



Super incentives for your family to join Asgard

“Wouldn't it be great if your spouse and family could access the same rewarding super benefits that you receive and choose from the same range of insurance options?”

Asgard's Spouse and Family Accounts feature offers your spouse and family access to the same award-winning account that you hold.

In addition to receiving the same competitive fee structure as you do, your spouse and family will benefit from the convenient features of an Asgard account such as investment choice, online access, a dedicated call centre and many other great benefits listed below.

Encourage your spouse and family to find out why Asgard is rated number one for service in the industry.

Insurance

Asgard is also offering a great range of insurance options for your spouse and family to choose from including Life Protection, Life and TPD Protection, and Salary Continuance.

Your spouse can access insurance at group rates specified in the Asgard Employee Superannuation Account (AESA) PDS.

Your family must apply for a personal account with Asgard via the Asgard Personal Protection Package (APPP) to access the insurance benefits.

Both spouses and family are individually underwritten.

Benefits of an Asgard account

Your spouse and family can access the same great benefits as you including:

- investment choice
 - Separately Managed Accounts – Funds (SMA–F) – A choice of one of five pre-set portfolios of managed investments tailored to meet specific investment risk tolerance levels; or
 - Managed Profiles (MP) – A choice of more than 270 managed investments and a broad selection of shares listed on the S&P/ASX 300 index
- flexibility – you can switch between SMA–F and MP at any time
- administration fee and employer group tiering which means the more money you or your employer invests with Asgard the lower your administration fees will be
- online access
- a dedicated call centre
- a range of insurance options

For more detailed information visit the Business Super pages of the Asgard website at www.asgard.com.au or call Investor Services on 1800 998 185.

Asgard

Important information

The information ('advice') provided in this publication does not take into account your personal objectives, financial situation or needs and, because of that, you should before acting on the advice, consider the appropriateness of the advice having regard to your personal objectives, financial situation or needs. In deciding whether to open, or to continue to hold, an Asgard Super Account, you should consider the Product Disclosure Statement for that Account issued by Asgard. In deciding whether to take out, or maintain, insurance through the Asgard Personal Protection Plan, you should consider the Product Disclosure Statement for that Plan issued by the insurer, AIG Life. AIG Life is the trading name of American International Assurance Company (Australia) Limited. ABN 79 004 837 861, AFSL 230043. Copies can be obtained from Asgard or a financial adviser. Information about the remuneration (including commission) or other benefits that Asgard and any other person can receive in respect of, or that is attributable to, an Asgard Account is set out in the Financial Services Guide issued by Asgard.

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