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Australian Securities & Investments Commission's financial tips & safety checks

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Super funds comparison worksheet

If you're comparing super funds, use each fund's **product disclosure statement** to find out what you need to know. To help you compare funds, use this worksheet to collect information. Compare your employer's chosen fund with at least two other funds, for example an industry fund and a retail fund.

Warning: please do **not** use this worksheet if you are able to receive 'defined benefits' as a member of a 'defined benefit' super fund. Instead, read about this type of fund in our brochure *Super Choices*.

Need more help?

For more information about comparing super funds, read ASIC's booklet *Super Choices* on our consumer website **FIDO** at www.fido.gov.au/superchoices

Super fund websites or helplines may offer more information about their products.

	Your employer's chosen fund	Industry fund	Retail fund
Fund name			
Any extra super benefits			
Extra employer contributions?			
Redundancy benefits?			
Fees and costs			
Management costs for your investment option as % of your total account			
Amount of any additional dollar-based management costs			
*Contribution fee, as % of each contribution			
*Withdrawal fee, as % of each amount withdrawn			

* You may be able to negotiate lower fees

... continued overleaf

	Your employer's chosen fund	Industry fund	Retail fund
Fund name			
Fees and costs (continued)			
*Termination fee, as % of your total account on closing it			
Service fees, e.g. switching fee, adviser service fee			
Insurance			
Automatic cover or subject to medical questionnaire or exam?			
Life insurance: \$ cost per year for the amount of cover you want or cost of compulsory cover			
Total and permanent disability: \$ cost per year for the amount of cover you want or cost of compulsory cover			
Salary continuance or temporary disability cover for up to 2 years: \$ cost per year for the amount of cover you want			
Any relevant restrictions, e.g. age limits, dangerous jobs, maternity leave			
Investment options			
At least one growth and one conservative option? Yes or no			
Enough options for you? Yes or no			
Investment performance			
% each year, based on average five-year performance of your investment option			
Other services and features you need			
Insert relevant details			

* You may be able to negotiate lower fees

Use ASIC's superannuation calculator at
www.fido.gov.au/supercalc
to help you compare the effect of fees on your retirement income.