a unique ratings methodology that compares both cost and features across superannuation products. CANSTAR star ratings represent a shortlist of products, enabling consumers to narrow their search to products that have been assessed and ranked.

There are more than 350 super funds in the market that are classified as personal super, corporate super, SMSF products, public sector super, wrap/platform accounts, industry funds, retail funds, master trusts, etc. Many of these funds are not available directly to the public. You may need to be employed by a particular government department or a large corporation, or you may need to see a financial planner first.

We have limited our Superannuation star ratings to accumulation products that are directly available to the public, i.e. open to all. We have not credit rated the super fund managers.

Eligibility requirements for the Superannuation Star Ratings

A product must meet the following requirements to be considered for rating:

- Retail or Industry open public offer (i.e. corporate products and products closed to new members are excluded)
- Directly available to individuals without an intermediary such as a financial planner
- Not a wrap-only product. Wrap platforms are typically only accessed via a broker and can have wrap-specific fees in addition to those associated with the super product itself
- Not restricted solely to members of a specific organisation, i.e. available publicly to the average person
- Has been available in the market for at least 12 months
- Minimum funds under management of the provider is \$100 million (superannuation and pension combined)

CANSTAR *Superannuation Star Ratings* are a transparent analysis comparing all products considered eligible for the star rating. Ratings range from five to one star. Five-star rated products have been assessed as offering outstanding value to consumers.

Profile descriptions

For our analysis we have used five profiles that reflect typical superannuation saving stages. The five profiles to be rated, based on life stage and account balance, are as follows:

Profile Name	Typical Investment Life Stage	Superannuation Balance		
		Average	Low	High
Starter	<ul style="list-style-type: none"> • Low super balance • Low fees more important than features 	\$25,000	\$10,000	\$40,000
Builder	<ul style="list-style-type: none"> • Reasonable balance • Focus on longer term growth 	\$80,000	\$60,000	\$100,000
Established	<ul style="list-style-type: none"> • Larger balance • Focus on longer term growth 	\$140,000	\$120,000	\$160,000
Pre-Retiree	<ul style="list-style-type: none"> • Significant balance • More conservative investment approach • Focus on reaching retirement objectives 	\$160,000	\$140,000	\$180,000
Wealth Accumulator	<ul style="list-style-type: none"> • Substantial balance • Focus on investment growth inside and outside of super 	\$500,000	\$400,000	\$600,000

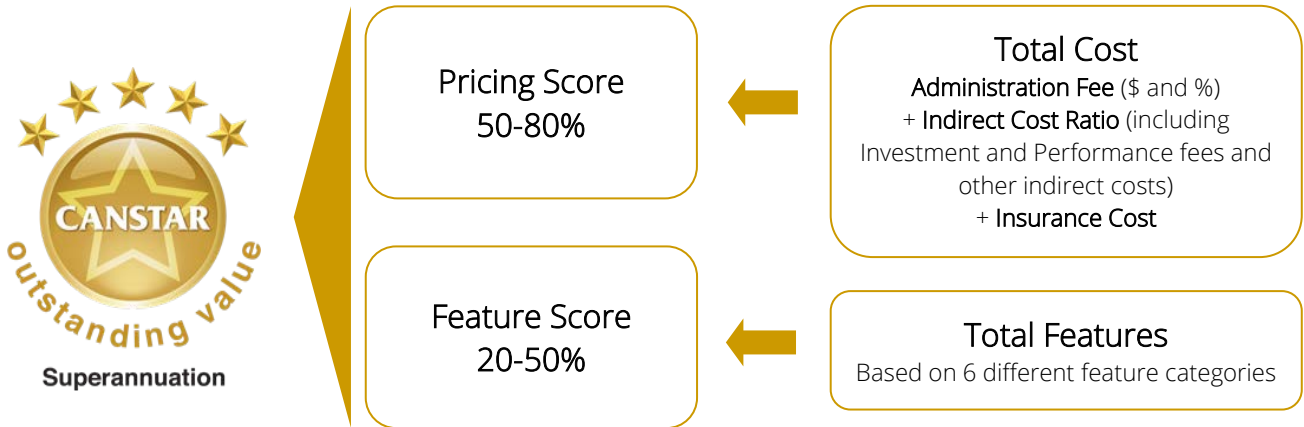
CANSTAR Star Ratings

Each superannuation product reviewed for the CANSTAR *Superannuation Star Ratings* is awarded points for its comparative pricing and for the array of positive features attached to the product. Points are aggregated to achieve a 'Pricing' score and a 'Feature' score.

To arrive at the total score, CANSTAR applies a weight (w) against the Pricing and Feature scores. The weights for each profile vary from 50 to 80 percent for pricing and 20 to 50 percent for features, with the weights reflecting the relative importance of either costs or features in determining the outstanding superannuation products. This method can be summarised as:

$$\text{TOTAL STAR RATINGS SCORE (T)} = W_1 \text{ PRICING SCORE (P)} + W_2 \text{ FEATURES SCORE (F)}$$

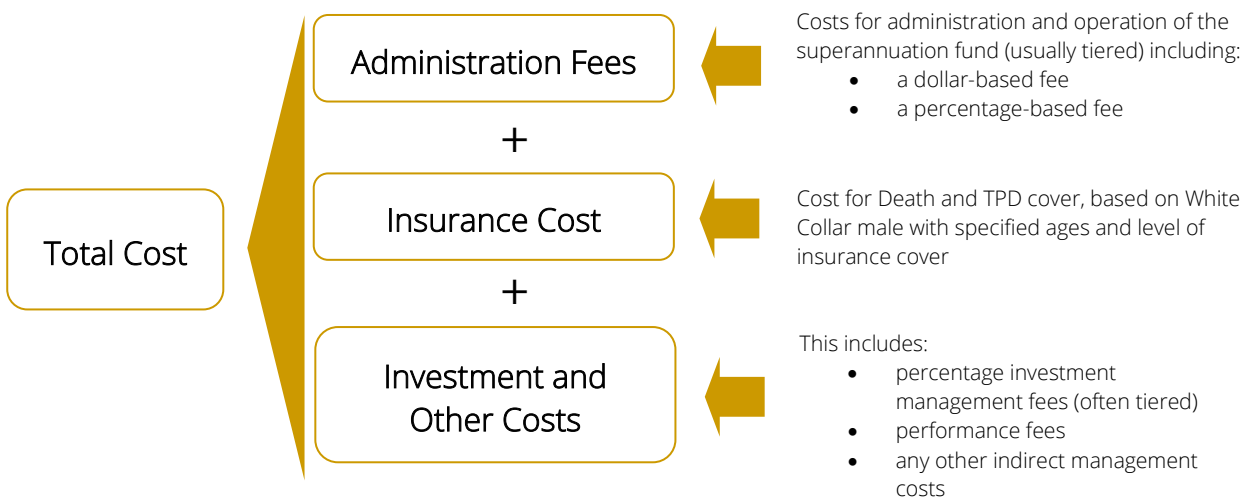
The methodology is as follows:



Profile	Price weighting	Feature weighting
Starter	80%	20%
Builder	70%	30%
Established	60%	40%
Pre-Retiree	50%	50%
Wealth Accumulator	60%	40%

Pricing score

The total cost is the sum of the insurance cost and total fees based on the average super balance (taking into account administration fees and indirect cost ratio), and using 500 scenarios per profile built around a normal distribution based on an average balance specified for each profile. We do not include contribution or withdrawal fees in our calculations.



In calculating the Pricing Score, the investment option used for each fund is the default option with a growth asset allocation of 60 to 80 percent or, when the default option does not meet this criterion, the option with the lowest fees with a growth asset allocation of 60 to 80 percent.

Insurance quotes are based on a white collar male with the following ages and level of Death and TPD cover according to profile:

Profile Name	Age for quotes (in years)	Insurance Cover (Death & TPD)	Superannuation Balance		
			Average	Low	High
Starter	25	\$50,000	\$25,000	\$10,000	\$40,000
Builder	35	\$200,000	\$80,000	\$60,000	\$100,000
Established	45	\$200,000	\$140,000	\$120,000	\$160,000
Pre-Retiree	55	\$100,000	\$160,000	\$140,000	\$180,000
Wealth Accumulator	35 & 45 (average)	\$200,000	\$500,000	\$400,000	\$600,000

Feature score

The feature score takes into account a number of features within six different categories, with individual features allocated points and each category, and subcategory, assigned a weighting. The product with the highest features score is allocated the maximum score, with all remaining products within the profile scored against it. The feature categories and subcategories are:

Category	Starter	Builder	Established	Pre-Retiree	Wealth Accumulator
Member Access	5%	5%	5%	5%	5%
Account set-up	30%	15%	15%	15%	15%
Contribution method	15%	30%	30%	30%	30%
Online Access	25%	25%	25%	25%	25%
Phone Access	25%	25%	25%	25%	25%
Other Fees & Charges	5%	5%	5%	5%	5%
Investment Options	25%	25%	30%	30%	35%
Managed Funds	70%	70%	70%	70%	70%
Listed Securities	20%	20%	20%	20%	20%
Term Deposits	10%	10%	10%	10%	10%
Insurance	40%	35%	25%	15%	20%
Death Cover	35%	35%	35%	35%	35%
TPD Cover	35%	35%	35%	35%	35%
Income Protection Cover	30%	30%	30%	30%	30%
Financial Advice & Education	20%	25%	30%	40%	30%
General Advice/Tools & Education	50%	40%	30%	35%	30%
Scaled/Limited Advice	50%	50%	50%	35%	30%
Comprehensive Advice	0%	10%	20%	30%	40%
Beneficiary Options/Death Benefit	5%	5%	5%	5%	5%
TOTAL:	100%	100%	100%	100%	100%

Consideration of Investment Performance

CANSTAR investment ratings are based on value delivered to the consumer, i.e. the features, functionality, flexibility and other benefits the investor receives, relative to the fees and other costs incurred.

With respect to superannuation there are some particular elements captured – range of investment options, access to advice and investment performance. Treatment of investment options and advice has already been outlined in this document and weightings are applied relative to the consumer profile.

Investment performance is incorporated into the rating in order to identify and recognise funds that have either outperformed or underperformed consistently over a five-year period. It is treated as an adjustment at the end of the calculations. We do this, as in other respects we measure known elements of the value proposition, while we cannot assure an accurate prediction of future investment performance based on past performance. We want our rating to be dominated by clear “knowns” and the research reveals a lack of persistence of investment outperformance.

The year on year performance over a five-year period is considered, as reported by the Australian Prudential Regulation Authority (APRA). The APRA-published *Rate of Returns* measures the combined earnings of a superannuation fund's assets across all its products and investment options.

- The year-on-year performance is assessed for the top-quartile of 4-star rated products for the past five years. Funds that have made the top quartile performance for four out of the five years are awarded an additional star (i.e. awarded a 5-star rating).
- The performance of funds identified as placing in the bottom quartile for at least four out of the five years at the fund level, based on APRA-published data, is further investigated. Products meeting such criteria are potentially limited to achieving a rating of no more than 3 stars. We do this because persistent underperformance can be an indicator of broader management or systemic issues which may be impacting the investment performance.

Does CANSTAR rate all products available in the market?

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. However, this process is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

How often are CANSTAR Superannuation Star Ratings re-rated?

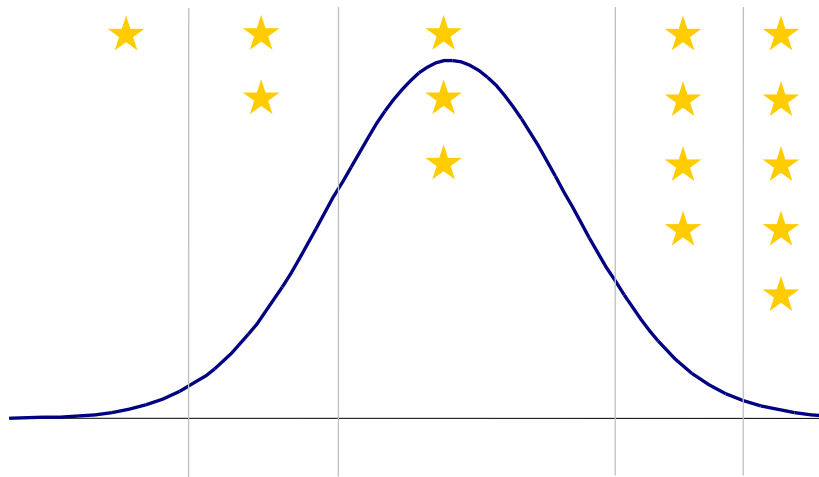
Our Superannuation Star Ratings are recalculated every 12 months based on the latest pricing and features offered by each provider.

How are the stars awarded?

CANSTAR ranks superannuation products based on value-for-money measures and then awards a star rating according to rank. The number of products awarded each of the one- to five-star ratings within each profile will ultimately depend on the dispersion of final scores.

Scores are awarded to each product on the basis of price (total average cost) and features. The methodology is revised and parameters are updated on a regular basis to make sure that the products are analysed using the most up-to-date information capturing all industry developments.

The objective is to award the top 5-10% of products with the CANSTAR five-star rating.



Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website at www.canstar.com.au if you would like to view the latest star ratings reports of interest.



- Account-based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- First home buyer
- Health insurance
- Home and contents
- Home loans
- Landlord insurance
- Life insurance
- Managed investments
- Margin lending
- Online banking
- Online share trading
- Package banking
- Personal loans
- Pet insurance
- Rewards programs
- Superannuation
- Term deposits
- Travel insurance
- Travel money cards
- Youth banking

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Superannuation Star Ratings

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Starter

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
★★★★★ "Outstanding Value"									
ANZ Smart Choice Super	208	9	✗	✗	Unlimited	✓	✓	✓	✓
Bendigo SmartStart Super	243	12	✗	✗	Unlimited	✓	✓	✓	✗
EISS Super	242	5	✓	✓	Unlimited	✓	✓	✓	✓
First State Super Personal	240	12	✗	✗	1	✓	✓	✓	✗
ING Direct Living Super	225	11	✓	✓	Unlimited	✓	✓	✓	✓
Local Government Super Accumulation Scheme	250	6	✓	✓	0	✓	✓	✓	✗
Sunsuper For Life	268	21	✗	✗	Unlimited	✓	✓	✓	✗
★★★★									
AustralianSuper Personal Super	306	17	✓	✓	Unlimited	✓	✓	✓	✓
Catholic Super	319	14	✗	✗	Unlimited	✓	✓	✓	✗
Colonial First State FirstChoice Personal Super	276	120	✓	✗	Unlimited	✗	✓	✓	✗
HESTA Personal Super	309	11	✗	✗	Unlimited	✓	✓	✓	✗
Kinetic Super	277	8	✗	✗	Unlimited	✓	✓	✓	✗
REST Select	314	13	✗	✗	Unlimited	✓	✓	✓	✗
REST Super	306	13	✗	✗	Unlimited	✓	✗	✓	✗
Russell Investments iQ Super	291	15	✗	✗	Unlimited	✗	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

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*Based on a \$25,000 super balance and \$50,000 sum insured amount for Death & TPD cover (for a 25 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Starter

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
Statewide Super ChoicePlus	333	10	✗	✗	1	✓	✓	✓	✗
Statewide Super Personal	310	10	✗	✗	1	✓	✓	✓	✗
VicSuper Futuresaver	331	9	✓	✗	Unlimited	✗	✓	✓	✗
★ ★ ★									
AMIST Super Personal	358	6	✗	✗	Unlimited	✗	✓	✓	✓
AMP Flexible Super - Choice	337	94	✓	✗	Unlimited	✓	✓	✓	✓
AMP Flexible Super - Core	337	5	✗	✗	Unlimited	✓	✓	✓	✓
AMP Flexible Super - Select	337	10	✗	✗	Unlimited	✓	✓	✓	✓
Aon Personal Super - Essentials	371	31	✓	✓	Unlimited	✓	✓	✓	✗
Australian Catholic Super	360	11	✗	✗	Unlimited	✓	✓	✓	✗
Austsafe Super	360	9	✗	✗	Unlimited	✓	✓	✓	✗
AvSuper	328	8	✗	✗	Unlimited	✓	✓	✓	✗
BT Super for Life	359	5	✗	✗	Unlimited	✓	✓	✓	✓
BussQ Premium Choice Super	360	11	✗	✗	Unlimited	✓	✓	✓	✓
CareSuper Personal	463	12	✓	✓	Unlimited	✓	✓	✓	✓
ClubPlus Personal Super	335	7	✓	✓	Unlimited	✓	✓	✓	✓
Commonwealth Essentials Super	315	9	✗	✗	Unlimited	✓	✗	✓	✓
Energy Super	384	10	✗	✗	1	✓	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 2

*Based on a \$25,000 super balance and \$50,000 sum insured amount for Death & TPD cover (for a 25 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Starter

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
Equip Super Personal	357	12	✗	✗	Unlimited	✓	✓	✓	✗
First Super	368	5	✗	✗	2	✓	✓	✓	✗
HostPlus Personal Super	441	20	✓	✓	Unlimited	✓	✓	✓	✗
InTrust Super Select	396	10	✗	✗	Unlimited	✓	✗	✓	✗
IOOF Employer Super Personal	381	251	✓	✓	Unlimited	✗	✓	✓	✗
Legal Super	336	11	✓	✓	Unlimited	✗	✓	✓	✓
LUCRF Super	331	10	✗	✗	Unlimited	✓	✓	✓	✓
MAP Super	379	251	✓	✓	Unlimited	✗	✓	✓	✗
Media Super	324	23	✓	✓	0	✓	✓	✓	✗
Mercer SmartSuper - Individual	461	50	✓	✓	Unlimited	✓	✗	✓	✓
Mine Wealth and Wellbeing Super	384	9	✓	✗	Unlimited	✓	✓	✓	✗
MTAA Super	362	8	✗	✗	Unlimited	✗	✓	✓	✗
NGS Super	365	12	✓	✓	1	✓	✓	✓	✓
OnePath OneAnswer Frontier Personal Super	373	87	✓	✗	Unlimited	✓	✗	✓	✗
Plum Personal Plan	387	46	✗	✗	Unlimited	✓	✓	✓	✗
Suncorp Everyday Super	366	1	✓	✗	Unlimited	✓	✗	✓	✓
TasPlan Super Personal	370	5	✗	✗	1	✗	✓	✓	✗
TWU Super Personal	398	3	✗	✗	Unlimited	✓	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 3

*Based on a \$25,000 super balance and \$50,000 sum insured amount for Death & TPD cover (for a 25 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Starter

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
Vison Super Personal	402	9	✗	✗	Unlimited	✓	✓	✓	✗
★★									
AMG Personal Super	583	82	✓	✓	Unlimited	✗	✓	✓	✗
Apex Super	472	11	✗	✗	Unlimited	✓	✓	✓	✗
Australian Ethical Super	625	7	✗	✗	Unlimited	✗	✓	✓	✗
CBUS Personal Super	448	4	✓	✓	Unlimited	✗	✗	✓	✓
Christian Super	430	5	✗	✗	Unlimited	✗	✓	✓	✗
GuildSuper Personal	589	9	✗	✗	Unlimited	✓	✓	✓	✗
IOOF Pursuit Select Personal	693	353	✓	✓	Unlimited	✗	✓	✓	✗
MLC MasterKey Super Fundamentals	510	48	✓	✗	Unlimited	✗	✓	✓	✗
NSF Super Personal	416	5	✗	✗	1	✓	✓	✓	✗
Perpetual WealthFocus Super	585	66	✗	✗	Unlimited	✗	✓	✓	✗
Prime Super	423	9	✗	✗	Unlimited	✓	✓	✓	✗
Virgin Super Plus	392	6	✗	✗	Unlimited	✗	✓	✓	✗
Zurich Superannuation Plan	463	15	✗	✗	Unlimited	✗	✓	✓	✗
★									
Equity Super Personal	870	12	✗	✗	Unlimited	✓	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 4

*Based on a \$25,000 super balance and \$50,000 sum insured amount for Death & TPD cover (for a 25 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Starter

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
Perpetual Select Super	846	13	x	x	Unlimited	✓	✓	✓	x
SmartSave Personal Choice	648	13	x	x	Unlimited	x	✓	✓	x

*Based on a \$25,000 super balance and \$50,000 sum insured amount for Death & TPD cover (for a 25 year old white-collar male)
Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Builder									
Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
★★★★★ "Outstanding Value"									
ANZ Smart Choice Super	592	9	✗	✗	Unlimited	✓	✓	✓	✓
AustralianSuper Personal Super	842	17	✓	✓	Unlimited	✓	✓	✓	✓
Bendigo SmartStart Super	560	12	✗	✗	Unlimited	✓	✓	✓	✗
EISS Super	792	5	✓	✓	Unlimited	✓	✓	✓	✓
First State Super Personal	678	12	✗	✗	1	✓	✓	✓	✗
Local Government Super Accumulation Scheme	668	6	✓	✓	0	✓	✓	✓	✗
Sunsuper For Life	742	21	✗	✗	Unlimited	✓	✓	✓	✗
★★★★									
HESTA Personal Super	981	11	✗	✗	Unlimited	✓	✓	✓	✗
ING Direct Living Super	784	11	✓	✓	Unlimited	✓	✓	✓	✓
IOOF Employer Super Personal	963	251	✓	✓	Unlimited	✗	✓	✓	✗
IOOF Pursuit Select Personal	694	353	✓	✓	Unlimited	✗	✓	✓	✗
Kinetic Super	736	8	✗	✗	Unlimited	✓	✓	✓	✗
REST Select	975	13	✗	✗	Unlimited	✓	✓	✓	✗
REST Super	967	13	✗	✗	Unlimited	✓	✗	✓	✗
Russell Investments iQ Super	741	15	✗	✗	Unlimited	✗	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 6

*Based on an \$80,000 super balance and \$200,000 sum insured amount for Death & TPD cover (for a 35 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Builder									
Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
Statewide Super ChoicePlus	870	10	✗	✗	1	✓	✓	✓	✗
Statewide Super Personal	874	10	✗	✗	1	✓	✓	✓	✗
★★★									
AMIST Super Personal	1,040	6	✗	✗	Unlimited	✗	✓	✓	✓
AMP Flexible Super - Choice	906	94	✓	✗	Unlimited	✓	✓	✓	✓
AMP Flexible Super - Core	906	5	✗	✗	Unlimited	✓	✓	✓	✓
AMP Flexible Super - Select	906	10	✗	✗	Unlimited	✓	✓	✓	✓
Aon Personal Super - Essentials	1,058	31	✓	✓	Unlimited	✓	✓	✓	✗
Australian Catholic Super	990	11	✗	✗	Unlimited	✓	✓	✓	✗
Austsafe Super	895	9	✗	✗	Unlimited	✓	✓	✓	✗
AvSuper	948	8	✗	✗	Unlimited	✓	✓	✓	✗
BT Super for Life	1,086	5	✗	✗	Unlimited	✓	✓	✓	✓
BussQ Premium Choice Super	1,004	11	✗	✗	Unlimited	✓	✓	✓	✓
CareSuper Personal	1,328	12	✓	✓	Unlimited	✓	✓	✓	✓
Catholic Super	874	14	✗	✗	Unlimited	✓	✓	✓	✗
ClubPlus Personal Super	882	7	✓	✓	Unlimited	✓	✓	✓	✓
Commonwealth Essentials Super	963	9	✗	✗	Unlimited	✓	✗	✓	✓
Energy Super	1,145	10	✗	✗	1	✓	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 7

*Based on an \$80,000 super balance and \$200,000 sum insured amount for Death & TPD cover (for a 35 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Builder

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
Equip Super Personal	956	12	✗	✗	Unlimited	✓	✓	✓	✗
InTrust Super Select	1,057	10	✗	✗	Unlimited	✓	✗	✓	✗
Legal Super	988	11	✓	✓	Unlimited	✗	✓	✓	✓
LUCRF Super	920	10	✗	✗	Unlimited	✓	✓	✓	✓
MAP Super	975	251	✓	✓	Unlimited	✗	✓	✓	✗
Media Super	917	23	✓	✓	0	✓	✓	✓	✗
Mercer SmartSuper - Individual	1,356	50	✓	✓	Unlimited	✓	✗	✓	✓
Mine Wealth and Wellbeing Super	1,165	9	✓	✗	Unlimited	✓	✓	✓	✗
MLC MasterKey Super Fundamentals	1,232	48	✓	✗	Unlimited	✗	✓	✓	✗
MTAA Super	956	8	✗	✗	Unlimited	✗	✓	✓	✗
NGS Super	1,066	12	✓	✓	1	✓	✓	✓	✓
OnePath OneAnswer Frontier Personal Super	969	87	✓	✗	Unlimited	✓	✗	✓	✗
Plum Personal Plan	1,112	46	✗	✗	Unlimited	✓	✓	✓	✗
Suncorp Everyday Super	1,007	1	✓	✗	Unlimited	✓	✗	✓	✓
TWU Super Personal	1,158	3	✗	✗	Unlimited	✓	✓	✓	✗
VicSuper Futuresaver	968	9	✓	✗	Unlimited	✗	✓	✓	✗
Vison Super Personal	1,120	9	✗	✗	Unlimited	✓	✓	✓	✗

★ ★

*Based on an \$80,000 super balance and \$200,000 sum insured amount for Death & TPD cover (for a 35 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Builder

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
Apex Super	1,286	11	✗	✗	Unlimited	✓	✓	✓	✗
Australian Ethical Super	1,784	7	✗	✗	Unlimited	✗	✓	✓	✗
CBUS Personal Super	1,354	4	✓	✓	Unlimited	✗	✗	✓	✓
Christian Super	1,145	5	✗	✗	Unlimited	✗	✓	✓	✗
Colonial First State FirstChoice Personal Super	934	120	✓	✗	Unlimited	✗	✓	✓	✗
Equity Super Personal	2,565	12	✗	✗	Unlimited	✓	✓	✓	✗
First Super	1,044	5	✗	✗	2	✓	✓	✓	✗
GuildSuper Personal	1,323	9	✗	✗	Unlimited	✓	✓	✓	✗
HostPlus Personal Super	1,302	20	✓	✓	Unlimited	✓	✓	✓	✗
NSF Super Personal	1,090	5	✗	✗	1	✓	✓	✓	✗
Perpetual WealthFocus Super	1,882	66	✗	✗	Unlimited	✗	✓	✓	✗
Prime Super	1,184	9	✗	✗	Unlimited	✓	✓	✓	✗
TasPlan Super Personal	1,078	5	✗	✗	1	✗	✓	✓	✗
Virgin Super Plus	1,010	6	✗	✗	Unlimited	✗	✓	✓	✗
Zurich Superannuation Plan	1,374	15	✗	✗	Unlimited	✗	✓	✓	✗
★									
AMG Personal Super	1,744	82	✓	✓	Unlimited	✗	✓	✓	✗
Perpetual Select Super	2,452	13	✗	✗	Unlimited	✓	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 9

*Based on an \$80,000 super balance and \$200,000 sum insured amount for Death & TPD cover (for a 35 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Builder									
Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
SmartSave Personal Choice	1,957	13	x	x	Unlimited	x	✓	✓	x

*Based on an \$80,000 super balance and \$200,000 sum insured amount for Death & TPD cover (for a 35 year old white-collar male)
Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Wealth Accumulator

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
★★★★★ "Outstanding Value"									
AMP Flexible Super - Choice	3,751	94	✓	✗	Unlimited	✓	✓	✓	✓
ANZ Smart Choice Super	2,762	9	✗	✗	Unlimited	✓	✓	✓	✓
Bendigo SmartStart Super	2,555	12	✗	✗	Unlimited	✓	✓	✓	✗
First State Super Personal	3,349	12	✗	✗	1	✓	✓	✓	✗
ING Direct Living Super	2,571	11	✓	✓	Unlimited	✓	✓	✓	✓
Local Government Super Accumulation Scheme	3,216	6	✓	✓	0	✓	✓	✓	✗
Sunsuper For Life	3,404	21	✗	✗	Unlimited	✓	✓	✓	✗
★★★★									
AMP Flexible Super - Core	3,751	5	✗	✗	Unlimited	✓	✓	✓	✓
AMP Flexible Super - Select	3,751	10	✗	✗	Unlimited	✓	✓	✓	✓
Aon Personal Super - Essentials	5,080	31	✓	✓	Unlimited	✓	✓	✓	✗
AustralianSuper Personal Super	3,773	17	✓	✓	Unlimited	✓	✓	✓	✓
ClubPlus Personal Super	3,802	7	✓	✓	Unlimited	✓	✓	✓	✓
EISS Super	4,303	5	✓	✓	Unlimited	✓	✓	✓	✓
Kinetic Super	3,000	8	✗	✗	Unlimited	✓	✓	✓	✗
Prime Super	3,863	9	✗	✗	Unlimited	✓	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 11

*Based on a \$500,000 super balance and \$200,000 sum insured amount for Death & TPD cover (average for a 35 and 45 year old white-collar male)
Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



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Wealth Accumulator

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
Statewide Super ChoicePlus	3,992	10	✗	✗	1	✓	✓	✓	✗
Statewide Super Personal	4,206	10	✗	✗	1	✓	✓	✓	✗
★★★									
AMIST Super Personal	4,022	6	✗	✗	Unlimited	✗	✓	✓	✓
Australian Catholic Super	4,982	11	✗	✗	Unlimited	✓	✓	✓	✗
Austsafe Super	4,518	9	✗	✗	Unlimited	✓	✓	✓	✗
AvSuper	5,231	8	✗	✗	Unlimited	✓	✓	✓	✗
BT Super for Life	5,643	5	✗	✗	Unlimited	✓	✓	✓	✓
BussQ Premium Choice Super	5,083	11	✗	✗	Unlimited	✓	✓	✓	✓
CareSuper Personal	6,309	12	✓	✓	Unlimited	✓	✓	✓	✓
Catholic Super	4,549	14	✗	✗	Unlimited	✓	✓	✓	✗
Commonwealth Essentials Super	4,516	9	✗	✗	Unlimited	✓	✗	✓	✓
Energy Super	6,367	10	✗	✗	1	✓	✓	✓	✗
Equip Super Personal	5,078	12	✗	✗	Unlimited	✓	✓	✓	✗
GuildSuper Personal	5,353	9	✗	✗	Unlimited	✓	✓	✓	✗
HESTA Personal Super	4,710	11	✗	✗	Unlimited	✓	✓	✓	✗
IOOF Employer Super Personal	4,680	251	✓	✓	Unlimited	✗	✓	✓	✗
Legal Super	4,800	11	✓	✓	Unlimited	✗	✓	✓	✓

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 12

*Based on a \$500,000 super balance and \$200,000 sum insured amount for Death & TPD cover (average for a 35 and 45 year old white-collar male)
Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Wealth Accumulator

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
LUCRF Super	4,556	10	✗	✗	Unlimited	✓	✓	✓	✓
MAP Super	4,682	251	✓	✓	Unlimited	✗	✓	✓	✗
Media Super	4,581	23	✓	✓	0	✓	✓	✓	✗
Mercer SmartSuper - Individual	5,643	50	✓	✓	Unlimited	✓	✗	✓	✓
Mine Wealth and Wellbeing Super	6,352	9	✓	✗	Unlimited	✓	✓	✓	✗
MLC MasterKey Super Fundamentals	6,183	48	✓	✗	Unlimited	✗	✓	✓	✗
MTAA Super	3,559	8	✗	✗	Unlimited	✗	✓	✓	✗
NGS Super	5,741	12	✓	✓	1	✓	✓	✓	✓
OnePath OneAnswer Frontier Personal Super	4,132	87	✓	✗	Unlimited	✓	✗	✓	✗
Plum Personal Plan	5,707	46	✗	✗	Unlimited	✓	✓	✓	✗
REST Select	4,548	13	✗	✗	Unlimited	✓	✓	✓	✗
REST Super	4,540	13	✗	✗	Unlimited	✓	✗	✓	✗
Russell Investments iQ Super	3,726	15	✗	✗	Unlimited	✗	✓	✓	✗
Suncorp Everyday Super	5,258	1	✓	✗	Unlimited	✓	✗	✓	✓
TasPlan Super Personal	4,106	5	✗	✗	1	✗	✓	✓	✗
TWU Super Personal	5,788	3	✗	✗	Unlimited	✓	✓	✓	✗
VicSuper Futuresaver	4,617	9	✓	✗	Unlimited	✗	✓	✓	✗
Vison Super Personal	5,295	9	✗	✗	Unlimited	✓	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 13

*Based on a \$500,000 super balance and \$200,000 sum insured amount for Death & TPD cover (average for a 35 and 45 year old white-collar male)
Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Wealth Accumulator

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
★★									
Apex Super	5,758	11	✗	✗	Unlimited	✓	✓	✓	✗
CBUS Personal Super	6,178	4	✓	✓	Unlimited	✗	✗	✓	✓
Christian Super	6,172	5	✗	✗	Unlimited	✗	✓	✓	✗
Colonial First State FirstChoice Personal Super	4,833	120	✓	✗	Unlimited	✗	✓	✓	✗
Equity Super Personal	11,425	12	✗	✗	Unlimited	✓	✓	✓	✗
First Super	4,755	5	✗	✗	2	✓	✓	✓	✗
HostPlus Personal Super	6,509	20	✓	✓	Unlimited	✓	✓	✓	✗
InTrust Super Select	5,572	10	✗	✗	Unlimited	✓	✗	✓	✗
IOOF Pursuit Select Personal	5,549	353	✓	✓	Unlimited	✗	✓	✓	✗
NSF Super Personal	5,386	5	✗	✗	1	✓	✓	✓	✗
Perpetual Select Super	14,052	13	✗	✗	Unlimited	✓	✓	✓	✗
Perpetual WealthFocus Super	10,678	66	✗	✗	Unlimited	✗	✓	✓	✗
Virgin Super Plus	4,603	6	✗	✗	Unlimited	✗	✓	✓	✗
Zurich Superannuation Plan	5,432	15	✗	✗	Unlimited	✗	✓	✓	✗
★									
AMG Personal Super	9,616	82	✓	✓	Unlimited	✗	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 14

*Based on a \$500,000 super balance and \$200,000 sum insured amount for Death & TPD cover (average for a 35 and 45 year old white-collar male)
Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Wealth Accumulator

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
Australian Ethical Super	9,899	7	x	x	Unlimited	x	✓	✓	x
SmartSave Personal Choice	11,192	13	x	x	Unlimited	x	✓	✓	x

*Based on a \$500,000 super balance and \$200,000 sum insured amount for Death & TPD cover (average for a 35 and 45 year old white-collar male)
Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Pre-Retiree

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
★★★★★ "Outstanding Value"									
ANZ Smart Choice Super	1,240	9	✗	✗	Unlimited	✓	✓	✓	✓
AustralianSuper Personal Super	1,598	17	✓	✓	Unlimited	✓	✓	✓	✓
Bendigo SmartStart Super	1,278	12	✗	✗	Unlimited	✓	✓	✓	✗
First State Super Personal	1,516	12	✗	✗	1	✓	✓	✓	✗
Local Government Super Accumulation Scheme	1,596	6	✓	✓	0	✓	✓	✓	✗
Statewide Super ChoicePlus	1,642	10	✗	✗	1	✓	✓	✓	✗
Statewide Super Personal	1,686	10	✗	✗	1	✓	✓	✓	✗
Sunsuper For Life	1,833	21	✗	✗	Unlimited	✓	✓	✓	✗
★★★★									
AMIST Super Personal	1,469	6	✗	✗	Unlimited	✗	✓	✓	✓
AMP Flexible Super - Choice	2,037	94	✓	✗	Unlimited	✓	✓	✓	✓
Aon Personal Super - Essentials	2,512	31	✓	✓	Unlimited	✓	✓	✓	✗
AvSuper	2,024	8	✗	✗	Unlimited	✓	✓	✓	✗
BussQ Premium Choice Super	2,203	11	✗	✗	Unlimited	✓	✓	✓	✓
EISS Super	1,911	5	✓	✓	Unlimited	✓	✓	✓	✓
HESTA Personal Super	2,467	11	✗	✗	Unlimited	✓	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 16

*Based on a \$160,000 super balance and \$100,000 sum insured amount for Death & TPD cover (for a 55 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Pre-Retiree

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
IOOF Employer Super Personal	2,200	251	✓	✓	Unlimited	✗	✓	✓	✗
Mercer SmartSuper - Individual	2,920	50	✓	✓	Unlimited	✓	✗	✓	✓
NGS Super	2,265	12	✓	✓	1	✓	✓	✓	✓
★ ★ ★									
AMP Flexible Super - Core	2,037	5	✗	✗	Unlimited	✓	✓	✓	✓
AMP Flexible Super - Select	2,037	10	✗	✗	Unlimited	✓	✓	✓	✓
Australian Catholic Super	1,947	11	✗	✗	Unlimited	✓	✓	✓	✗
Austsafe Super	1,807	9	✗	✗	Unlimited	✓	✓	✓	✗
BT Super for Life	2,681	5	✗	✗	Unlimited	✓	✓	✓	✓
CareSuper Personal	2,490	12	✓	✓	Unlimited	✓	✓	✓	✓
Catholic Super	2,046	14	✗	✗	Unlimited	✓	✓	✓	✗
CBUS Personal Super	2,485	4	✓	✓	Unlimited	✗	✗	✓	✓
ClubPlus Personal Super	2,411	7	✓	✓	Unlimited	✓	✓	✓	✓
Commonwealth Essentials Super	2,200	9	✗	✗	Unlimited	✓	✗	✓	✓
Energy Super	2,602	10	✗	✗	1	✓	✓	✓	✗
Equip Super Personal	2,065	12	✗	✗	Unlimited	✓	✓	✓	✗
GuildSuper Personal	2,325	9	✗	✗	Unlimited	✓	✓	✓	✗
ING Direct Living Super	1,882	11	✓	✓	Unlimited	✓	✓	✓	✓

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 17

*Based on a \$160,000 super balance and \$100,000 sum insured amount for Death & TPD cover (for a 55 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Pre-Retiree

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
InTrust Super Select	2,151	10	✗	✗	Unlimited	✓	✗	✓	✗
Kinetic Super	1,565	8	✗	✗	Unlimited	✓	✓	✓	✗
Legal Super	2,194	11	✓	✓	Unlimited	✗	✓	✓	✓
LUCRF Super	2,353	10	✗	✗	Unlimited	✓	✓	✓	✓
MAP Super	2,121	251	✓	✓	Unlimited	✗	✓	✓	✗
Media Super	2,022	23	✓	✓	0	✓	✓	✓	✗
Mine Wealth and Wellbeing Super	2,508	9	✓	✗	Unlimited	✓	✓	✓	✗
MLC MasterKey Super Fundamentals	2,851	48	✓	✗	Unlimited	✗	✓	✓	✗
OnePath OneAnswer Frontier Personal Super	2,014	87	✓	✗	Unlimited	✓	✗	✓	✗
Plum Personal Plan	2,555	46	✗	✗	Unlimited	✓	✓	✓	✗
Prime Super	1,901	9	✗	✗	Unlimited	✓	✓	✓	✗
REST Select	2,484	13	✗	✗	Unlimited	✓	✓	✓	✗
REST Super	2,476	13	✗	✗	Unlimited	✓	✗	✓	✗
Russell Investments iQ Super	1,413	15	✗	✗	Unlimited	✗	✓	✓	✗
Suncorp Everyday Super	2,200	1	✓	✗	Unlimited	✓	✗	✓	✓
TWU Super Personal	2,118	3	✗	✗	Unlimited	✓	✓	✓	✗
VicSuper Futuresaver	2,422	9	✓	✗	Unlimited	✗	✓	✓	✗
Vison Super Personal	2,557	9	✗	✗	Unlimited	✓	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 18

*Based on a \$160,000 super balance and \$100,000 sum insured amount for Death & TPD cover (for a 55 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Pre-Retiree

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
★★									
Apex Super	2,847	11	✗	✗	Unlimited	✓	✓	✓	✗
Australian Ethical Super	3,486	7	✗	✗	Unlimited	✗	✓	✓	✗
Christian Super	2,207	5	✗	✗	Unlimited	✗	✓	✓	✗
Colonial First State FirstChoice Personal Super	2,234	120	✓	✗	Unlimited	✗	✓	✓	✗
Equity Super Personal	5,030	12	✗	✗	Unlimited	✓	✓	✓	✗
First Super	1,959	5	✗	✗	2	✓	✓	✓	✗
HostPlus Personal Super	2,969	20	✓	✓	Unlimited	✓	✓	✓	✗
IOOF Pursuit Select Personal	2,184	353	✓	✓	Unlimited	✗	✓	✓	✗
MTAA Super	1,981	8	✗	✗	Unlimited	✗	✓	✓	✗
NSF Super Personal	2,400	5	✗	✗	1	✓	✓	✓	✗
Perpetual Select Super	5,075	13	✗	✗	Unlimited	✓	✓	✓	✗
Perpetual WealthFocus Super	4,102	66	✗	✗	Unlimited	✗	✓	✓	✗
TasPlan Super Personal	2,058	5	✗	✗	1	✗	✓	✓	✗
Virgin Super Plus	2,146	6	✗	✗	Unlimited	✗	✓	✓	✗
★									
AMG Personal Super	3,664	82	✓	✓	Unlimited	✗	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 19

*Based on a \$160,000 super balance and \$100,000 sum insured amount for Death & TPD cover (for a 55 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Pre-Retiree

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
SmartSave Personal Choice	4,038	13	x	x	Unlimited	x	✓	✓	x
Zurich Superannuation Plan	3,113	15	x	x	Unlimited	x	✓	✓	x

*Based on a \$160,000 super balance and \$100,000 sum insured amount for Death & TPD cover (for a 55 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Established

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
★★★★★ "Outstanding Value"									
ANZ Smart Choice Super	1,032	9	✗	✗	Unlimited	✓	✓	✓	✓
AustralianSuper Personal Super	1,400	17	✓	✓	Unlimited	✓	✓	✓	✓
Bendigo SmartStart Super	1,040	12	✗	✗	Unlimited	✓	✓	✓	✗
First State Super Personal	1,184	12	✗	✗	1	✓	✓	✓	✗
Local Government Super Accumulation Scheme	1,396	6	✓	✓	0	✓	✓	✓	✗
Statewide Super ChoicePlus	1,420	10	✗	✗	1	✓	✓	✓	✗
Statewide Super Personal	1,454	10	✗	✗	1	✓	✓	✓	✗
Sunsuper For Life	1,386	21	✗	✗	Unlimited	✓	✓	✓	✗
★★★★									
AMIST Super Personal	1,466	6	✗	✗	Unlimited	✗	✓	✓	✓
AMP Flexible Super - Choice	1,526	94	✓	✗	Unlimited	✓	✓	✓	✓
AMP Flexible Super - Core	1,526	5	✗	✗	Unlimited	✓	✓	✓	✓
AMP Flexible Super - Select	1,526	10	✗	✗	Unlimited	✓	✓	✓	✓
Aon Personal Super - Essentials	1,912	31	✓	✓	Unlimited	✓	✓	✓	✗
EISS Super	1,574	5	✓	✓	Unlimited	✓	✓	✓	✓
ING Direct Living Super	1,508	11	✓	✓	Unlimited	✓	✓	✓	✓

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 21

*Based on a \$140,000 super balance and \$200,000 sum insured amount for Death & TPD cover (for a 45 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

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Established

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
IOOF Employer Super Personal	1,767	251	✓	✓	Unlimited	✗	✓	✓	✗
NGS Super	1,914	12	✓	✓	1	✓	✓	✓	✓
★ ★ ★									
Australian Catholic Super	1,642	11	✗	✗	Unlimited	✓	✓	✓	✗
Austsafe Super	1,511	9	✗	✗	Unlimited	✓	✓	✓	✗
AvSuper	1,714	8	✗	✗	Unlimited	✓	✓	✓	✗
BT Super for Life	2,010	5	✗	✗	Unlimited	✓	✓	✓	✓
BussQ Premium Choice Super	1,830	11	✗	✗	Unlimited	✓	✓	✓	✓
CareSuper Personal	2,222	12	✓	✓	Unlimited	✓	✓	✓	✓
Catholic Super	1,594	14	✗	✗	Unlimited	✓	✓	✓	✗
CBUS Personal Super	2,266	4	✓	✓	Unlimited	✗	✗	✓	✓
ClubPlus Personal Super	1,652	7	✓	✓	Unlimited	✓	✓	✓	✓
Commonwealth Essentials Super	1,829	9	✗	✗	Unlimited	✓	✗	✓	✓
Energy Super	2,073	10	✗	✗	1	✓	✓	✓	✗
Equip Super Personal	1,708	12	✗	✗	Unlimited	✓	✓	✓	✗
GuildSuper Personal	2,095	9	✗	✗	Unlimited	✓	✓	✓	✗
HESTA Personal Super	1,965	11	✗	✗	Unlimited	✓	✓	✓	✗
InTrust Super Select	1,819	10	✗	✗	Unlimited	✓	✗	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 22

*Based on a \$140,000 super balance and \$200,000 sum insured amount for Death & TPD cover (for a 45 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



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Established

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
Kinetic Super	1,304	8	✗	✗	Unlimited	✓	✓	✓	✗
Legal Super	1,838	11	✓	✓	Unlimited	✗	✓	✓	✓
LUCRF Super	1,874	10	✗	✗	Unlimited	✓	✓	✓	✓
MAP Super	1,759	251	✓	✓	Unlimited	✗	✓	✓	✗
Media Super	1,685	23	✓	✓	0	✓	✓	✓	✗
Mercer SmartSuper - Individual	2,428	50	✓	✓	Unlimited	✓	✗	✓	✓
Mine Wealth and Wellbeing Super	2,101	9	✓	✗	Unlimited	✓	✓	✓	✗
MLC MasterKey Super Fundamentals	2,206	48	✓	✗	Unlimited	✗	✓	✓	✗
MTAA Super	1,536	8	✗	✗	Unlimited	✗	✓	✓	✗
OnePath OneAnswer Frontier Personal Super	1,590	87	✓	✗	Unlimited	✓	✗	✓	✗
Plum Personal Plan	2,034	46	✗	✗	Unlimited	✓	✓	✓	✗
Prime Super	1,744	9	✗	✗	Unlimited	✓	✓	✓	✗
REST Select	1,881	13	✗	✗	Unlimited	✓	✓	✓	✗
REST Super	1,873	13	✗	✗	Unlimited	✓	✗	✓	✗
Russell Investments iQ Super	1,251	15	✗	✗	Unlimited	✗	✓	✓	✗
Suncorp Everyday Super	1,786	1	✓	✗	Unlimited	✓	✗	✓	✓
TWU Super Personal	1,916	3	✗	✗	Unlimited	✓	✓	✓	✗
VicSuper Futuresaver	1,870	9	✓	✗	Unlimited	✗	✓	✓	✗

Report Date: August, 2015. (All information is correct as at August 2015.)

Superannuation Star Ratings 2015 - Page 23

*Based on a \$140,000 super balance and \$200,000 sum insured amount for Death & TPD cover (for a 45 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



Superannuation Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
Vison Super Personal	1,964	9	✗	✗	Unlimited	✓	✓	✓	✗
★★									
Apex Super	2,332	11	✗	✗	Unlimited	✓	✓	✓	✗
Christian Super	1,956	5	✗	✗	Unlimited	✗	✓	✓	✗
Colonial First State FirstChoice Personal Super	1,722	120	✓	✗	Unlimited	✗	✓	✓	✗
Equity Super Personal	4,263	12	✗	✗	Unlimited	✓	✓	✓	✗
First Super	1,758	5	✗	✗	2	✓	✓	✓	✗
HostPlus Personal Super	2,434	20	✓	✓	Unlimited	✓	✓	✓	✗
IOOF Pursuit Select Personal	1,654	353	✓	✓	Unlimited	✗	✓	✓	✗
NSF Super Personal	1,999	5	✗	✗	1	✓	✓	✓	✗
Perpetual Select Super	4,280	13	✗	✗	Unlimited	✓	✓	✓	✗
Perpetual WealthFocus Super	3,328	66	✗	✗	Unlimited	✗	✓	✓	✗
TasPlan Super Personal	1,582	5	✗	✗	1	✗	✓	✓	✗
Virgin Super Plus	1,786	6	✗	✗	Unlimited	✗	✓	✓	✗
Zurich Superannuation Plan	2,346	15	✗	✗	Unlimited	✗	✓	✓	✗
★									
AMG Personal Super	3,090	82	✓	✓	Unlimited	✗	✓	✓	✗

*Based on a \$140,000 super balance and \$200,000 sum insured amount for Death & TPD cover (for a 45 year old white-collar male)

Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.



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Established

Product	Total Cost* (\$)	No. of Managed Fund Investment Options	Term Deposits Available	Direct Investment in Australian Shares Available	No. of Free Investment Switches	Financial Advice Available	Income Protection Available	Update Details Online	Mobile App Available
Australian Ethical Super	3,102	7	x	x	Unlimited	x	✓	✓	x
SmartSave Personal Choice	3,447	13	x	x	Unlimited	x	✓	✓	x

*Based on a \$140,000 super balance and \$200,000 sum insured amount for Death & TPD cover (for a 45 year old white-collar male)
Total cost is based on the managed fund investment option that is the default option with 60-80% in growth assets or, when the default option does not fit this criteria, the cheapest non-default option with 60-80% in growth assets.