

Super Comparator

On-line research database for comparing superannuation products

"Easy to use system."

"Straightforward, understandable and useable results."

"Very competitive and cost efficient."

"Presents clear factual information on key areas."

Definition:

Super Comparator is an on-line research database for comparing superannuation products, crucial to produce "from and to" comparisons for advisers and product manufacturers.

Key Benefits:

1. Easy to use system (simply select "from and to" products for side-by-side comparison).
2. Straightforward, understandable and useable results.
3. Very competitive and cost efficient.
4. Presents clear factual information on key areas rather than relying on complicated weightings or multitude of minor factors.

Unique Features:

1. Focused on three key areas: Fees, Statistics and Insurance.
2. Covers Employer-Sponsored Super, Personal Super Master Funds/Platforms, Industry Funds and Other Retail Super with over 200 products in first release.
3. Includes historical and closed superannuation products over last 5 years.
4. Provides access to comprehensive library of over 500 underlying PDS documents (open and closed products).
5. Investment Data collected by Plan For Life directly from companies on quarterly basis.
6. Continuous updating.

Report Contents:

Fees and Charges

- Entry Fee, Management Fee, Investment Mgt Fee Range, Expense Fee, Trustee Fee, Member Fee, Switch Fee (per switch), # Free Switches, Exit Fees, Adviser Service Fee, Detailed fee notes (e.g. fee rebates)
- Underlying Investment Funds ("Totals Funds 97: Cash:1 Aus Shares:23 International Shares:25 Aus Fixed Interest:9 Property:5 Mixed:34")

Investment Statistics

- Data collected by Plan For Life directly from companies on quarterly basis.
- Statistics include (year ending): Fund Size (\$m), Inflows (\$m), Outflows (\$m), Net Funds Flow (\$m), Investment Earnings (\$m)
- Calculated performance for product overall: Growth Rate pa. (change in product fund size overall), Investment Earnings Rate pa. (impact of investment earnings for product overall).

Insurance Provisions

- Available insurance: Death Cover, Group Life, Death and TPD, Income Disability
- Notes: e.g. "Provision is made for an Extra Death Benefit up to age 65."

PDS Links

- Hyperlinks to PDF product disclosure statements, member booklets, investment fund lists, annual reports.

Further Information:

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