

# ADF Super

Super

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	
Variety of Options	Below Average	
Process	Good	

### Fees and Charges

Small Account (50K)	Average	
Medium Account (250K)	Average	
Large Account (500K)	Average	

### Insurance Covers and Costs

Death Insurance	-
Death & Disablement	-
Income Protection	-

### Member Servicing

Member Education	Excellent	
Advice Services	Good	

### Administration

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

### Governance

Trustee Structure & Risk	Good	
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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.

ADF Super offers an investment menu of 3 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 higher 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.

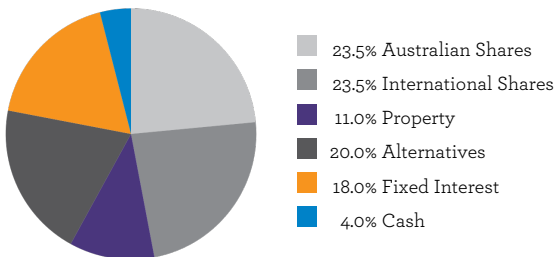
ADF Super provides members with access to free in-house and public seminars around Australia, as well as a range of online fact sheets, calculators, educational videos and Webinars. ADF Super Member Online further allows members to view and update account details and perform transactions.

## 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



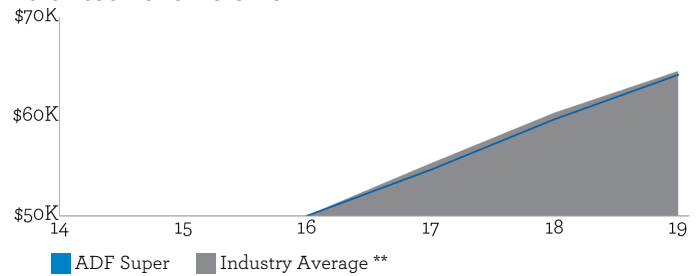
## Core Investment Options Available

Diversified Options	Growth Assets %
MySuper Balanced	63%
Aggressive	81%
Income Focused	35%

Single Sector Options	Single Manager Options	Term Deposits
Cash	Not Available	Not Available

**Individual Shares**  
Not Available

## 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)	1.21%
Switching Fee	\$20
Employer Size Discounts	No
Account Size Discounts	No

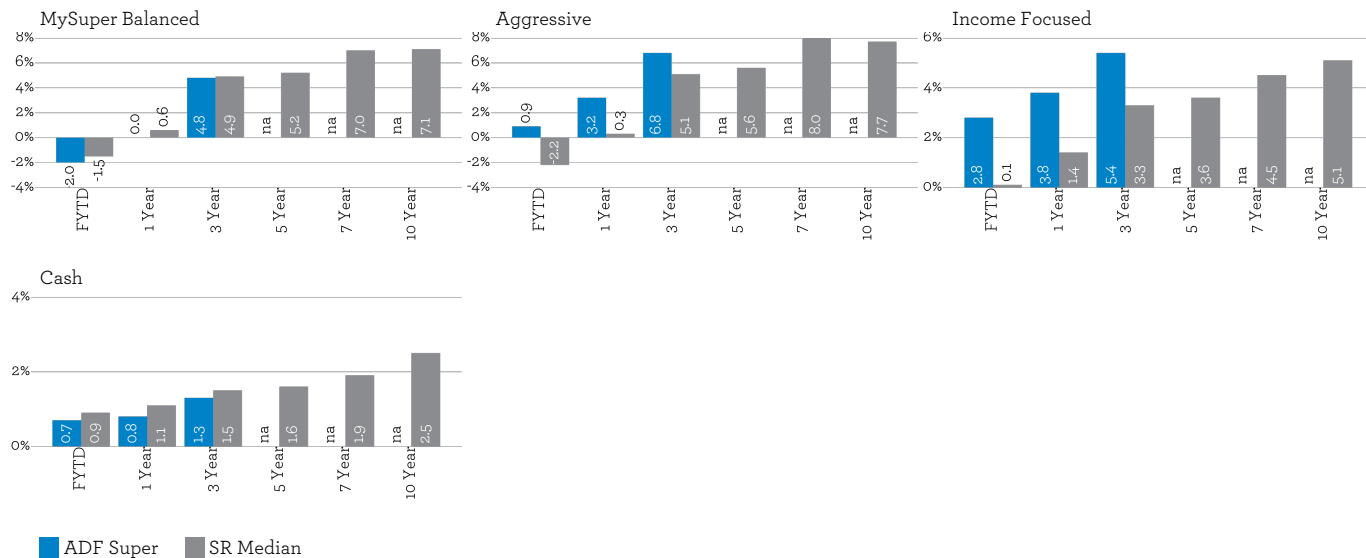
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 689	\$ 3109	\$ 6134
Average Fees	\$ 653	\$ 2856	\$ 5497
Better than Average	✗	✗	✗

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

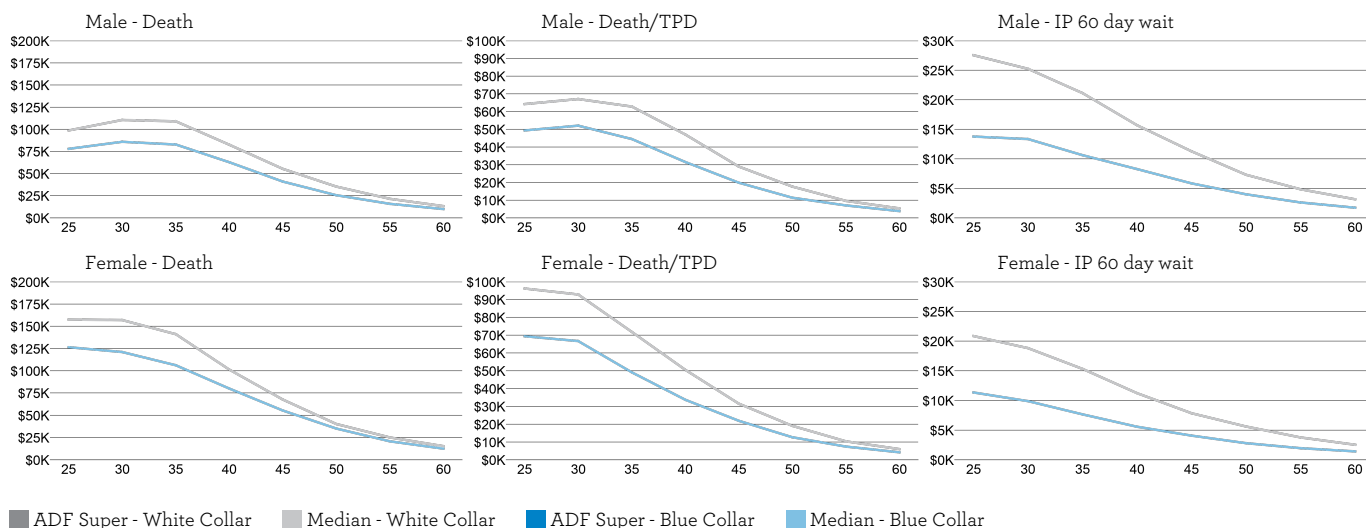
**Investment Performance Key Options**

\*Performance as at 31 May 2020. 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	0.0	4.8	na	na	na
<b>SR50 Balanced (60-76) Index</b>	<b>-1.5</b>	<b>0.6</b>	<b>4.9</b>	<b>5.2</b>	<b>7.0</b>	<b>7.1</b>
Aggressive	0.9	3.2	6.8	na	na	na
Income Focused	2.8	3.8	5.4	na	na	na
Cash	0.7	0.8	1.3	na	na	na
<b>CPI</b>	<b>-</b>	<b>1.8</b>	<b>1.8</b>	<b>1.7</b>	<b>1.9</b>	<b>2.1</b>



**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	20,374
Fund Size	\$402,310,521
Public Offer	No
Fund Type	Government
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.

**SuperRatings** 1300 826 395

**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.

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**Under Review**

Due to recent significant changes, this area is currently under review.

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