



Insight

MEMBER NEWSLETTER **SEPTEMBER 2021**



GM Strategy and Growth update

If you've been a Vision Super member for a while and you've been reading the quarterly newsletters, you'll be familiar with our CEO, Stephen Rowe, and Deputy CEO and Chief investment Officer, Michael Wyrsh. Stephen and Mike's updates are familiar ground, but most of you don't know me – I'm Sean Ellis, General Manager Strategy and Growth. We thought that along with the overall update from Stephen and an update on investments, you might like to hear a bit about what the areas of the Fund I look after have been doing – but first let me tell a bit about myself and how I ended up working in super.

When I was a kid, like a lot of young guys my passion was Aussie rules footy. I worked hard at it and was lucky enough to get to play under 19s for Carlton – unfortunately though I just wasn't quite good enough which meant I was looking for a job. I started working with my Dad in his construction business, but I knew he didn't really have enough work for me, and was just keeping me on because I was his son. A job with AAS (Australian Administration Services, which later became Link) came up, and I quite unexpectedly found myself working in superannuation administration.

I'm still in the super industry 30 years later because I found my passion in helping people understand what can be a complex system, plan better and have better retirements. I watched my Dad work hard all his life – but as he was self-employed and never contributed to super, when he retired there was no nest egg there to make life easier. People like my Dad shouldn't retire with no super, and if I can help people get better outcomes and enjoy a better retirement, then I feel like I'm doing a worthwhile job.

I've seen a few changes over my three decades in super, and one of those was joining Vision Super at the beginning of 2015. One of the reasons I made the move was the shared passion of the whole team at Vision Super for helping members achieve the best possible retirement outcome. A lot of organisations – both in super and more broadly – talk the talk about their members or customers being at the heart of what they do, but with Vision Super I could see it was more than talk. There's a genuine commitment to doing what's best for our members, and education is one of the areas that really shines through.

Our website, app, seminars and webinars are designed to empower you and help you prepare for the type of retirement you want. We're proud to be able to assist thousands of members in their superannuation journey, which starts with your first contribution and continues until well after retirement.

Sometimes, that's as simple as a phone call. Last financial year, we either made or received over 66,500 calls to our members. Despite not being able to see people face-to-face as often as we'd like, we still conducted 3,307 member advice meetings, and had 7,283 members attend our seminars – in person when we were able to hold them live, and online when we weren't.

Advice that's in your best interests

We're committed to helping you take control of your future with quality education and advice about super. Vision Super financial planners are never paid commissions or bonuses for recommending particular products to you.

Active ownership

Active ownership is the practice of using our shareholder rights to advocate for the positive environmental, social and governance behaviour we believe in. By actively engaging with companies on environmental, social and governance practices, we aim to minimise risks for members, maximise returns, and build a better outcomes.

Award winning

Vision Super is proud to have received SuperRatings highest rating 15 years in a row.

In 2020 and 2021 we received Money Magazine's Best of the Best award for Best Value Super Platform – previously known as Cheapest Superannuation Platform, for our Personal plan. Money Magazine described Vision Super as a "standout when it comes to price".

Exceptional service

We're always here to help you make sense of your super. So when you call us, you talk to a friendly super consultant in Melbourne.



Fees reduced again

We're conscious of the impact fees can have on an account over a lifetime so we continually challenge ourselves to keep our fees low, while maintaining strong returns over the long-term. The default (MySuper) Balanced growth investment option, where most members are invested, achieved a return of 19.05%* for the financial year ending in June 2021. This is one of its highest ever annual returns. We have also just reduced the fees and cost for most members – as of the 1 October the disclosed cost for a member with \$50,000 invested in Balanced growth (MySuper default) has gone down from \$463 a year to \$413 – more than a 10% reduction.

“ **10%+** reduction in fees and costs for a member with \$50,000 invested in Balanced growth (MySuper default) as at 1 October 2021 ”

Other updates

Your annual statement is available if you log in to your Vision Super account online, and if you're interested in our annual report, you can also find it on our website.

If you would like to attend one of our webinars, visit www.visionsuper.com.au/events to see what's on.

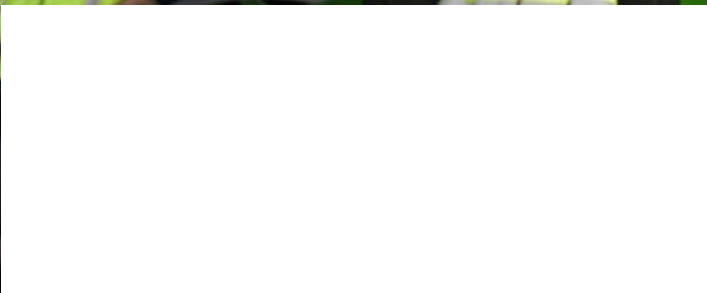
Contact us on 1300 300 820, Monday to Friday, 8:30am to 5pm to speak to us today.

The end of 2021 is nearly upon us, so finally on behalf of the team here at Vision Super, we wish you and your families a safe and festive holiday season, and a joyous new year – hopefully we'll be able to celebrate it together with our families.

Kind regards

Sean Ellis

* Past performance is not a reliable indicator of future performance.



Your quarterly newsletter

Log in to Vision Online to keep up to date with your account and what's happening at Vision Super

Your annual statement and the annual report are now available

Your annual statement can be viewed online. Log in now. If you'd like to view the 2021 annual report, scan the QR code opposite.



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