

Super Saver Australian Services Union

8. Insurance – additional guide

This statement was prepared on 1 October 2018. The information in this document forms part of the Product Disclosure Statement of Super Saver Australian Services Union dated 1 October 2018.

IMPORTANT INFORMATION

The information in this additional guide ('Guide') is a summary only and forms part of the Product Disclosure Statement (PDS) for Vision Super Saver Australian Services Union (Super Saver ASU).

This Guide is issued by the Trustee and is general information only and has been prepared without taking into account your personal objectives, financial situation or needs. You should consider whether this information is appropriate to your personal circumstances before acting on it and, if necessary, you should also seek professional financial advice. Where tax information is included you should consider obtaining personal taxation advice.

This Guide is up to date at the time it was prepared. Information in this Guide is subject to change from time to time. If a change does not materially adversely affect you, we may update the information by notice on our website www.visionsuper.com.au and/or inclusion in the next newsletter. You can also call our Member Services team on 1300 300 820. A paper copy of the updated information will be given to you without charge on request.

Vision Super Pty Ltd ABN 50 082 924 561 AFSL No. 225054, RSE Licence L0000239 ('the Trustee' or 'we' or 'us') is the Trustee of the Local Authorities Superannuation Fund ('Vision Super' or 'the Fund') ABN 24 496 637 884. Rules stipulated in Commonwealth legislation, as amended from time to time, are the final authority on any issue relating to the Fund.

When you join Super Saver ASU on or after 1 July 2018, subject to certain conditions and eligibility criteria, you automatically receive Death and Total and Permanent Disablement (TPD) insurance cover as well as Income Protection (IP) cover. IP includes partial disablement cover. There are costs associated with the insurance cover which you are responsible for (by way of deductions from your account if you have insurance cover). Cover applies 24 hours a day, 7 days a week, whether or not your injury or illness is work related subject to terms and conditions of the insurance cover.

The insurance cover offered through Vision Super is provided by MLC Life Insurance (the trading name of the MLC Limited ABN 90 000 000 402) (the 'Insurer'). MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group of Companies.

Insurance cover

The Super Saver ASU insurance arrangements for eligible members provide:

- (a) Death and Total and Permanent Disablement (TPD) cover, and
- (b) Income Protection cover.

Death and Total and Permanent Disablement

Automatic Death and Total and Permanent Disablement

Death and Total and Permanent Disablement cover is automatically provided to eligible members upon joining the Super Saver ASU plan. In relation to an insured member under the Policy, TPD means the permanent inability of the insured member due to a continuing or recurring injury, disease or infirmity to be able to engage in any occupation or in any occupation for which he or she would be suited as a result of retraining, on the basis of medical and/or other evidence satisfactory to the Insurer and the Trustee.

Eligibility

Death and Total and Permanent Disablement cover will generally commence upon you joining the Super Saver ASU plan, provided that you:

- (a) are an employee of the Australian Services Union (ASU)
- (b) are a member of the Super Saver ASU plan
- (c) are older than 15 years of age, but have not yet reached 65 years of age, and
- (d) satisfy such other criteria as determined by the terms and conditions of the Trustee and/or the Insurer from time to time
- (e) are not a Member of the Armed Forces (whether voluntary or not), other than the Australian Army Reserve (during scheduled Army Reserve exercises, but not if called up for active service).

Cost of your cover

The cost of the death and Total and Permanent Disablement cover under the Super Saver ASU plan is 0.89% of your annual salary which is deducted from your account quarterly. This cover only applies for insurance cover you hold up to the date you cease employment with ASU.

Please note that the cost of cover in the Super Saver ASU plan is subject to change.

Benefits

On the death or Total and Permanent Disablement of a member of the Super Saver ASU plan, the following amounts are payable:

- (a) the balance of the member's Super Saver ASU plan account, and
- (b) if you are an insured member at the relevant time and meet applicable terms and conditions in the Policy, an insured benefit calculated in accordance with the following formula: final average salary x 21.5% x FS

Where:

'FS' means the period of Future Service, which is the number of years from the date of death or Total and Permanent Disablement until the insured member attains age 65, multiplied by the service fraction as at the date of death or Total and Permanent Disablement, with part years counting proportionally, and

'final average salary' means the average of the *insured member's salary* in the period of two years ending on the date on which the *insured member* ceases to be an *employee* of the *employer* provided that:

- (a) if the *insured member* became an *employee* of the *employer* during those two years, the *insured member's salary* at the date of becoming an *employee* of the *employer* is, for the purposes of this definition, deemed to have been received by the *insured member* during the period between the start of the two years and the date of becoming an *employee* of the *employer*, and
- (b) if the two year period includes a period of unpaid leave, the *insured member's salary* as at the commencement of that period of leave is, for the purposes of this definition, deemed to have been received by the *insured member* during that period of leave.

Maximum level of cover you can have

The maximum level of death and Total and Permanent Disablement insurance cover you can have at any point in time through Vision Super is:

- Death cover – \$5 million
- Total and Permanent Disablement cover – the lesser of \$2.5 million, and the member's level of death cover.

Please note that the Insurer's automatic acceptance limit for the Super Saver ASU plan under the Policy is \$1,000,000. This means that the level of cover that can be provided automatically on the basis of the formula shown above is limited to a maximum of \$1,000,000.

Changing or cancelling your cover

You cannot apply to increase or decrease your level of Death and Total and Permanent Disablement cover, as your level of Death and Total and Permanent Disablement cover is based on your salary.

However, please note, that the Death and Total and Permanent Disablement cover under the Super Saver ASU plan can be cancelled on or after reaching age 55 when you may choose to opt out of your death and TPD cover by sending a written request to PO Box 18041, Collins Street East, VIC, 8003. A request to cancel your death and TPD cover will be effective from the date we receive the request, or the date you nominate in your request, whichever is later. You cannot cancel Death cover only or TPD cover only.

When does cover cease?

Your death and Total and Permanent Disablement cover under the Super Saver ASU plan will cease on the earliest of the following:

- (a) on the date a terminal illness benefit is admitted or paid to you under the Policy
- (b) on the date a Total and Permanent Disablement benefit is admitted or paid to you under the Policy
- (c) when you reach age 65
- (d) when you are no longer a member of the Super Saver ASU plan
- (e) when you cease to be permanently employed with the ASU
- (f) when you die
- (g) if you join any armed forces of any country other than the Australian Army Reserve (during scheduled Army Reserve exercises, but not if called up for active service)
- (h) when the Policy with the Insurer is terminated or cancelled for whatever reason, or
- (i) if there are insufficient funds to pay your premiums (ie the cost of the insurance cover).
- (j) if you elect to opt out after reaching age 55.

Note: While death and TPD cover within the Super Saver ASU plan may cease on you being permanently employed with ASU, you should note that you will retain any Death and TPD cover you have as at the date you leave the employment of the ASU, within another division of the Fund if you remain a member of the Fund. This cover is retained in the Fund's Personal Division but only if you remain a member of the Fund after cessation of employment with ASU and provided cover has not ceased for some other reason. The level and type of cover that you had on your last day of employment with the ASU is transferred across as fixed cover. This means that the amount of insurance cover calculated in accordance with the formula for calculating death and TPD insured benefits under the Super Saver ASU plan will be converted to a fixed dollar amount (calculated as at the date of cessation of employment). You will be responsible for paying, by way of deduction from your Personal Super Division account, the total cost of this cover based on the premium rates for fixed cover shown in the Personal Super PDS and Insurance Guide, based on your age and occupational grouping. The fixed cover will be subject to the terms and conditions applicable to fixed cover in the Personal Division. Refer to the table of premium rates for fixed cover at the end of this Guide.

Events permanently excluded from cover

Where applicable, an insured benefit will not be payable in any of the following circumstances:

- (a) if your death or Total and Permanent Disablement is directly or indirectly caused by an act of war. However, this condition will not disentitle you to a benefit should you die on war service;
- (b) if your death or Total and Permanent Disablement is directly or indirectly caused by, or attributed to, suicide or attempted suicide within the first twelve months of issue or reinstatement of cover.

Terminal Illness benefit

A terminal illness benefit may be payable to you if you are diagnosed with a terminal illness, and you have the relevant insurance cover under the Super Saver ASU plan at the time of the diagnosis. The amount of the benefit will be the amount of death cover as at the date that two medical practitioners (where at least one of those medical practitioners specialises in your illness) certify in writing that the illness or injury will lead to your death within 12 months after the date of this certification.

The insured amount payable on Terminal illness is equivalent to the lesser of \$2.5 million, or your level of death cover and cannot exceed \$2.5 million.

Making a claim

Death cover provides a lump sum insured benefit payable to your beneficiary/ies (as determined by the Trustee) in the event of your death. If you have Total and Permanent Disablement cover, a lump sum insured benefit will be paid to you in the event that you become Totally and Permanently Disabled.

Assessment of an insurance claim by the Insurer may take some time so it is important that you lodge a claim as soon as possible after you become aware of any claim or potential claim. We will then send you the appropriate paperwork to complete.

Your account balance in the Super Saver ASU plan will also be payable to you or your beneficiaries (as applicable) if the Trustee approves.

Total and Permanent Disablement

You will be required to provide, at your expense, reasonable evidence to support your TPD claim. The Insurer may require you to undergo medical examinations that are considered necessary to determine your eligibility for payment of a benefit.

Claim forms can be obtained by contacting our Contact Centre on 1300 300 820 or completing claim form details in a secure portal accessible via our website.

Death

In the event of your death, Vision Super must be notified as soon as possible. The appropriate paperwork will then be sent to your dependants or the executor of your Will for completion.

Main definitions as per the Policy for Death and TPD

'Note: This is a summary of relevant definitions. Please refer to the Policy, available on request, for further details

Date of Disablement

Means a date which is the later of:

- (a) the date of final termination of all employment or such later date as determined by the Trustee; and
- (b) the date on which a medical practitioner examines the person and certifies in writing that the person suffers from the illness or injury that is the principal cause of the Total and Permanent Disablement for which a claim is made; and
- (c) the date the person ceases all work.

However, if a person participates in a rehabilitation program and is incapable of returning to work within 12 months from the date the person commenced his or her absence from work, the date of disablement is the date that would have applied if the person had not participated in the rehabilitation program.

Occupation

Means an occupation that the person can perform on a full time or part time basis based on the skills and knowledge the person has acquired through education, training or experience.

Terminal Illness

A terminal illness exists in relation to a person at a particular time under the policy if the following circumstances exist:

- (a) two medical practitioners have certified in writing, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a period (the "certification period") that ends not more than 12 months after the date of the certification;
- (b) at least one of the medical practitioners is a specialist practising in an area related to the illness or injury suffered by the person;
- (c) for each of the certificates, the certification period has not ended; and
- (d) the Insurer is satisfied, based on medical or other evidence that the illness or injury will, despite reasonable medical treatment, lead to the insured member's death within the certification period.

Total and Permanent Disablement

In relation to an insured member under the Policy means the permanent inability of the insured member due to a continuing or recurring injury, disease or infirmity to be able to engage in any occupation or in any occupation for which he or she would be suited as a result of retraining, on the basis of medical and/or other evidence satisfactory to the Insurer.

Income Protection cover

Automatic Income Protection cover

Income Protection cover is automatically provided to eligible members upon joining the Super Saver ASU plan.

Eligibility

Income Protection cover will generally commence when you join the Super Saver ASU plan, provided that:

- (a) you are employed by the ASU on a permanent basis and work at least 15 hours per week;
- (b) you are older than 15 years of age, but have not yet reached 65 years of age;
- (c) you are not a Member of the Armed Forces (whether voluntary or not), other than the Australian Army Reserve (during scheduled Army Reserve exercises, but not if called up for active service)
- (d) you satisfy such other criteria as determined by the Trustee and/or the Insurer from time to time.

Waiting period

Before receiving any Income Protection benefits you need to have waited for a continuous period of 90 days from the day in which a medical practitioner has examined you and certified that you are totally or partially disabled (the "Waiting Period"). You may return to work during the Waiting Period. However, this will affect the commencement of your benefit.

Cost of cover

The cost of Income Protection cover is 1.71% of your annual income, which is deducted from your account quarterly.

Please note the cost of cover in the Super Saver ASU plan is subject to change.

Changing or cancelling your cover

You cannot apply to increase or decrease your level of Income Protection cover, as your level of Income Protection cover is based on your annual income. You cannot cancel your IP cover.

Benefits

Where an Income Protection benefit is approved you will be paid a monthly benefit of 75% of your pre-disability income as at the date of disablement, and up to 10% of your pre-disability income is payable to your Super Saver ASU plan as a superannuation contribution.

The benefit is payable for up to 5 years (the benefit payment period) and is subject to other circumstances in which payments may cease.

Maximum level of cover you can have

The maximum level of Income Protection cover you can have at any point in time through Vision Super is the lesser of:

- 85% of your annual income (including up to 10% of your income being paid to your Super Saver ASU account as a superannuation contribution), or
- \$20,000 per month.

However, please note that the Insurer's automatic acceptance limit under the Income Protection policy (the "IP Policy") is \$9,000 per month. This means your Income Protection cover cannot exceed \$9,000 per month.

Parental leave and leave without pay

Your cover will continue while you are on employer approved parental leave or leave without pay ("on leave"), provided that you were employed by the ASU on a permanent basis and were working at least 14 hours per week immediately before you went on leave, and your premiums under the IP Policy continue to be paid.

Should you make a claim, your income will be based on the income that you were earning immediately before you went on leave. Also, if you make a claim whilst on leave, benefit entitlements will not accrue and payments will not commence until the end of your Waiting Period or your return to work date, whichever is the later.

When does cover cease?

Your Income Protection cover under the Super Saver ASU plan will cease:

- (a) when you are no longer an employee of the ASU
- (b) when you die
- (c) the date you have insufficient funds to pay your premiums (ie the cost of your insurance cover)
- (d) when you reach 65 years of age
- (e) when you join any armed forces of any country (whether voluntary or not), other than the Australian Army Reserve, or
- (f) the date the IP Policy is terminated or cancelled for whatever reason.

For more information, please read the Super Saver PDS available at www.visionsuper.com.au/super/publications. In the event of a claim any ASU top-up paid in the first six months of receiving IP will not reduce your insurance benefit.

Events excluded from cover

A benefit will not be payable if an illness, injury or medical condition is directly or indirectly caused by:

- intentional self-inflicted injury or attempt at suicide (whether or not the person is sane at the time);
- the insured member's service in the armed forces of any country other than service in the Australian Armed Forces Reserve;
- normal pregnancy or childbirth; or
- war.

Further, a benefit under the IP Policy will not be paid if the payment would cause the Insurer to infringe the Health Insurance Act 1973 (Cth), the National Health Act 1953 (Cth) or the Private Health Insurance Act 1997 (Cth), or any succeeding legislation in connection with health insurance.

'Benefits are payable for no more than one disability at a time

Can a taxation deduction be claimed for the premiums?

Because the Income Protection insurance premiums are paid out of your superannuation account you cannot claim a tax deduction for these premiums.

What taxation is payable on the benefit?

IP benefits are treated as taxable income and attracts Pay As You Go (PAYG) tax, the same as salary and wages. PAYG tax will be deducted from the benefit before it is paid to you.

The benefit will be paid to you directly by the Insurer. You will be asked to provide your Tax File Number to the Insurer before any benefit is paid. If you do not provide the Insurer with your Tax File Number, the Insurer will be required to deduct tax from your benefit at the maximum tax rate applicable at that time.

The portion of any benefit paid as a superannuation contribution will be paid to your Super Saver ASU account and taxed as if it were an employer contribution.

Note: these statements are based on interpretation of current Australian tax law, which may change from time to time. You should consult a taxation adviser for advice on your personal circumstances.

Making a claim

It is important that you advise Vision Super as soon as possible after you become aware of any claim or potential claim.

You must satisfy the Waiting Period to qualify for an Income Protection benefit. If you return to work at full capacity during the Waiting Period, the Waiting Period will start again unless you return to work once and it is for no more than 5 consecutive days. If this happens, the number of days worked is added to the Waiting Period.

Your waiting period starts on the date that a medical practitioner examines you and certifies that, due to your illness or injury, you are totally or partially disabled – please refer to the definitions of total disability and partial disability later in this guide.

You must be totally disabled for at least 7 out of the first 12 consecutive days of the waiting period to qualify for a disability benefit. If you return to work at full capacity during the waiting period, the waiting period will start again unless your return to work happens once and it is for no more than five working days in a row. If this happens, the number of days worked is added to your waiting period.

If you get better and go back to work and your benefit payments stop but you become disabled again from the same (or a related) sickness or injury within six months of the date for which your disability benefit was last paid, your disability will be treated as a continuation of your original claim. This means you will not have to wait for your usual waiting period of 90 days - your benefit payments will start again as soon as your claim is approved and will continue, generally until you have once again recovered or you have reached the end of your benefit payment period, unless an event listed in the 'How long will my benefits be paid?' section of this Guide (over page) occurs.

You will also need to satisfy the definition of total disability or partial disability to be eligible for an Income Protection benefit. If approved, the benefit is paid monthly in arrears. If you are only totally or partially disabled for part of a month, the benefit will be paid proportionately.

Please note that no benefit is payable for the Waiting Period. Please contact Member Services for more information.

Total disability - benefit offsets

If you are deemed to be totally disabled, the maximum monthly benefit that you can receive will be reduced (offset) by any income, or commutation of income, which is paid or payable from other sources such as:

- ▶ sick leave payments
- ▶ any amounts payable under legislation such as workers' compensation or motor accident compensation legislation
- ▶ any monies paid in respect of any claim for future economic loss under a personal injury claim
- ▶ benefits payable under other income protection policies, and
- ▶ any income which the Insurer believes you could reasonably be expected to earn in your occupation while you are totally or partially disabled
- ▶ Disability Support Pension payments or other social security benefits.

However, in the event of a claim, the Insurer has agreed that for the first six months that an insured member is in receipt of IP benefits for any insurance claim accepted on or after 1 July 2018, the Insurer will not reduce the amount of IP benefits paid by the amount of any discretionary 'top up' payments that you may receive from your employer (ASU). At the end of the six months, if you remain entitled to IP benefits and receive top-up payments from your employer, the top-up payments will result in a reduction in the amount of your IP benefits.

Partial disability

If after suffering a period of total disablement you become partially disabled, your monthly benefit will be reduced by the amount determined under the following formula:

$$\frac{\text{Current income}}{\text{Pre-disability income}} \times \text{monthly benefit}$$

Here is an illustration: you are injured, become totally disabled, and have a pre-disability income of \$4,000 per month. After serving your Waiting Period you start to receive a monthly benefit of \$3,400 per month from the Fund – ie 75% of your pre-disability income being paid into your bank account, and 10% of your pre-disability income being paid to your Super Saver ASU plan as a superannuation contribution.

After a while you return to work in a partial capacity earning an income of \$2,500 per month (your current income).

Assuming that there are no benefit offsets, **your monthly benefit would be reduced by the following amount:**

$$\$2,500 \times \$3,400$$

$$\$4,000 \text{ that equals } \$2,125$$

Your partial disability benefit will therefore be \$1,275 per month (ie \$3,400 – \$2,125).

Additional rehabilitation expenses benefit

The Insurer will pay the cost of rehabilitation expenses to assist your return to work, provided that:

- ▶ the expenses are approved in writing by the Insurer before they are incurred; and
- ▶ the expenses are incurred to directly assist your return to work in a gainful occupation, or to undertake a vocational retraining program because of your total or partial disability.

Generally, these expenses will include the cost of a rehabilitation program (other than an excluded rehabilitation program) which a medical practitioner certifies is necessary for your rehabilitation.

The maximum amount payable as an additional rehabilitation expense benefit in respect of any one (total or partial) disability, is the lesser of:

- ▶ the expenses
- ▶ 24 times the total of your monthly benefit, and
- ▶ \$120,000,

less any amounts that can be claimed from any other source for those expenses. This amount will be paid directly to the provider of the service, and is in addition to the Income Protection benefit.

The Insurer may also pay expenses associated with modifying your workplace if you are in receipt of income protection benefits, to further assist with your return to work, up to a maximum of 2.5 times your monthly benefit. The maximum amount payable for rehabilitation and workplace modification expenses (combined) is subject to an overall cap of \$120,000 described above. As approved by the Insurer as a part of this rehabilitation expenses benefit.

How long will my benefits be paid?

Income Protection benefits are payable from the end of the Waiting Period until the earlier of the following:

- (a) you are no longer totally/partially disabled
- (b) after the expiry of the 5 year benefit period
- (c) the date you attain age 65
- (d) you die.

Main definitions as per the IP Policy

Excluded Rehabilitation Program

Any program providing 'hospital treatment' or 'general treatment' within the meaning of the Private Health Insurance Act 2007 (Cth) or any other program which might cause the IP Policy to cease to be exempt from any legislation in connection with health insurance, including the Private Health Insurance Act 2007 (Cth).

Gainfully employed

Means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment including an insured member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the insured member to be gainfully employed.

Income

Means the annual salary earned by the insured member from employment on a permanent basis with the employer. If the insured member is on employer approved parental leave or leave without pay, the insured member's income shall be determined by reference to the annual salary earned by the insured member from employment on a permanent basis with the employer immediately prior to going on leave or the amount the Insurer last agreed in writing to apply to the insured member.

Salary includes:

- (a) any packaged elements not received directly by the insured member as taxable earnings;
- (b) bonuses, overtime and shift allowances for any one or more of the three years immediately preceding the insured member's disability, which will:
 - (i) be averaged over the lesser of:
 - three years; or
 - the number of complete years for which the insured member has been employed by the employer when he or she becomes disabled;
 - (ii) where the insured member has been employed by the employer for less than one complete year when he or she becomes disabled, be included on a pro-rata basis based on the number of months out of 12 for which the insured member has been employed by the employer;
 - (iii) only be included in salary to the extent that the average amount calculated in accordance with paragraph (i) or the pro-rata amount calculated in accordance with paragraph (ii), as applicable, does not exceed 20% of the amount which would be calculated as the insured member's income if bonuses, overtime and shift allowances were excluded from salary,

but excludes any director's fees, compulsory employer superannuation entitlements, commission, investment income and profit distribution.

Income producing duty

A duty of the insured member's occupation immediately before he or she became totally disabled which generates 20% or more of the insured member's income.

Own occupation

The normal occupation or work carried out by the insured member before becoming totally or partially disabled.

Partial disability

A person is partially disabled if he or she is not totally disabled but, because of illness or injury, he or she:

- (a) has been totally disabled for at least 7 days out of the first 12 consecutive days of the Waiting Period;
- (b) is unable to work in his or her own occupation at full capacity immediately after he or she became totally disabled because of the illness or injury that caused his or her total disability;
- (c) is working in his or her own occupation in a reduced capacity or working in another occupation;
- (d) earns a monthly income that is less than his or her pre-disability income; and
- (e) is under the regular care of, and following the advice of, a medical practitioner.

Pre-disability income

- (a) the monthly value of the income earned by the insured member; immediately before becoming disabled; or
- (b) if the insured member is on employer approved parental leave or leave without pay when first disabled, the insured member's pre-disability income shall be determined by reference to the monthly income earned by the insured member from the employer immediately prior to going on leave or the amount the Insurer last agreed in writing to apply to the insured member.

Total disability

A person is totally disabled if, because of illness or injury, he or she has ceased to be gainfully employed and is:

- (a) unable to perform at least one income producing duty of his or her own occupation;
- (b) under the regular care of, and following the advice of, a medical practitioner; and
- (c) not working in any occupation, whether or not for reward.

Important note

The insurance cover offered by Vision Super through the Super Saver ASU plan is provided under the Policy and the IP Policy (the "Policies") between the Trustee and the Insurer.

Your cover will continue while you are outside Australia subject to the terms and conditions of the Policies. However, you may be required to return to Australia at your own expense for assessment of a claim.

The maximum period in total for which Income Protection benefits may be payable by the Insurer for an insured member while the member is outside Australia is 12 months.

The Policies' insurance premiums are reviewed from time to time by the Trustee, and may be subject to change. However, should there be a change in the Policies' insurance premiums, you will be notified.

While every care has been taken in the preparation of this Guide, the Policy and the IP Policy between the Trustee and the Insurer will prevail in any dispute concerning the Policy and/or the IP Policy described in this Guide.

Please note that this Guide does not contain the complete terms and conditions of the Policies. The complete terms and conditions are contained in the Policies, which are available on request.



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