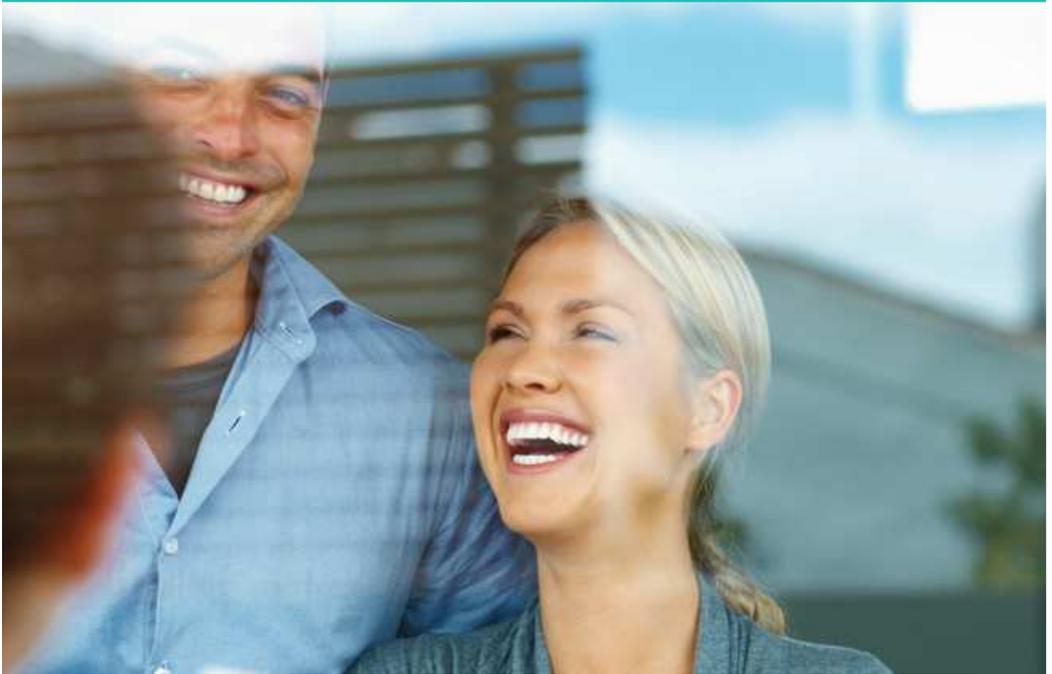


# Industry division

## PRODUCT DISCLOSURE STATEMENT

Issued 1 October 2017



This Product Disclosure Statement (PDS) has been issued by Club Plus Superannuation Pty Limited ABN 26 003 217 990 AFSL No: 245362 RSE Licence No: L0000529 RSE Registration No: R1000757 the Trustee of Club Plus Superannuation Scheme (Club Plus Super) ABN 95 275 115 088. It is a summary of significant information and contains a number of references to other information in Information Booklets, which form part of this PDS. The Information Booklets referred to are highlighted by . You can access the PDS and Information Booklets at [clubplussuper.com.au/tools-resources](http://clubplussuper.com.au/tools-resources), or you can call us on **1800 680 627**.

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Any advice in this document is of a general nature only and does not take into account your personal objectives, financial situation or needs. Prior to acting on any information in this document, you need to take into account your own financial circumstances, consider the Product Disclosure Statement (PDS) for any product you are considering and seek independent financial advice if you are unsure of what action to take.

## 1 ABOUT CLUB PLUS SUPER

We are more than just a super fund. Run only to benefit members, we stand by you through all of the important stages of your life.

Club Plus Super was established in 1987 to provide superannuation for the club industry. Today we have more than 80,000 members and over 13,000 employers across Australia in a growing variety of businesses. As a public offer industry fund, we are open to all members and we are also listed in the Registered and Licensed Clubs Award and the Hospitality Industry (General) Award.

According to SuperRatings, Club Plus Super “is a best value for money super fund that is well balanced across all key

assessment criteria in a robust, secure and proven risk framework.”<sup>1</sup>

For those of you who want to make your own choices, we offer 7 investment options (see section 5) and a range of insurance options (see section 8).

The Club Plus Pension and Transition to Retirement Pension are also available to help you transition from working into retirement.

<sup>1</sup> SuperRatings Benchmark Report 2017

Club Plus Super is MySuper Authorised 95 275 115 088 045. A copy of the product dashboard for the MySuper option is available at [clubplussuper.com/mysuper-dashboard](https://clubplussuper.com/mysuper-dashboard). You can find important information about our fund, including our Trust Deed, Annual Report, (directors’ and executives’ remuneration) and other regulatory information at [clubplussuper.com.au/tools-resources/regulatory-prescribed-information](https://clubplussuper.com.au/tools-resources/regulatory-prescribed-information).

## 2 HOW SUPER WORKS



Superannuation helps you save for your retirement and, for most of us, it's compulsory. Generally, if you are employed and earning more than \$450 per month, the Government requires your employer to make Superannuation Guarantee (SG) contributions for you at least every three months.

Superannuation provides tax benefits that help in saving for your retirement. Contributions and investment earnings in super may attract lower tax than the tax on your salary, and your balance is generally tax free on withdrawal after you turn 60.

Under Choice of Fund, most employees can choose which fund they want their super contributions paid to. This is important to know as having multiple superannuation accounts may result in additional fees and therefore reduced retirement savings.

### Contributions

There are a number of ways you can add to your super on top of employer SG contributions:

- Ask your employer to salary sacrifice some of your before tax income into your Club Plus Super account.
- Make a personal contribution to super and claim a tax deduction.
- Roll over your super from another fund into your Club Plus Super account.
- If you make after tax contributions, you may also be eligible for the government co-contribution.
- Your spouse may also contribute to your super and receive a tax rebate.

Because super provides generous tax benefits, the Government sets limits on the amount of contributions you can make to super. For more information, refer to section 7 “How super is taxed”.

### Withdrawing your super

Super is a long term investment for your retirement. The Government sets preservation rules as to when you will be able to withdraw your super. There are some conditions for early release, but these circumstances are limited (such as financial hardship or permanent incapacity).

When you retire, Club Plus Super offers income streams (Club Plus Pension and Transition to Retirement Pension) for members who have retired or are transitioning to retirement.



You should read the important information about how to make additional contributions and claiming your super before making a decision. Go to the *Member Booklet* at [clubplussuper.com.au/tools-resources](http://clubplussuper.com.au/tools-resources) and read the sections on “Making extra contributions” and “Claiming your benefits”. The material relating to making contributions and claiming your super benefits may change between the time when you read this Statement and the day when you acquire this product.

# 3 BENEFITS OF INVESTING WITH CLUB PLUS SUPER

Your super will most likely be your main source of income during your retirement. That's why you need to be confident your super is in the right hands.

## Some of the benefits of investing with Club Plus Super are:

	<b>Best value</b>	Ranked as a “best value for money” superannuation fund by SuperRatings. <sup>1</sup>
	<b>Flexible insurance options</b>	Automatic cover of one unit for death, terminal illness and total and permanent disability is provided to eligible new members with the ability to increase to two units (without medical evidence) if taken up within 60 days of joining.  Automatic income protection is provided for up to 90% of your income plus employer Superannuation Guarantee (SG) contributions.  You can choose to change your insurance requirements at any time.
	<b>Financial advice</b>	For personal financial advice, we can refer you to Club Plus Financial Planning. <sup>2</sup>
	<b>Range of investment options</b>	Choose one of our managed investment options or ‘self manage’ your super through the Club Plus Super Direct Investment Option and invest in shares, a selection of exchange traded funds (ETFs), and Term Deposits.
	<b>Easy online access to your super</b>	Through MemberAccess <a href="https://clubplussuper.com.au/memberaccess">clubplussuper.com.au/memberaccess</a> you can update your details, consolidate other super funds, switch investment options and manage your insurance. With daily unit pricing, you can also access up to date information about how your super is performing.
	<b>Pension</b>	Club Plus Super offers the Club Plus Pension and Transition to Retirement Pension for members who have retired or are transitioning to retirement. For more information, see the relevant PDS at <a href="https://clubplussuper.com.au/tools-resources">clubplussuper.com.au/tools-resources</a> .

<sup>1</sup> SuperRatings Benchmark Report 2017

<sup>2</sup> Club Plus Financial Planning Pty Ltd (Club Plus Financial Planning), ABN 14 143 636 766 is a Corporate Authorised Representative #367058 of Adviser Network Pty Ltd, ABN 25 056 310 699 (“Licensee”). The Licensee holds a current Australian Financial Services Licence #232729 and is responsible for the financial services provided to you. All Club Plus Financial Planning’s financial advisers are sub authorised representatives of the Licensee.



You should read the important information about the benefits of investing with Club Plus Super before making a decision. Go to the *Member Booklet* at [clubplussuper.com.au/tools-resources](https://clubplussuper.com.au/tools-resources) and read the section on “Benefits of investing with Club Plus Super”. The material relating to the benefits of investing with Club Plus Super may change between the time when you read this Statement and the day when you acquire this product.

# 4 RISKS OF SUPER



All investments carry some form of risk as this is the trade off for producing returns. Investments classed as high risk aim to produce higher returns over the long term, however they produce greater levels of market volatility in the short term in order to achieve their investment objective.

When investing in super there are a number of different types of risks to consider:

- As investment returns are not guaranteed (other than Term Deposit rates within the Direct Investment Option, which are known upfront), you may experience positive and negative returns. This means you may lose some of your money (if the Fund experiences negative performance) and the value of your investments will vary.
- Investments are made within different types of asset classes such as cash, fixed interest, property, shares and alternative assets. Each asset class carries a different level of risk.
- Your investment return will vary over time and future returns could differ from past returns.
- Laws affecting super can change.
- Investment options may be altered and investment managers may be changed.
- The amount of superannuation available to you from contributions and returns may not be enough to provide for an adequate retirement.
- Inflation may erode the real value of your investment.
- Certain investments, especially unlisted or alternative investments, may be difficult to sell quickly and may be realised at a loss.
- The value of international investments may be affected by movements in the Australian dollar relative to foreign currencies and may increase or decrease the value of your investment.

The level of risk suitable for you is dependent on a number of factors including your age, how long you will be invested in superannuation, other investments you have outside super and your risk tolerance (how comfortable you are with risk and the chance of losing money).



You should read the important information about the risks of investing in super before making a decision. Go to the *Investment Booklet* at **clubplussuper.com.au/tools-resources** and read the section on “Understanding Risk”. The material relating to the risks of investing in super may change between the time when you read this Statement and the day when you acquire this product.

# 5 HOW WE INVEST YOUR MONEY

When you join Club Plus Super, you may select one of the seven investment options you would like your super invested in. If you do not select an investment option, your money will be invested in the MySuper option.

## The seven investment options are:

- Cash
- Conservative Balanced
- MySuper
- Growth
- High Growth
- Australian Shares
- International Shares

Club Plus Super also offers a Direct Investment Option (DIO) for eligible members to invest a proportion of their super in the following:

- Shares listed on the S&P/ASX 300
- Selected Exchange Traded Funds
- Term Deposits

Each investment option has a varying level of risk and potential return. For all investment options, other than DIO, returns are passed on through unit prices. **When choosing which option(s) to invest in you should consider the likely investment return, the risk and your investment timeframe.** From time to time we may add to, close, or make changes to our investment options. Unless the change is materially significant, we will inform you via the website.

## How to switch investments

1. You can change (switch) investment options as often as you like.  
Switches will be processed two business days after the request is received using the most recent buy price(s) available as at the date of processing.
2. You can request to switch via MemberAccess at **clubplussuper.com.au/memberaccess** or download a *Member Investment Choice* form from **clubplussuper.com.au/tools-resources**.  
Please note: Buy/sell spreads may apply to switches. A business day does not include a NSW public holiday or bank holiday.



You should read the important information about investment choice before making a decision. Go to **clubplussuper.com.au/tools-resources** and read the *Investment Booklet*. This material may change between the time when you read this Statement and the day when you acquire this product.



## MYSUPER

### Investment objective

CPI + 3% on rolling 10 year periods

### Suggested investment timeframe

Minimum 5 years

### Suitable for

This option is structured for members with a medium to long term investment horizon (five years or more) who are seeking a steady rate of returns and can tolerate moderate to high levels of volatility.

### Level of investment risk\*

High. A negative return is expected between 4 and 6 out of every 20 years.

### Asset allocation



Australian Shares	25%	(17-37%)
International Shares	25%	(17-37%)
Direct Property	11%	(0-15%)
Infrastructure	6%	(0-15%)
Growth Alternatives	9%	(0-15%)
<b>Total growth assets</b>	<b>76%</b>	<b>(60-80%)</b>
Defensive Alternative	7%	(0-20%)
Australian Bonds	6%	(0-15%)
International Bonds	6%	(0-20%)
Cash	5%	(0-20%)

**Total defensive assets 24% (20-40%)**

\*The investment risk (referred to as the Standard Risk Measure) is based on industry guidelines to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period. More information is included in the *Investment Booklet* at [clubplussuper.com.au/tools-resources](http://clubplussuper.com.au/tools-resources).

# 6 FEES AND COSTS

## CONSUMER ADVISORY WARNING

### DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100 000 to \$80 000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

Your employer may be able to negotiate to pay lower administration fees. Ask the fund or your financial adviser.

### TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a superannuation fee calculator to help you check out different fee options.

## Fees and other costs for the MySuper investment option

MySuper option		
Type of fee	Amount	How and when paid
Investment fee <sup>1,2</sup>	1.03% p.a.	Deducted before unit prices are determined
Administration fee	\$93.60 p.a. (\$1.80 per week) + 0.20% p.a. of your account balance at the end of each month	Deducted monthly on the last Friday of each month
Buy/sell spread <sup>2</sup>	Buy spread: 0.15% Sell spread: 0.15%	Applied to daily unit prices to cover the cost of buying and selling units
Switching fee	Nil	Not applicable
Exit fee	\$55	Deducted from your account when you leave the fund or when you make a withdrawal
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil	Not applicable
Other fees and costs <sup>3</sup>	0%	Not applicable
Indirect cost ratio (ICR)	0%	Not applicable

<sup>1</sup> The investment fees shown are estimated by reference to investment related fees and costs, including underlying investment manager costs, incurred for the 12 month period to 30 June 2017. Accordingly, actual investment fees over the current period of the PDS will vary based on actual fees and costs incurred in that period.

<sup>2</sup> Investment Fees and Buy/Sell spreads for other investment options are shown in the Investment Fees table on page 8 of the Member Booklet.

<sup>3</sup> Refer to 'Additional Explanation of Fees and Costs' on page 7 of the Member Booklet.



### Example of annual fees and costs for our MySuper investment option

This table gives an example of how the fees and costs of the MySuper option can affect your superannuation over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

	Club Plus Super MySuper option	Balance of \$50,000
Investment fees	1.03% p.a.	For every \$50,000 you have in the MySuper product you will be charged \$516 each year
<b>PLUS</b> Administration fees	\$93.60 p.a. (\$1.80 per week) plus 0.20% p.a. of your account balance at the end of each month	<b>And</b> , you will be charged administration fees of \$93.60 regardless of your balance plus \$100
<b>PLUS</b> Indirect costs for the MySuper investment option	Nil	Nil
<b>EQUALS</b> Cost of product		If your balance is \$50,000, then that year you will be charged fees of \$710

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you will be charged an **exit fee** of \$55 and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is 0.15% (this will equate to \$75 for every \$50,000 you withdraw).

Fees and costs may be revised or adjusted by Club Plus Super from time to time without your consent. Where there is an increase in fees or charges, Club Plus Super will give prior notice of at least 30 days as required by law.

### Advice fees

**Additional fees may apply if a financial adviser is consulted.** If you require personal financial advice, we can refer you to Club Plus Financial Planning who will advise you of any costs that could be incurred before you proceed, based upon your individual needs. Also, if you are issued with a Statement of Advice from Club Plus Financial Planning, it will include details of these fees.



You should read the important information about fees and costs before making a decision. Go to [clubplussuper.com.au/tools-resources](http://clubplussuper.com.au/tools-resources) and read the *Member Booklet*. This material may change between the time when you read this Statement and the day when you acquire this product.

# 7 HOW SUPER IS TAXED

Super is a tax effective way to save for your retirement, however the rules can be complex. Club Plus Super will deduct the tax applicable to your super contributions, investment returns and withdrawals from your account (as applicable) and pay it directly to the Australian Tax Office.

## Tax on contributions

The government sets limits on the amount of before tax (concessional) and after tax (non concessional) contributions you can make to super. **If you exceed the contribution limits, you will pay extra tax.**

Contributions made before tax (concessional) up to the concessional contribution cap are subject to 15% tax when received by Club Plus Super. These include Superannuation Guarantee and salary sacrifice contributions and also include personal deductible contributions.

If your income plus concessional contributions exceeds \$250,000, you will pay an additional 15% tax on the contributions that are in excess of the \$250,000 threshold. The ATO will assess your liability for the additional tax.

Contributions made from after tax (non concessional) contributions are not taxed when received by Club Plus Super. These include spouse contributions and government co-contributions.

All before or after tax contributions that exceed the annual limits will attract extra tax.

## Tax on investment earnings

Investment earnings are taxed at up to 15% and deducted from returns.

## Tax on withdrawals

Withdrawals from Club Plus Super will generally be subject to tax if you are under age 60. After age 60, you can withdraw your super tax free. When you apply for a withdrawal from your super, your benefit will be subject to tax based on the tax free and taxable components and your age at the time of your application.

### **You should provide your tax file number (TFN) when you join Club Plus Super.**

If we don't have your TFN, your before tax contributions and withdrawals are taxed at a higher rate and we won't be able to accept after tax contributions from you.



You should read the important information about providing your TFN before making a decision. Go to **[clubplussuper.com.au/tools-resources](https://clubplussuper.com.au/tools-resources)** and read the *Member Booklet*. This material may change between the time when you read this Statement and the day when you acquire this product.

# 8 INSURANCE IN YOUR SUPER

Insurance through your Club Plus Super account may be a tax effective way to ensure you and your family are looked after financially if the unexpected occurs. When you first join Club Plus Super, you may be automatically covered for one unit of death, terminal illness, total and permanent disablement (TPD) cover and (short term) income protection cover.

Insurance cover is provided by OnePath Life Limited ABN 33 009 657 176 AFSL 238341.

The insurance described here is a guide only and more information about eligibility, changing or varying your insurance, terms and conditions that may affect your entitlement to automatic cover is detailed in the *Industry Insurance Booklet* available from **clubplussuper.om.au/tools-resources**.

The following is a summary of the types and cost of cover available:

## 1) Death, Terminal Illness and TPD cover

Provides a lump sum benefit if you die, become terminally ill (with less than 24 months to live) or become totally and permanently disabled.

## 2) Death Only cover

Provides a lump sum benefit if you die or become terminally ill (with less than 24 months to live).

## Cost of Cover

Age Band (age next birthday)	Death (\$per unit per week)	TPD (\$per unit per week)	Death and TPD (\$per unit per week)
15 - 20	0.96	0.23	1.19
21 - 30	0.90	0.30	1.20
31 - 45	1.95	0.81	2.76
46 - 55	1.17	1.25	2.42
56 and over	0.82	0.68	1.50

## 3) Short Term Income Protection cover

Income protection provides an income replacement benefit (after the waiting period) if you are temporarily off work due to sickness or injury. The maximum benefit payable is 90% of your income plus employer Superannuation Guarantee (SG) contributions.

## Cost of Cover

Premium Rates are a % of Employer SG Contribution			
Waiting Period (Days)	21	45	90
Benefit Period (Years)	2	2	2
<b>Premium Rates</b>	<b>9.48%</b>	<b>8.08%</b>	<b>4.82%</b>

## Cancelling your insurance

Insurance cover with Club Plus Super is not compulsory and you can cancel your cover at any time by completing an *Insurance Variation, Cancellation or Reduction* form available from **clubplussuper.om.au/tools-resources**. Please note, that **unless your cover is cancelled, insurance premiums will automatically be deducted from your Club Plus Super account.**

# 8

## INSURANCE IN YOUR SUPER (CONT.)

The following table shows the level of Death, Terminal Illness and TPD cover provided for 1 unit based on your age:

Age next birthday	Death cover	TPD cover	Age next birthday	Death cover	TPD cover
15	\$50,000	\$50,000	41	\$131,500	\$49,000
16	\$50,000	\$50,000	42	\$131,500	\$47,000
17	\$50,000	\$50,000	43	\$131,500	\$45,000
18	\$50,000	\$50,000	44	\$120,000	\$41,000
19	\$50,000	\$50,000	45	\$110,000	\$36,000
20	\$50,000	\$50,000	46	\$90,000	\$30,000
21	\$50,000	\$50,000	47	\$60,000	\$24,000
22	\$51,000	\$50,000	48	\$40,900	\$21,000
23	\$52,000	\$50,000	49	\$35,100	\$19,000
24	\$53,000	\$50,000	50	\$29,200	\$17,000
25	\$55,000	\$50,000	51	\$26,300	\$15,000
26	\$60,000	\$50,000	52	\$23,400	\$13,000
27	\$65,000	\$50,000	53	\$20,500	\$12,000
28	\$75,000	\$50,000	54	\$17,500	\$11,000
29	\$88,000	\$50,000	55	\$14,000	\$10,000
30	\$100,000	\$50,000	56	\$10,000	\$9,000
31	\$110,000	\$50,000	57	\$10,000	\$8,000
32	\$118,000	\$50,000	58	\$10,000	\$7,000
33	\$125,000	\$50,000	59	\$10,000	\$6,000
34	\$130,000	\$50,000	60	\$10,000	\$5,000
35 - 40	\$131,500	\$50,000	61 - 70	\$7,500	N/A



## Increasing your level of Death, Terminal Illness & TPD insurance

When you join Club Plus Super, you can apply for an additional unit of Death, Terminal Illness and TPD cover, without having to provide evidence of health. To be eligible for this cover, you will need to complete the *Special Offer form* (enclosed with your Welcome Letter) within 60 days from the date of the Welcome Letter.

You can also increase your level of cover under the Life Events option. This option allows you to take up extra Death, Terminal Illness and TPD cover without having to provide evidence of health for certain significant life events such as getting married, the birth or adoption of a child, your child commencing primary or secondary school, new or increased mortgage, milestone birthdays of 30, 40, and 50 years. For more information, see the *Insurance Booklet*.

Alternatively, additional cover can be applied for at any time, but you will need to complete the *Personal Statement form* (located at [clubplussuper.com.au/tools-resources](http://clubplussuper.com.au/tools-resources)) and be assessed by the insurer.

You can also fix your level of cover, which means the amount of cover provided stays the same, but the premium you pay will generally increase as you age.

## Long Term Income Protection

You have the option to apply for Long Term IP cover, which pays you a benefit up to age 65 after a two year waiting period. Under Long Term IP cover, you can receive a monthly benefit of up to 75% of your income plus the SG contribution, subject to a maximum of \$30,000 per month.



You should read the important information about insurance before making a decision. Go to [clubplussuper.com.au/tools-resources](http://clubplussuper.com.au/tools-resources) and read the *Industry Insurance Booklet*. This material may change between the time when you read this Statement and the day when you acquire this product.

# 9 HOW TO OPEN AN ACCOUNT

You can join the Industry Division of Club Plus Super if your employer has opened an account for you which means your membership is automatically accepted and you do not need to complete a Member Application.

A Welcome Letter will be sent to you confirming your membership and other important details about your options.

If your employer is not registered as a participating employer or you are self employed, you can join the Personal Division of Club Plus Super. For more information, contact us on **1800 680 627** or read the *Personal Division PDS* available from [clubplussuper.com.au/tools-resources](http://clubplussuper.com.au/tools-resources).

## Cooling off period

A cooling off period does not apply to you if your employer has established a member account for you within the Industry Division.

If you completed a Member Application or joined online at [clubplussuper.com.au/join](http://clubplussuper.com.au/join), a cooling off period of 14 days will apply from the earlier of:

- five days after the date shown on your Welcome Letter
- the date you received your Welcome Letter.

The amount refunded or transferred may be less than the amount invested due to movements in unit prices and/or any taxes payable.

## Enquiries and complaints

Most enquiries can be resolved by calling us on **1800 680 627**. Club Plus Super also has a formal complaints procedure for members and their beneficiaries. All complaints will be properly considered and dealt with within 90 days.

Enquiries and complaints should be made in writing specifying whether it is a 'Notice of Enquiry' or 'Notice of Complaint' on an envelope addressed to:

### The Enquiries and Complaints Officer

**Club Plus Super  
Locked Bag 5007  
Parramatta NSW 2124**

## Your privacy

Club Plus Super respects your right to privacy.

Our Privacy Policy outlines how we and other organisations who we may contract to provide services to you, will protect the information we receive, states the type of information that will be kept about you, how it will be used and stored.



You should read the important information about our privacy policy before making a decision. Go to [clubplussuper.com.au/tools-resources](http://clubplussuper.com.au/tools-resources) and read the *Member Booklet*. This material may change between the time when you read this Statement and the day when you acquire this product.



## Other information

Should you need financial advice, we can refer you to Club Plus Financial Planning or alternatively you can email [info@clubplusadvice.com.au](mailto:info@clubplusadvice.com.au). Club Plus Financial Planning Pty Ltd is a corporate authorised representative of Adviser Network (AFSL No: 232729).

The material contained in this PDS was up to date when it was prepared. However, this information may be subject to change

from time to time. If the change is not materially adverse, we will keep members informed via our website. You may request a copy of any updated material free of charge by contacting us.

In the case of any inconsistency with this PDS and the Club Plus Super Trust Deed, the Trust Deed will prevail. To request a copy of the PDS or any of the Information Booklets, phone us on **1800 680 627**.

Welcome  
to the club

## CONTACT US

Locked Bag 5007, Parramatta NSW 2124

Member hotline: **1800 680 627**  
Pension hotline: **1800 204 194**  
Employer hotline: **1800 210 098**  
Email: **[member@clubplussuper.com.au](mailto:member@clubplussuper.com.au)**  
Financial planning: **[info@clubplusadvice.com.au](mailto:info@clubplusadvice.com.au)**  
Web: **[clubplussuper.com.au](http://clubplussuper.com.au)**

