



Combined Super

YOU KNOW EDUCATION. WE KNOW SUPER

Product Disclosure Statement

30 September 2017



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This Product Disclosure Statement (PDS) summarises significant information about investing in Combined Super. It includes references to other important information that is taken to form part of this PDS. This important information is indicated throughout this PDS with an **i**. The information in this PDS should be considered before making a decision to invest in Combined Super. The other important information is available from the Fund on 1800 200 801.

This PDS contains general information only and does not take into account any person's individual objectives, personal financial situation or needs. You should obtain financial advice tailored to your own personal circumstances before deciding to invest in Combined Super.

Information in this PDS may change from time to time. Changes that are not materially adverse are available on the Fund's website www.combinedsuper.com.au or on request, free of charge at any time. To request a copy of this PDS or any of the other important information referred to in this PDS call the Fund on **1800 200 801**.

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01. About Combined Super

Combined Super is run only to profit members. It is an industry super fund for the education sector, charities, non-profit groups and associations linked primarily within the education and training sector, and other selected employers. Members and employers are located in all Australian states and territories. Our mission is to provide benefits to members and their beneficiaries to enhance their long-term financial position, well-being and security, and meet their future adequacy needs in retirement.

As a major provider of superannuation and pension products, Combined Super is also an authorised 'MySuper' product provider. MySuper is a Government legislated default superannuation arrangement that must meet minimum standards in relation to the Fund's features, investment strategy and fees. If you do not make a choice from the Fund's range of investment options, your super will be invested in our MySuper balanced (default) option.

A summary of the MySuper option, including a MySuper Product Dashboard, is available at www.combinedsuper.com.au via the link on the homepage. Other important information including Trustee and executive remuneration and documents prescribed by superannuation law are available on the website in the About Us section which can be located in the top banner.

02. How Super Works

Super is money you save and invest for your retirement which is, in part, compulsory. The act of saving for retirement, by contributing money to a superannuation account can only take you so far. You also need to invest your money so it can grow. The building blocks of super are illustrated below:



Your choice

Most people have the right to choose the Fund their employer pays their superannuation guarantee contributions into. If you don't choose a super fund, your employer will choose one for you. To find out if you are eligible to choose a fund or would like further information on how to nominate that your super guarantee contributions paid be, please contact us on **1800 200 801**. For further information on Choice of Fund visit www.ato.gov.au/super.

Contributing to Super

There are a number of ways you can contribute and boost your super account balance or you may be eligible for government contributions.

Employer contributions

Generally, Superannuation Guarantee law requires your employer to contribute 9.5% (for 2017/18) of your ordinary time earnings to super. When you join Combined Super these contributions are credited to your account.

Transfers in

If you have super in other funds, you can 'transfer in' and consolidate them into your Combined Super account. That way you'll have all your super together and may pay less in fees. We can help you with this. Before closing your other super account, you should consider whether any exit fees or taxes apply and whether you may lose other valuable benefits such as extra employer contributions or insurance.

Contributions made by you

You can also choose to contribute to your account, in addition to any contributions made by your employer. Making voluntary contributions is an effective way of boosting your super.

Voluntary contributions can be made from either your after-tax salary or from your before-tax salary – known as salary sacrifice. Salary sacrifice contributions can reduce the amount of personal income tax you pay. You can start, stop or change the amount of your contribution at any time. There are limits on how much you can contribute to your super account.

Government co-contribution

There are two government co-contributions that are available to eligible individuals:

1. The low income super tax offset (LISTO) is a government superannuation payment of up to \$500 to help low-income earners save for retirement. If you earn \$37,000 or less a year, eligible individuals will be paid via a contribution benefit into their fund.

When you lodge your tax return within 12 months for the previous financial year, you will receive the LISTO payment into your super account automatically, provided we have your tax file number on file.

2. When you make personal (after-tax) contributions into your super fund, for each \$1 an eligible person contributes, the government also makes a contribution

You should read the important information about contributing to super, the rules on withdrawing money from super and other general information before making a decision. Ask the Fund for a copy of 'More About Combined Super' by calling **1800 200 801** or visiting www.combinedsuper.com.au or go to the How Super Works section of the Australian Securities and Investments Commission (ASIC) website www.moneysmart.gov.au. The material relating to contributing to super, the rules on withdrawing money from super and other general information may change between the time when you read this Statement and the day when you acquire the product.



(called a co-contribution) up to a maximum amount of \$500. The amount of government co-contribution you receive depends on your income and how much you contribute.

To be eligible for the full co-contribution you need to earn \$36,021 p.a. or less. However, you are still entitled to receive part of the Government co-contribution if you earn between \$36,021 and \$51,021 p.a. The way your co-contribution is calculated depends on which financial year you made your personal super contributions.

Super is there for your retirement

Generally, you cannot withdraw this money from super until you retire permanently from the workforce or you have reached your preservation age. This is between age 56 and 60 depending on your date of birth. Once you reach age 60 and retire, your money can be taken out of super tax free as a pension income stream or lump sum.

For more information about Taxation see [page 6](#) of this PDS. For further information about Accessing your Super please refer to Section 6 of the More about Combined Super booklet.

03. Benefits of Investing with Combined Super

Most working Australians rely on their super savings in retirement. Other than the Government age pension, it's likely to be your main source of income when you stop work. So you want to make sure your super is in the right hands to help make your account balance last throughout your retirement. Our approach can help simplify the complexities of investing and preserving your wealth. Ready to take control?

The benefits of joining Combined Super include:

- ✓ No entry fee.
- ✓ Free help consolidating your super accounts.
- ✓ Commission free financial advice.
- ✓ Access to our financial advice team, who are supported by industry leading research with skills to address all of your needs.
- ✓ A range of member communication options to stay informed and in contact with us; our toll free phone line, online Member Access, Member Seminars and regular eNews updates.
- ✓ A choice of four sector investment options and/or four diversified investment options or any mix of these.
- ✓ Death and Total Permanent Disablement cover is provided automatically to members on joining, without the need to provide medical evidence (conditions apply).
- ✓ A Salary Continuance Benefit of 85% of your salary (75% to you and 10% as a contribution to your Fund account) may be payable should you be unable to work due to sickness or injury.
- ✓ Optional additional insurance cover may be available with low-cost premiums based on group insurance rates. For more about insurance see [page 7](#).

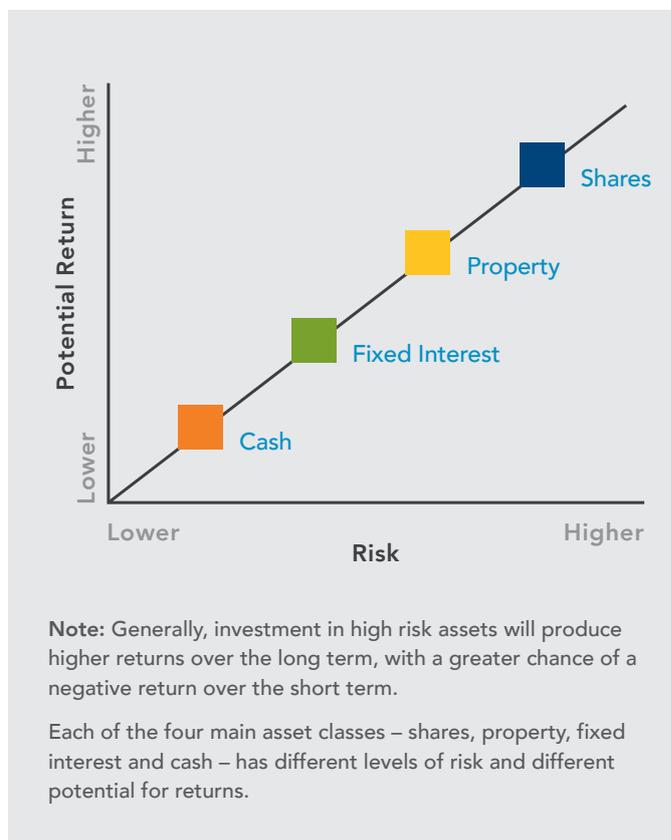
04. Risks of Super

All investments carry risk. There are a number of risks associated with investing in super that you should consider.

It is important to know the facts about risk and return before investing your super:

- The value of the investment option you choose may rise or fall.
- The Fund's investment performance is not guaranteed, which means you may lose some of your money.
- The level of return for each of the Fund's investment options will vary, and future returns may differ from past returns.
- Laws affecting super (such as super laws, taxation and social security) may change at any time.
- The amount of your future super savings (including contributions and returns) may not be enough to provide adequately for your retirement.
- The level of risk suitable for each person will vary depending on a range of factors including your age, investment time frame, what other investments you have and your own personal risk tolerance.

How much these risks affect your account balance will depend on the investment option(s) you choose and the underlying assets they are invested in. For more information about Combined Super's investment options, how the default option is invested and the associated level of risk for that option, see [page 4](#).



You should read the important information about investment risks before making a decision. Ask the Fund for a copy of 'More About Combined Super' by calling **1800 200 801** or visiting www.combinedsuper.com.au. The material relating to investment risks may change between the time when you read this PDS and when you acquire the product.

05. How we Invest your Money

Combined Super offers you a choice of four sector investment options and four diversified investment options. You can choose to invest in one option or in any combination of the options. If you do not make a choice, your money will be invested in the MySuper balanced (default) option. When making your investment choice you must consider the likely investment return, the level of risk and your own personal investment timeframe. Combined Super reserves the right to change its default investment option or any of its other investment options, including the types of investments and investment allocations within an option. Members of the Fund will be notified of any such changes.

MySuper balanced (default) option

If you're automatically enrolled in the Fund, your money will be invested in our MySuper balanced (default) option that takes care of the details of investing for you.

Investor profile

Likely to suit members seeking medium to long-term growth of their super with medium risk.

Investment objective

To provide an investment return which exceeds the changes in the Consumer Price Index (CPI) by 3% per annum over rolling seven-year periods.

Investment strategy

Invests in a cross-section of diversified assets with a large proportion in Australian and International shares, property and diversified fixed interest securities.

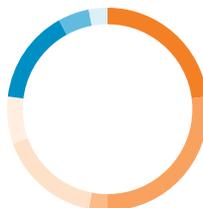
Minimum investment timeframe

Medium to long term. If you choose this investment option be prepared to stay invested in it for more than seven years before it meets its objectives.

Standard Risk Measure*

Medium to high risk label. Returns can fluctuate from year to year, either moderately or considerably. The expected frequency of a negative annual return over any 20-year period is approximately 3.8 years out of every 20 years. **Risk Band: 5**

Strategic asset allocation



Benchmark	Asset Class	Investment Range (%)
23%	Australian Shares	0-50%
27%	International Shares	0-50%
4.5%	Listed Property & Infrastructure	0-15%
16.5%	Real Assets	0-30%
6%	Growth Alternatives	0-20%
77%	Growth Assets	
15%	Defensive Alternatives	0-20%
5%	Diversified Interest Securities	0-20%
3%	Cash	0-15%
23%	Defensive Assets	

* The Standard Risk Measure is based on industry guidance to allow members to compare investment options that are expected to deliver a number of negative annual returns over any 20-year period. The Standard Risk Measure is not a complete assessment of all forms of investment risk. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option(s).

How to make or change your investment choice

When you join Combined Super, complete the Investment Choice section of the Application for Membership Form to indicate your investment choice. You can nominate:

- where to invest any account balance you transfer into the Fund, and
- nominate separate investment options for your current account balance and your future contributions.

Switching investment options is also easy. You can change options at any time, at no cost. Simply complete and return an Investment Switch Form. Investment switching requests are processed using the unit price for the month the form is received. For example, a switching request received in July will be processed using the unit price for July (note: the unit price for each month is not calculated until the following month).

Socially Responsible Investing (SRI)

When making investment decisions, the Trustee does not take into account social, ethical or environmental considerations or labour standards. However, Individual investment managers of SRI options may take into account social, ethical or environmental considerations or labour standards. The Fund offers members the opportunity to invest in an SRI investment option which invests in a cross-section of diversified assets with an emphasis on growth from sustainable responsible investments over the medium term.



You should read the important information about Combined Supers' other investment options and other investment information before making a decision. This is available in 'More about Combined Super'. Ask the Fund for a copy by calling **1800 200 801** or visiting www.combinedsuper.com.au. The material relating to Combined Super's other investment options and other investment information may change between the time when you read this Product Disclosure Statement and when you acquire the product.

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. You, or your employer, as applicable, may be able to negotiate to pay lower 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 has a superannuation calculator to help you check out different fee options.

This document outlines fees and other costs that you may be charged in relation to the MySuper balanced (default) option. These fees and costs may be deducted from your account, from the returns on your investment or from the Fund assets as a whole. Taxes are set out in section 7 'How Super is taxed' and insurance costs are set out in section 8 'Insurance in your Super' of this PDS.

Fee increases or changes

The table below can be used to compare costs and fees relating to the MySuper balanced (default) option and other superannuation products. Combined Super reserves the right to change the fees charged at any time. Should fees increase, we will notify you in writing at least 30 days prior to any increase taking effect.

MySuper balanced (default) option

Type of Fee ¹	Amount	How and When Paid
Investment Fee	Nil	Not applicable
Administration Fee	Account-keeping fee: \$1 per week Administration fee: 0.355% pa	The account-keeping fee is deducted from your account quarterly. The administration fee accrues monthly and is included in the calculation of the unit price and is not deducted directly from your account.
Buy-sell Spread	Nil	Not applicable
Switching Fee	Nil	Not applicable
Exit Fee	Lump sum withdrawals: \$67 Termination: Nil	Deducted from your account. Not applicable
Advice Fees; relating to all members in the MySuper balanced option or other investment option	Nil	No advice fee is payable to receive general and simple personal advice about your Combined Super account.
Other Fees and Costs ¹	Nil	Not applicable
Indirect Cost Ratio (ICR) estimated ²	Underlying Manager Costs: 0.663% pa Transaction / Operating Costs: 0.362% pa	The ICR is deducted before the investment return is credited to the Fund by each investment manager. It is not deducted directly from your account.

1. Other fees and costs, including definitions of fees, such as Family Law fees, advice fees for personal advice or insurance fees may apply. Please refer to the More about Combined Super booklet.
2. The ICR is an estimate for the 2017/18 financial year, based on the investment related costs incurred for the 12 months ended 30 June 2017. Actual costs may vary from time to time depending on the investment option(s) you choose.

Fees payable to a financial adviser

Combined Super does not obtain any commissions for the advice they provide, nor are commissions paid to our advisers. If you use Combined Super's financial advisers for personal advice, you may incur a fee which you can choose to have deducted directly from your account. The cost of this advice will be provided as a quote before you decide to proceed.

Example of annual fees and costs for MySuper balanced option

This table provides an example of how the fees and costs in the MySuper balanced (default) option can affect your super investment over a one-year period. You should use this table to compare this product with other super products.

Example – MySuper balanced (default) option

Type of Fee	Amount	Balance of \$50,000
Investment Fee	Nil	For every \$50,000 you have invested in the MySuper balanced option, you will be charged \$0 each year.
PLUS Administration Fees	Account-keeping fee: \$52 pa Administration fee: 0.355% pa	And, you will be charged \$52 in account-keeping fees regardless of your balance plus an administration fee of \$229.50.
PLUS Indirect costs for the MySuper balanced option ¹	Underlying Manager Costs: 0.663% pa Transaction / Operating Costs: 0.362% pa	And, indirect costs of \$513.15 each year will be deducted from your investment.
EQUALS Cost of Products		If your balance was \$50,000, then for that year you will be charged fees of \$742.62 ² for the MySuper balanced option.

1. The ICR is an estimate for the 2017/18 financial year, based on the investment related costs incurred for the 12 months ended 30 June 2017. Actual costs may vary from time to time. **These fees are not deducted directly from your account.**
2. Additional fees may apply. If you make a withdrawal from your account you will be charged an exit fee of \$67.



You should read the important information about service fees and the fees and costs of all of Combined Super's investment options before making a decision. Ask the Fund for a copy of 'More about Combined Super' by calling **1800 200 801** or visiting www.combinedsuper.com.au. The material relating to service fees and the fees and costs of Combined Supers' investment options may change between the time when you read this Product Disclosure Statement and when you acquire the product.

07. How Super is Taxed

To encourage retirement savings, super is generally taxed at lower rates than other investments. Combined Super deduct the tax payable and remit it to the Australian Taxation Office. Superannuation benefit payments are currently tax free once you reach 60.



Tax on contributions

	Employer Contributions	Salary Sacrifice Contributions	Personal After-tax Contributions	Co-contributions
Tax payable	Yes, at 15%*	Yes, at 15%*	No	No

* Those earning over \$250,000 are required to pay contributions tax of 30% while those earning less than \$37,000p.a. may receive an offset of the 15% contributions tax, provided we have your tax file number on record.

There are limits on the amount you can contribute to super at these tax rates. There will be tax consequences if you exceed the contribution caps, hence we recommend you monitor your contributions to avoid paying excess tax. Before deciding how much to contribute, check your limits and how close you are by logging into your Online Member Account at www.combinedsuper.com.au or call us on **1800 200 801**.

 **Tax on contributions is deducted at the time contributions are credited to your account. If you exceed the contribution limits then you may pay extra tax.**

Tax on investment earnings

Up to a maximum of 15% tax is payable on the investment return your account earns. This tax is calculated and deducted before investment returns are applied to your super account and are net of tax and investment fees. These are taken out as part of the calculation of unit prices.

Tax on benefit payments – general guide

Tax on benefits is a complex topic. We recommend you discuss your own personal situation with a licensed financial adviser as the decisions you make about how and when to take your benefit can affect the tax payable and your Government age pension entitlements. The summary below assumes you have provided your Tax File Number (TFN). For up to date tax information, visit www.ato.gov.au/super or call the ATO on **13 10 20**. Any tax due on benefit payments is deducted from the benefit amount before the payment is made.

Tax on lump sum retirement benefits and withdrawal benefits

Generally, if you are 60 or over, you will pay no tax on your benefit. The tax treatment of other benefits depends on your age, the tax components and the type of benefit.

Transfers in or out of a super fund

Generally, no tax is payable.

Death benefit

Lump sum death benefits paid to dependants (as defined for tax purposes) are tax free. If paid to a non-dependant, the benefit may be taxed.

Total and permanent disablement benefit

Total and permanent disablement benefits are taxed at different rates, depending on your age when you were disabled.

Don't pay more tax than you have to. Provide your Tax File Number (TFN)!

Providing your TFN to Combined Super is not compulsory. However, if you do not provide your TFN, employer and salary sacrifice contributions will be taxed at your top marginal tax rate and you may pay extra tax when you access your benefit later. Personal contributions cannot be accepted at all without a TFN. It will also be more difficult to trace different super amounts in your name, so you can receive all your benefits when you retire.



You should read the important information about the taxation of super before making a decision. Ask the Fund for a copy of 'More about Combined Super' by calling **1800 200 801** or visiting www.combinedsuper.com.au. The material retail to the taxation of super may change between the time you read this statement and when you acquire this product.

08. Insurance in your Super

Like many Australians, you probably have your home and car insured. But what about your most important asset – you? Insurance cover gives you peace of mind that if the worst happens, you and your family are protected.

Insurance with Combined Super provides:

- ✓ **Comprehensive:** generally covers you 24 hours a day, 7 days a week.
- ✓ **Flexible:** you may be able to increase your cover easily to suit your needs and situation (may be subject to meeting the Insurer's health evidence requirements).
- ✓ **Affordable:** insurance cover is taken out at competitive rates.

How your Insurance works

Combined Super provides a level of Death and Total & Permanent Disablement and Salary Continuance cover for members on an opt-out basis. Importantly, the actual cover and the costs if any associated with the cover are applicable to you, depends on the benefit design your employer has selected. Members who do not change or cancel the basic cover (if applicable) provided under their employer plan will continue to have premiums deducted from their account at the end of each quarter.

Insurance is provided under group insurance policies taken out by the Trustee with TAL (ABN 70 050 109 450 AFSL 237857).

Cover commences from the first day your membership is accepted by Combined Super, subject to you satisfying basic eligibility criteria and other conditions (if applicable).

Types of benefits payable

Death cover

A lump sum benefit is payable in the event of your death or Terminal Illness before age 60 or 65. The amount payable depends on the benefit design your employer has selected. You can advise the Fund Trustee of the person you would like to receive your death benefit if you die. While the Trustee will take your wishes into account, the Trustee has the final discretion when paying benefits.

Total & Permanent Disablement cover

A lump sum benefit is payable in the event of you becoming totally and permanently disabled before age 60 or 65. The amount payable depends on the benefit design your employer has selected.

Salary Continuance cover

Also known as Income Protection, this benefit pays a regular monthly income should you be unable to work due to sickness or injury (subject to acceptance of your claim by the Fund Insurer). The benefit payable is 85% of your pre-disability salary and is payable by monthly instalments in arrears (75% is paid to you and an additional 10% contributed to your super account) after a 90-day waiting period. The benefits cease at the end of 2 years or at age 65, depending on the benefit design you and your employer have selected.

Changing or cancelling your cover

You can apply to change (increase / decrease) or cancel completely your insurance cover at any time. Additional cover is not automatic – your application will be assessed by the Fund's Insurer who may require additional medical and/or other information. Cover does not commence until the date your application is approved by the Insurer. We will notify you of the Insurer's decision. To apply for increased cover contact the Fund on **1800 200 801** or complete the Change Insurance Details Form available at www.combinedsuper.com.au.

If you cancel any insurance cover and wish to reapply at a later date, you will generally be subject to a health assessment. If you wish to cancel or reduce any cover, you can by completing the Change Insurance Details Form available at www.combinedsuper.com.au or by calling us.

Eligibility conditions and exclusions

The insurance cover provided under Combined Super is subject to eligibility conditions and exclusions. These may affect your entitlement to insurance cover or the circumstances when an insurance benefit may be payable under the policy.

You should refer to the 'Insurance' important information document available from the Fund on **1800 200 801** for details of your insurance options, the cost of insurance cover (including who pays for the insurance) and how to apply for insurance (where applicable).



You should read the important information about your insurance cover options before deciding if it is appropriate for you. Ask the Fund for a copy of the booklet Insurance by calling **1800 200 801**. The material relating to your insurance cover options may change between the time you read this Product Disclosure Statement and when you acquire the product.

09. How to Open an Account

Ready to join Combined Super?

1 READ THIS PDS AND THE OTHER IMPORTANT INFORMATION BOOKLETS REFERRED TO IN THIS PDS

These detail how Combined Super operates and its benefits and features. If you need advice tailored to your own personal situation we recommend you speak to a licensed financial planner or our in-house advise team.

2 COMPLETE THE 'APPLICATION FOR MEMBERSHIP FORM' PROVIDED WITH THIS PDS

The form includes a section for you to make your investment and insurance cover choices and to nominate a beneficiary.

3 RETURN YOUR COMPLETED FORM TO COMBINED SUPER OR YOUR EMPLOYER

On joining Combined Super you will receive a welcome letter and confirmation of your membership number, investment selection and insurance cover. Some insurance cover may be subject to acceptance by our insurer. We will notify you of the insurer's decision. You'll also receive your login details for your online access.

Are you already a Combined Super Member?

You don't need to reapply. Simply provide your existing Combined Super member number to your new employer when completing the Choice of Super fund form, and provide the following details:

Fund Name:	Combined Superannuation Fund (Combined Super)
Member Number:	Located on your annual Combined Super statement
ABN:	46 921 400 504
USI:	446 921 400 504 001

Cooling-off period

If your employer has enrolled you in Combined Super, no cooling-off period applies. If you made the choice to join the Fund, a 14-day cooling-off period applies from the earlier of five days from the date your application is accepted or the date we confirm your membership. During this period, you may write to the Trustee to cancel your Combined Super membership and have any contributions repaid (subject to preservation rules).

We will not deduct any fees from the amount of the repayment. The amount of repayment may, however, be adjusted to take account of any increase or decrease in investment value and any taxes payable in respect of the contributions made. If any of the contributions are subject to preservation requirements, they cannot be repaid in cash but must be transferred to another complying super fund, approved deposit fund or retirement savings account of your choice.

Respecting your privacy

Protecting your personal information is important to Combined Super and it is also a legal requirement. Our Privacy Policy outlines the type of information we will keep about you. It explains how we and any organisation we appoint to provide services to you on our behalf will use this information. For more information about our Privacy Policy and the way we handle your personal information please visit www.combinedsuper.com.au or call **1800 200 801**.

Complaints

The Trustee has established a procedure to deal fairly with member complaints. All complaints will be handled in a courteous and confidential manner and will be properly considered. Every attempt will be made to respond within 28 days. If you have a complaint, please write to:

- **Superannuation Complaints Officer**, Combined Super, PO Box 4559, Melbourne VIC 3001; or email complaints@combinedsuper.com.au.

If your complaint has not been resolved to your satisfaction within 90 days of lodging it, you may refer your complaint in writing to the Superannuation Complaints Tribunal (SCT). The SCT was established by the government as an independent body to assist in the resolution of certain complaints in relation to super. Lodge a complaint at the following address:

- **Superannuation Complaints Tribunal**, Locked Bag 3060, Melbourne VIC 3001; or call **1300 884 114**.

The Australian Securities and Investment Commission (ASIC) also has an infoline on **1300 300 630** which you may use to make a complaint and obtain information about your rights.

Contact us today

☎ 1800 200 801

☎ 03 9640 0787

✉ admin@combinedsuper.com.au

🌐 www.combinedsuper.com.au

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