

ADF Super

MySuper

1300 203 439 adfsuper.gov.au



SuperRatings Assessment

A "good value for money" superannuation fund that is strong in nearly all assessment areas but with average features and/or performance in one or more of our assessment criteria.

You should contact your financial adviser or this fund before making an investment decision.

Investment

Performance*	Excellent	80
Variety of Options	Single Default	
Process	Good	

Fees and Charges

Small Account (5K)	Average	60
Medium Account (50K)	Average	
Large Account (100K)	Average	

Insurance Covers and Costs

Death Insurance	-
Death & Disablement	-
Income Protection	-

Member Servicing

Member Education	Excellent	80
Advice Services	Good	

Administration

Structure & Service	Good	80
Employer Servicing	Average	
Third Party Adviser Servicing	Average	

Governance

Trustee Structure & Risk	Good	80
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* Past performance is not a reliable indicator of future performance

What We Say

ADF Super was established in 2016 to provide for the retirement needs of members employed within the Australian Defence Force.

The MySuper Balanced is the fund's default option, whilst choice members may also select from an additional two Diversified options and a Cash option. The MySuper Balanced option outperformed the relevant SuperRatings Index over the 1 year to 30 June 2019.

Fees are lower than the industry average across all account balances assessed. The fund allows members two free investment switches per financial year before charging a switching fee, although a buy/sell spread may apply.

Defence force members receive Death and Invalidity cover through ADF Cover. ADF Cover is a separately offered benefit to ADF Super members while they are actively engaged in the Defence force.

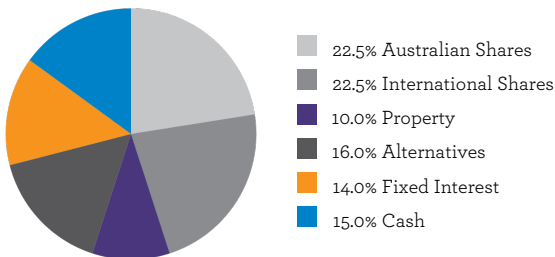
ADF Super provides members with access to free in-house and public seminars around Australia, as well as a range of online fact sheets, calculators, educational videos and Webinars. ADF Super Member Online further allows members to view and update account details and perform transactions.

What They Say

- Trusted expertise in providing superannuation designed to protect the retirement needs of Australian Defence personnel while they work to protect us.
- Investment expertise consistently delivering risk adjusted returns which result in strong net benefit growth to members.
- Access to trusted and independent superannuation guidance ranging from online, public and one to one education seminars through to a member's best interests financial planning service offered on a fee-for-service basis.
- Access to ADF Cover exclusively designed to support our Defence force members.

Investment Allocation

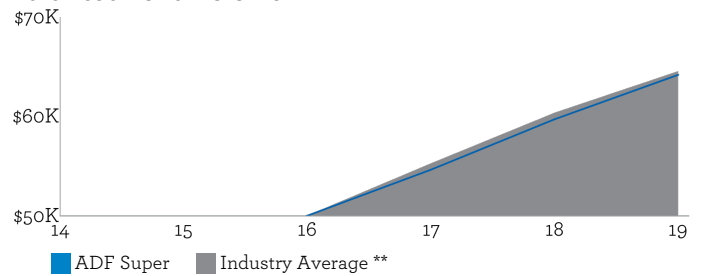
ADF Super - MySuper Balanced



Investment Menu Available

Diversified Options	Growth Assets %
MySuper Balanced	63%

Balanced Fund Returns



** The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

Typical Fees on \$50K

Type (Based on primary rated option)	
Admin Fee (\$)	\$84
Admin Fee (%pa)	0.00%
Investment Fee (%pa)	0.00%
Indirect Cost Ratio (%pa)	1.09%
Switching Fee	\$20
Employer Size Discounts	No
Account Size Discounts	No

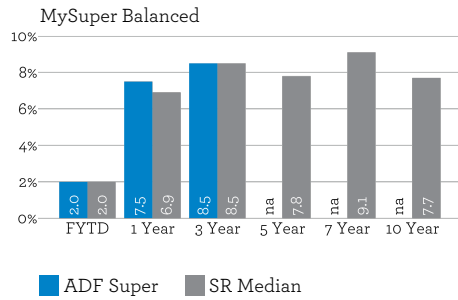
Fee Comparison	\$5K	\$50K	\$100K
This Fund's Basic Fees	\$ 138	\$ 629	\$ 1174
Average Fees	\$ 161	\$ 673	\$ 1249
Better than Average	✓	✓	✓

Modelled on a small (\$50K) employer size. Discounts for larger employers may be obtainable.

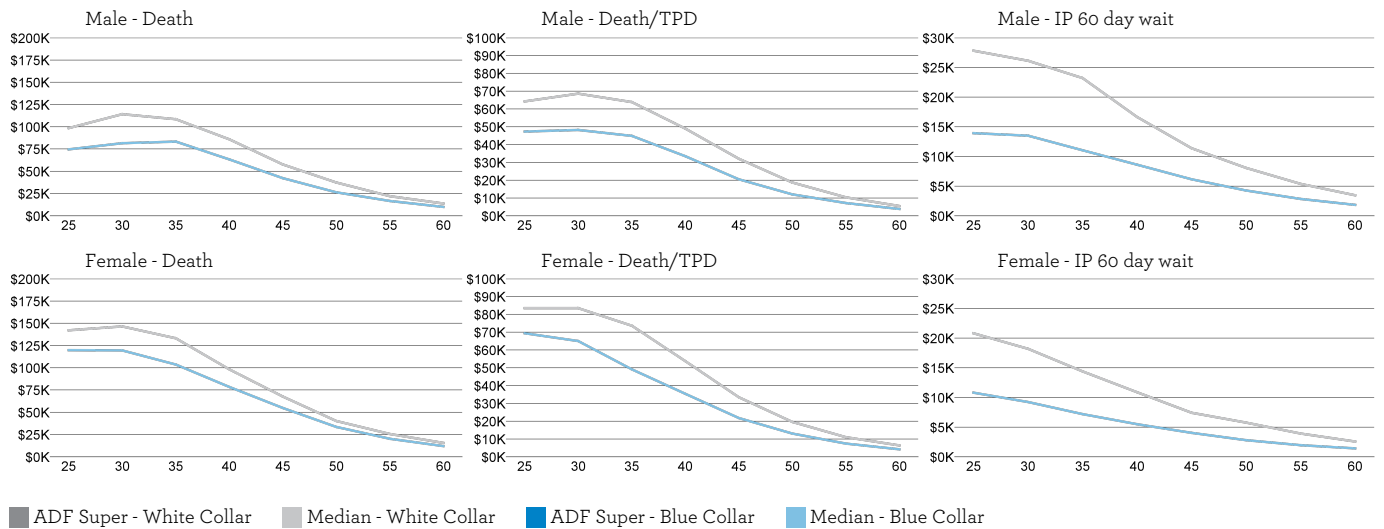
Investment Performance Key Options

*Performance as at 30 September 2019. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

	FYTD	1 Year	3 Year	5 Year	7 Year	10 Year
MySuper Balanced	2.0	7.5	8.5	na	na	na
SR50 Balanced (60-76) Index	2.0	6.9	8.5	7.8	9.1	7.7
CPI	-	1.9	1.6	1.9	2.1	2.4



Insurance - Cover for \$1 per week Based on age next birthday, indicative cover only.



Fund Features

Financial Planning	Yes
Health Insurance	No
Home Loans	No
Credit Cards	No
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Insurance Life Event Increases	No
Long Term Income Protection	No
Valuation Process	Daily Unit Prices

About This Fund

Division Assessed	Employer
No. of Members	15,789
Fund Size	\$282,330,936
Public Offer	No
Fund Type	Government - MySuper
Target Market	Employees of the Australian Defence Force

SuperRatings Assessment

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.

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Excellent: Score 75% - 100%

Well Above Benchmark

110

Good: Score 51% - 74%

Above Benchmark

80

Average: Score 26% - 50%

Benchmark

60

Below Average: Score below 25%

Below Benchmark

40

Alert

For governance, advice & education, administration & investment process, analysis is qualitative and the available information has been insufficient to provide a rating, hence the ALERT symbol.



Concern

Based on the analysis of available information there appear to be real problems in this area.



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