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## TWUSUPER Super News October 2017

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### Insurance premiums reduced for most

Insurance premiums are competitive for TWUSUPER members thanks to our group insurance arrangement with TAL Life Insurance. TAL is one of Australia's largest life insurers and the average TWUSUPER member has seen the cost of their insurance drop by 23% since we partnered with TAL in May 2017.

Your employees will have different insurance needs depending on their individual circumstances, including age and family responsibilities. Confidence in having the right insurance arrangements promotes greater peace of mind, and a workforce with greater peace of mind performs better.

Insurance is one of the things we cover in our free education sessions. To help ensure your employees are across their insurance arrangements with TWUSUPER, you can choose one of our standard sessions or have us tailor one to the needs of your employees. These sessions take about half an hour and can be held at a time that's convenient for your business. Call 1800 241 877 for more information.

You should read the important information about insurance in your super before making a decision. Go to [twusuper.com.au/pds](http://twusuper.com.au/pds) and read the Insurance Guide which includes information about eligibility for insurance, the costs and conditions and exclusions that apply to the insurance cover. This information may affect your entitlement to insurance cover and should be read before deciding whether the insurance is appropriate. The material relating to insurance in your super may change between the time when you read this PDS and the day you sign the application form or the date you join TWUSUPER.

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### Super Guarantee contributions - Quarterly deadlines

To avoid a potential SG charge, the Super Guarantee (usually 9.5% of OTE) must be paid to eligible employees at least quarterly.

SG Quarter	SG Due Date
1 July - 30 September	28 October
1 October - 31 December	28 January
1 January - 31 March	28 April
1 April - 30 June	28 July

If you're late with a payment or need help managing payments, please call us on 1800 241 877 between 8am and 8pm (AEST/AEDT) weekdays.

TWU Nominees Pty Ltd ABN 67 002 835 412, AFSL 239163, is the trustee of TWUSUPER ABN 77 343 563 307 and the issuer of interests in it.

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This information is of a general nature only and does not take into account your objectives, financial situation or needs. Before acting on this information, you should consider its appropriateness having regard to your objectives, financial situation and needs. A copy of TWUSUPER's current Product Disclosure Statement should be obtained from us (by calling 1800 222 071 or visiting [twusuper.com.au](http://twusuper.com.au)) and considered carefully before you make a decision in connection with TWUSUPER. TWU Nominees Pty Ltd ABN 67 002 835 412, AFSL 239163, is the trustee of TWUSUPER ABN 77 343 563 307 and the issuer of interests in it.