

What's Next?

If you are a member of the current default super fund...

You are automatically a member of your employer plan with Resource Super.

Your next employer super contributions will go into an account set up for you.

If you have previously nominated a fund of choice...

You are not affected.

However, you are still eligible to join.

To join Resource Super, you will need to complete a 'Superannuation standard choice form' to newly elect Resource Super as your fund of choice.

Contact your Payroll Officer or Human Resources Manager to obtain a copy of this form.

To access automatic insurance benefits...

You are eligible to receive default insurance cover with no medicals, if you are permanently employed, under 65 years of age and working at least 15 hours per week.

- Existing employees will need to join Resource Super within 120 days of the fund commencement date - 11 June 2015, whilst
- New employees will need to join Resource Super within 120 days of commencing employment.

CONTACT US TO FIND OUT MORE

About Resource Super

We are Australia's dedicated provider of superannuation for people working in the resources sector.

We live by our mission to improve the lives of people working in the resource sector.

We do this by delivering a purpose-built plan with your employer that understands you and your working environment.

Contact Us

We are here to help.

Contact us, if you have any questions about:

- Finding lost super
- Rolling over and consolidating your funds
- Reducing fees
- Transferring your existing insurance cover
- Increasing your insurance cover
- Determining your Occupational Category
- Choosing an investment option
- Nominating your beneficiaries

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To view our Product Disclosure Statement, visit www.resourcesuper.com.au/PDS or call our hotline on 1800 824 227.



Your Employer, ECM, has chosen Resource Super.

This pocket book explains what this means for you.



Why Resource Super?

Your employer plan has been purpose-built for you, to deliver:

\$ Competitive and Flexible Fees

Reduced fees exclusive to your employer plan.

The fees you pay now can make a significant impact to your superannuation account balance at retirement.

Your fees and costs with Resource Super:

Investment Fee (MySuper)	0.47% ¹ p.a.
Administration Fee	0.30% p.a. plus \$80.25 p.a.



Proactive Services

We offer member services on and off site.

You can access our services online, over the phone and on site.



Our interactive To Do List, accessible via your own secure log in at www.resourcesuper.com.au highlights what you need to do now to better prepare for your future.

If you have worked at multiple sites with several employers, you may have lost super.

SEARCH NOW

We make it simple with the click of a button.



Automatic Insurance Benefits

Tailored protection for you and your family.

This means:

- Cover for hazardous occupations
- High Automatic Acceptance Limits (AAL)
- Long term income protection
- No medicals for default cover
- No pre-existing condition exclusions
- Ability to transfer existing cover

Your default cover with Resource Super:

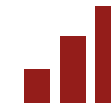
Death and Total and Permanent Disablement Cover

Your level of cover	12.5% of your salary x the number of years you have left to age 65 ²
AAL	Up to \$625,000
How is this paid?	As a lump sum

Income Protection Cover

Your level of cover	75% of your salary
Benefit period	5 years
Waiting period	30 days
AAL	Up to \$14,000 per month
How is this paid?	As a monthly benefit

Advice contained in this advertisement is general advice only and does not take into account your particular objectives, financial situation or needs. Before you act on this advice you should consider the appropriateness of this advice taking into account your own objectives, financial situation and needs and review the product disclosure statement at www.resourcesuper.com.au/PDS. Issued by Resource Super Pty Ltd, ABN 15 153 305 223, AFSL 420220, division of Russell SuperSolution MasterTrust, ABN 89 384 753 567.



Strong Investment Performance

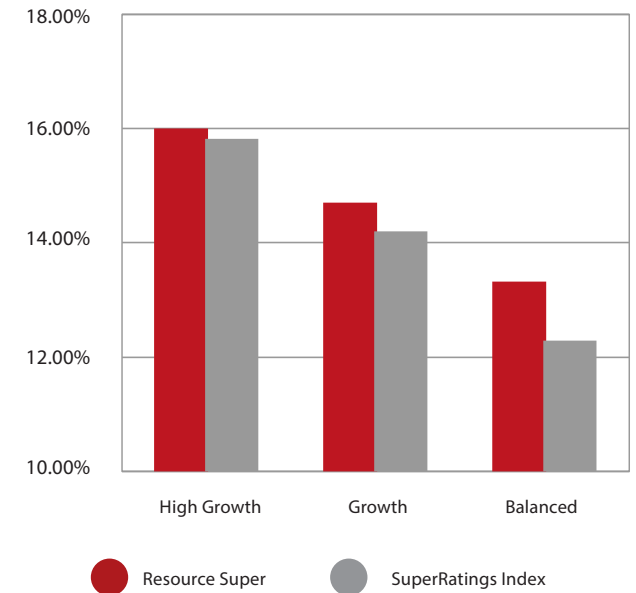
Delivering results.

Our fund is expertly managed by Russell Investments³ who manage over \$333.1⁴ billion in assets worldwide.

You have **15** investment options to choose from.

This is how our diversified investment options performed against the SuperRatings Index:

3 Year Investment Returns to 28 February 2015 (p.a.)⁵



Past performance is not a reliable indicator of future performance. Performance is net of fees and charges. Performance for periods longer than 1 year are annualised.

1. The quoted fee here is for the Resource Super Balanced Opportunities Portfolio and includes a performance fee.
2. Future Years of Service (FYS)
3. Resource Super is a division of the Russell SuperSolution Master Trust 89 384 753 567 ABN, TRM0001AU USI, 89 384 753 567 742 MySuper Authorisation.
4. As at 31 December 2014
5. Source: Russell Investments, Chant West Multi-Manager Monthly Survey February 2015, <http://www.superratings.com.au/latest-returns/returns>