

YOUR SUPER IS SORTED WITH VIRGIN MONEY SUPER

With Virgin Money Super, you get rewarded for taking care of your future. Virgin Money rewards you with low fees and Velocity Frequent Flyer Points* on your super contributions. Eligibility criteria and terms & conditions apply. Take care of your tomorrow and turn saving for a better retirement into amazing experiences today.

WHY CHOOSE VIRGIN MONEY SUPER?

Invest your way

Do it yourself or leave it up to us, it's completely up to you.

Low fees

 $|\checkmark|$

 \bigvee

 \bigvee

 $| \checkmark |$

Some of the lowest administration and investment fees in the market so you can build your super faster.

Easy to Consolidate

Consolidate your current super and lost super in 10 minutes through your online account - no paper or hassle, and you'll pay fewer sets of fees.

Access to your super 24/7

Keep on top of your super online anytime, on any device to ensure your super is working as hard as it should be.

Simple super advice

Access to personalised superannuation advice at no additional cost, over the phone, to help you decide where and how to invest your money.

Velocity Frequent Flyer Points

Virgin Money rewards you in ways you've never dreamed of for contributing and taking control of you super. Accelerate your Velocity Points* balance and create amazing experiences you never thought possible.

IT'S EASY TO JOIN

Setting up your super with Virgin Money Super is easy. Simply confirm you want your superannuation payments to go to Virgin Money Super with your employer.

Once we have received your first payment we will help you set up your online account so you can manage your super whenever and wherever you like.

Find out more at virginmoney.com.au/ super

* Virgin Money Financial Services Pty Ltd ABN 51 113 285 395 (Virgin Money) provides and operates Virgin Money's Super Engagement Program. To earn and redeem Velocity Points, you must be a Velocity member. Velocity Frequent Flyer issues Velocity Points on instruction from Virgin Money. Velocity is not responsible for the material in this document and does not hold an AFSL. Velocity membership and Points earn and redemption are subject to the Member Terms and Conditions, available at <u>www.velocityfrequentflyer.com</u>, as amended from time to time. Virgin Money reserves the right to change or withdraw Virgin Money's Super Engagement Program at any time in line with the <u>Terms & Conditions</u>.

This information is of a general nature only and does not take into account your personal financial situation, needs or objectives. Please consider your own personal financial circumstances and consider the <u>Product Disclosure Statement</u>, <u>Product Guide</u>, <u>Insurance Guide</u> and <u>Financial Services Guide</u> before taking any action in relation to your superannuation, making a contribution, or asking your employer to contribute to Virgin Money Super for you. You should consider the suitability of superannuation and Virgin Money Super's <u>Product Disclosure Statement</u> before making a decision on your superannuation investments, making a contribution, or asking your employer to contribute to Virgin Money Super for you. For further information about the insurance options refer to the <u>Insurance Guide</u>. Prepared by Virgin Money Financial Services Pty Ltd ABN 51113 285 395, AFSL 286869. Virgin Money Super is a plan within the Mercer Super Trust ABN 19 905 422 981. Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533 AFSL 235906 is trustee of the Mercer Super Trust.