

Why RBF is my choice of fund

Compare RBF	With Alternative Superannuation Funds
<p><u>PRODUCTS</u></p> <ul style="list-style-type: none"> ▶ Superannuation Account <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Spouse Account <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Member Investment Choice <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Death & Incapacity Cover <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Allocated Pension <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Term Allocated Pension <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Life Pension <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No 	<p>Does the alternative superannuation fund offer these products directly?</p> <ul style="list-style-type: none"> ▶ Superannuation Account <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ Spouse Account <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ Member Investment Choice <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ Death & Incapacity Cover <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ Allocated Pension <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ Term Allocated Pension <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ Life Pension <input type="checkbox"/> Yes <input type="checkbox"/> No
<p><u>FEES</u></p> <ul style="list-style-type: none"> ▶ Agent's Commissions <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No ▶ Entry Fees <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No ▶ Exit Fees <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No ▶ Switching Fees <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No ▶ Low investment management and administration costs <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No 	<ul style="list-style-type: none"> ▶ Is there an Agents commission? <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ Is there an entry fee? <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ Is there an exit fee? <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ Are there switching fees? <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ What investment management and administration costs will I pay?
<p><u>SERVICE</u></p> <ul style="list-style-type: none"> ▶ Personal interviews to explore my RBF options & entitlements <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Access to RBF Financial Planning advice <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Newsletters, Membership Statements (twice yearly) and Annual Reports <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Interactive website <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Workplace seminars & educational materials <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No 	<ul style="list-style-type: none"> ▶ Will I have access to personal interviews? <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ Will I have access to financial planning advice through the other fund? <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ What information will I receive? ▶ Will I have access to a website? <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ Can I request workplace seminars & educational materials? <input type="checkbox"/> Yes <input type="checkbox"/> No
<p><u>STRENGTH AND LOCAL PRESENCE</u></p> <ul style="list-style-type: none"> ▶ Confidence in a Fund that has consistently achieved excellent returns over the long term and that's what it's all about. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Tasmanian based expertise and Statewide access to trained & accredited RBF personnel <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Invests in Tasmania with social & economic benefits for my state <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No ▶ Commitment, Stability and Security. RBF has been looking after Tasmanians for 100 Years. 	<ul style="list-style-type: none"> ▶ What rate of return has the fund achieved over last 5-10 years? ▶ Will I have personal, local access to service? <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ Does the fund have significant local investment portfolios invested in Tasmania? <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ How long has the fund existed?

RBF is totally member focused - our only objective is to provide the best outcome for our members

Contact Details

USE THE WEBSITE AT: www.rbf.com.au

PHONE US ON: 03 6233 3672 or 1800 622 631

FAX US ON: 03 6233 3357

EMAIL US AT: super@rbf.com.au

WRITE TO: The Chief Executive Officer
Retirement Benefits Fund Board
GPO Box 446 HOBART TAS 7001

VISIT US AT: Retirement Benefits Fund Board
39 Sandy Bay Road Hobart

PERSONAL INTERVIEWS

Personal interviews available in Burnie, Devonport, Hobart and Launceston, by appointment only. To arrange an interview, telephone **1800 622 631**.

End Note:

Information in this fact sheet was current at publication but is subject to change without notice. If you wish to confirm whether any of the information has changed, please contact RBF. The information contained in this document is not intended as investment advice and the Retirement Benefits Fund Board recommends that readers seek professional advice before making any investment decisions.