

More bang for your buck

GuildSuper has lowered fees, introduced a tiered fee structure and upgraded its Death and Total and Permanent Disablement (TPD) insurance to provide more cover at no extra cost.

The Fund has reduced its management fees for all members from 1.845 per cent to 1.337 per cent.

Child care industry workers and operators with larger superannuation account balances can particularly benefit from these changes. Accounts balances over \$25,000, will be charged a low 0.337 per cent management fee, after receiving a full 1 per cent rebate for balances over \$25,000. Members will receive the rebate through the issue of additional units to their accounts.

This makes now a better time than ever to further cut down fees by consolidating your super fund accounts into one and rolling over into the Australian Child Care Super Fund. Visit www.childcaresuper.com.au to find out how.

Increased insurance cover

The Fund has boosted members' insurance cover, providing increased financial protection for members and their family against life's unexpected events. Members with Automatic Death and Total and Permanent Disablement cover gain extra cover at zero cost.

Also, members who currently hold Automatic Death and TPD cover, from 15 December 2009, will benefit from Automatic Income Protection cover. This cover provides a replacement income if you're temporarily unable to work in your usual occupation due to sickness or injury. Members can choose to opt-out if they don't need the cover.

To find out more about your insurance options and how easy it is to rollover your super funds visit www.childcaresuper.com.au or contact the Customer Service Team on 1800 060 215

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