

Why Join LUCRF Super?

Over 30 years of super leadership

The creation of LUCRF Super was the beginning of a transformation that would see superannuation extend beyond a privileged few to all workers in Australia today.

LUCRF Super (Labour Union Co-operative Retirement Fund) was formally established in 1978 by the Federated Storeman and Packers Union (FSPU), now the National Union of Workers (NUW) at a time when superannuation was available to a select few.

The union started the Fund on the ideal that people should have the freedom to choose which Fund they wanted to be in and that their super should stay with them when they moved jobs. They wanted the right for members to keep all their contributions and to provide fair retirement benefits to everyone.

These values and ideals of the FSPU and LUCRF formed the template that in time would become the principles that today support the superannuation system in Australia.

More than 30 years later, LUCRF has grown to partner more than 180,000 members and 14,000 employers.

LUCRF is open to everyone and has members from various walks of life.

Why choose LUCRF Super?

LUCRF is Australia's most experienced industry super fund. We have continually led the way in giving members the freedom to choose high quality superannuation services and products.

As a member of LUCRF Super you can access many important benefits like:

- Low fees - \$1.25 per week
- Strong investment performance
- Investment options to suit your needs
- Flexible insurance arrangements
- Market leading pension products
- In-house contact centre and administration by people that work at LUCRF
- Personal customer service - business development managers that visit you at workplaces around Australia

You may also access other services including low cost home loans, personal loans, savings accounts, credit cards and other banking products and discounted personal insurance products.

Call LUCRF Super today on **1300 130 780** or go to our website **www.lucrf.com.au**

Highly rated and respected

Independent rating agencies have assessed and recognised LUCRF Super as a high quality, member-focused super fund with good long-term returns.

Platinum Ratings for LUCRF Super and LUCRF Pensions from SuperRatings

The highest Platinum rating was awarded, confirming we are a "best value for money fund" and well balanced across all key assessment criteria.



AAA Rating from SelectingSuper (Rainmaker)

Our AAA rating has been awarded, acknowledging LUCRF as a very high quality fund that is well managed, competitively priced, has a strong track record of demonstrated success and a range of useful features likely to appeal to its membership.



5 Apples

The highest rating by Chant West, 5 apples, has been awarded for the Personal Super and Pensions plans, indicating excellence across a range of criteria.



Finalist in the Selecting Super (Rainmaker) Excellence Award

LUCRF was a finalist in the 2009 SelectingSuper Product of the Year Retirement - Value Choice award.



How do I become a LUCRF Super member?

To consider if LUCRF Super is right for you, contact us for a copy of our Member Guide, combined Product Disclosure Statement and Financial Services Guide.

If you have "Choice" (Choice of Fund legislation allows most people to say where they wish to have their superannuation), talk to your employer about selecting your super fund.

Your employer may already contribute to LUCRF Super on behalf of other employees at your workplace.

Simply complete our membership application form in our Member Guide - Product Disclosure Statement and return to us. You will also need to complete the Standard Choice form and give this to your employer.

Call LUCRF Super today on 1300 130 780 or go to our website www.lucrf.com.au

Disclaimer;

This fact sheet is of a general nature and has been prepared without taking into account your personal objectives, financial situation or needs. It is recommended that you obtain and consider the information in the current LUCRF Super Member Guide (PDS and FSG) before making any decision.

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