



feed your **future**



Australian  
**FOOD  
SUPER**



Your Industry Fund

# INVESTMENT GUIDE

1 OCTOBER 2023

The information in this document forms part of the Product Disclosure Statement for Australian Food Super dated 1 October 2023



Australian  
**FOOD  
SUPER**

 Your Industry Fund

**FEED YOUR FUTURE**

This document is issued by Australian Meat Industry Superannuation Pty Ltd ABN 25 002 981 919, AFSL No. 238829, as Trustee for the Australian Meat Industry Superannuation Trust (the "Fund"), ABN 28 342 064 803 (Australian Food Super).

The information in this document is general information only. It does not take into account your particular objectives, financial situation or needs. Before acting on information in this document you should consider the appropriateness of the information having regard to your particular objectives, financial situation and needs. You should obtain financial advice tailored to your personal circumstances.

The governing rules of the Fund are contained in the Trust Deed, which is available online at [ausfoodsuper.com.au](http://ausfoodsuper.com.au). From time to time the Trustee may alter the provisions of the Trust Deed.

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**MEMBER HOTLINE  
1800 808 614**



## INVESTMENTS

**Australian Food Super offers seven investment options in addition to the default MySuper option. These are the Secure, Capital Stable, Growth, Shares, Property, Alternatives and Balanced options. Members can choose to invest their superannuation savings in one of these options as an alternative to the default, or spread their investment across two or more options. Please note that the asset allocations of the MySuper and Balanced Options are identical.**

Any member who does not make an investment choice will have their account balance invested in the default option, MySuper. The MySuper option invests in a wide range of investments including shares, property, bonds, cash and private (non-listed) equity.

Details of the eight options appear on the following pages and include the strategic asset allocation for each option. The strategic asset allocation is the percentage of funds to be invested in each asset class.

Because the Trustee reviews these asset allocations regularly, they may be subject to change. Any changes to the strategic asset allocations will be advised to you in writing, generally in the newsletters that accompany the Australian Food Super member statements that you receive during the year.

### Switching between investment options

You can change the way your account is invested by switching between investment options.

Investment switches will take effect each Wednesday and any application to switch must be received by 11:59 pm on the preceding Tuesday.

#### Example:

Application received* between:	Takes effect from:
Wed 7 February 2024 and Tues 13 February 2024	Wed 14 February 2024
Wed 14 February 2024 and Tues 20 February 2024	Wed 21 February 2024
Wed 21 February 2024 and Tues 27 February 2024	Wed 28 February 2024

#### You have the following options:

- 1) Have your entire account balance and any new contributions invested in your new investment selection, or
- 2) Leave your account balance invested in the current investment option, and only new contributions invested in your new investment selection.

\* An application made online must be completed by 11:59 pm on the Tuesday to take effect from the next day (Wednesday). If the application is made using the Member Investment Choice Form and sent by mail it must reach Australian Food Super's Administrator by the Tuesday - therefore you will need to allow adequate time for the form to be processed by Australia Post. Please note that Australian Food Super's Administrator does not receive mail deliveries on weekends or Public Holidays in NSW.



## How do I make an investment choice?

You can make an investment choice by logging onto your Australian Food Super account in MemberAccess at [ausfoodsuper.com.au](https://ausfoodsuper.com.au) or by completing the Member Investment Choice form in the back of this Guide. If you do not have online access to your account, it's easy to register. Click on the MemberAccess button on the Australian Food Super website and click "Register Now".

## Can I invest in more than one option?

You may elect to have your account balance in one or more of the investment options.

If you decide to split your balance between more than one option, you must ensure that the percentages allocated to the various options totals 100%. If it does not total 100%, the Trustee will refuse to process the switch.



## What happens when I switch between investment options?

Where you elect to change the way your existing superannuation balance is invested, earnings are applied to your account based on your previous investment selection (or the default if you hadn't previously made a choice) using the crediting rates available at that time (see page 8).

The balance of your account at that date, plus any new amounts that you invest with Australian Food Super, will be invested according to your new investment election.

Where your switch only involves the investment of future contributions, all contributions received after the date that the switch takes effect will be invested in the way that you have elected.

Please note switch instructions only apply to the superannuation benefits in your account, such as contributions and investment earnings. Any insurance benefits in your account will not be switched as they are invested in the Secure option to reduce the risk of negative returns eroding the benefit before you withdraw it.

## Cost of switching investments

There is no cost to switch your investments in Australian Food Super, and you will receive confirmation in writing once your switch has been processed.



## What do you need to consider before making a investment choice?

There are many important issues to consider when making your investment choice including:

### Risks and Return and Time Horizon -

Superannuation is a long-term investment. Your returns can go up and down over the short-term.

The way each of us invests depends on our risk profile, the time over which we are likely to be investing, and of course the proportion of our investments that are in super in comparison to other assets.

As you can imagine, whether an option is suitable depends on each person's individual circumstances, and in order to decide your own strategy you may want to talk to a financial planner.

The Trustee strongly recommends that you seek financial advice before making any decision regarding the investment of your superannuation.

The Trustee has an arrangement in place with Link Advice (ABN 36 105 811 836, AFSL No. 258 145) who can help you design an investment strategy that is right for you. Simple advice is provided at no additional cost. Depending on your financial circumstances, if more complex advice is required there might be a cost; however you will be advised of the cost before any advice is provided.

Simply call 1800 808 614 and ask to speak with a financial planner who will discuss your investment options with you.



## What should I look for?

**Risk profile** - If you are uncomfortable with short-term changes in the value of your super, you may want to choose a lower risk investment option. But remember, if you are investing over the long-term, generally the more risk you take, the higher the returns may be.

**Time horizon** - Our investments in super are there for retirement. Look at how long you have until you plan to retire and, even then, how long you will have in retirement. Remember even in retirement, your returns can often be very significant.

**Returns** - Over the very long-term, riskier assets (provided they are well chosen) should outperform less risky investments.

Remember one of the risks is that inflation will erode your savings. Think carefully about what returns you are targeting.

**Losses** - In volatile years it is tempting to switch to safer investments. However, the fact is that all investments, including those in your super, go up and down with changes in financial market conditions. But while your money is sitting in your super fund's portfolio, any losses you incur are just "on paper". They only become real losses when you "crystallise" them by cashing in and switching to another option.

If you leave your money where it is, however, you may benefit when the market recovers and your investments start to grow again.

On the other hand, experts themselves don't often agree about the right time to switch. Holding on to a loss making investment can be counterproductive, as is selling an investment too soon, and parking your money in cash.

### Remember, it's all about your time horizon.

If you require further explanation of the information contained in this Guide, please contact the Member Hotline on 1800 808 614. It is wise to seek financial advice to assist you in reaching a decision.

Remember, if you do not want to make a choice, simply do nothing and your account will be invested in the MySuper Option.

## PLEASE NOTE

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

***The crediting rates on the following pages are shown after investment fees and costs and investment tax, but before all other fees and costs.***

***You can find the most up-to-date crediting rates at [ausfoodsuper.com.au/performance-monthly/](https://ausfoodsuper.com.au/performance-monthly/)***

# INVESTMENT OPTIONS

	SECURE OPTION	CAPITAL STABLE
Target Return for each option	Exceed the Reserve Bank Cash Rate over rolling ten-year periods.	Inflation plus 1% p.a. over rolling ten-year periods.
Risk	Very low. Estimated probability of a negative return is less than 0.5 out of every 20 years.	Low to medium. Estimated probability of a negative return is 1.9 out of every 20 years.
Suggested minimum timeframe	1 year or less	3 years
Suitable for	Members who want their super invested in cash and understand that returns for this type of option, while unlikely to be negative, may not keep pace with inflation.	Members who want to reduce fluctuations in their returns while still maintaining some exposure to growth assets.

## How will your money be invested?

Asset Class	Secure Asset Allocation Range	Capital Stable Asset Allocation Range
Australian Shares	Nil	5-15%
International Shares	Nil	5-15%
Private Equity	Nil	0-12%
Property	Nil	5-22%
Global Credit	Nil	3-13%
International Fixed Interest	Nil	10-30%
Australian Fixed Interest	Nil	10-30%
Cash	100%	Balance

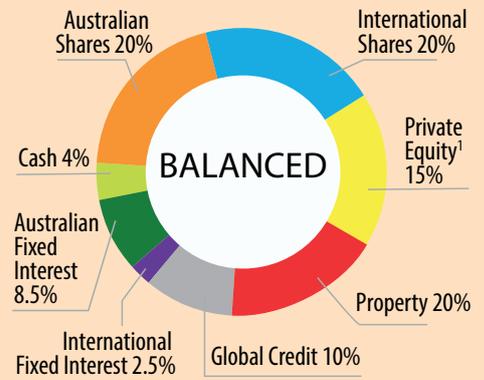
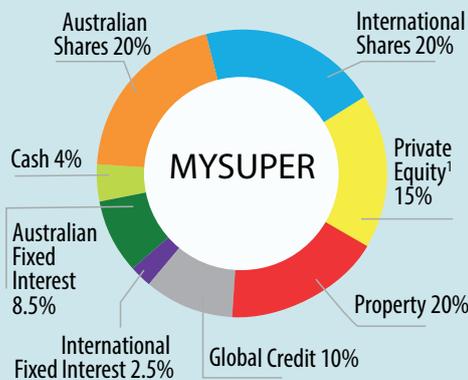
Strategic Asset Allocation for each option	Secure	Capital Stable
	<p>Cash 100%</p>	<p>Australian Shares 8% International Shares 7% Private Equity<sup>1</sup> 2.5% Property 12.5% Global Credit 8% International Fixed Interest 20% Australian Fixed Interest 20% Cash 22%</p>
Investment strategy	100% in defensive assets.	30% in growth assets, 70% in defensive assets.
Year Ending 30 June	Inflation (CPI)	Crediting Rates
		Australian Food Super
2019	1.6%	1.84%
2020	-0.3%	0.95%
2021	3.8%	0.62%
2022	6.1%	0.31%
2023	6.0%	2.70%
5 year Compound average	3.42% p.a.	1.31% p.a.

	<b>MYSUPER OPTION</b> This is the default option if you do not make a choice	<b>BALANCED OPTION</b>
Target Return for each option	Inflation plus 3% p.a. over rolling ten-year periods.	Inflation plus 3% p.a. over rolling ten-year periods.
Risk	Medium to high. Estimated probability of a negative return is 3.9 out of every 20 years.	Medium to high. Estimated probability of a negative return is 3.9 out of every 20 years.
Suggested minimum timeframe	4 years	4 years
Suitable for	Members who seek higher growth over the medium to long term and are willing to accept fluctuations in returns, including negative returns from time to time.	Members who seek higher growth over the medium to long term and are willing to accept fluctuations in returns, including negative returns from time to time.

### How will your money be invested?

Asset Class	MySuper Asset Allocation Range	Balanced Asset Allocation Range
Australian Shares	15-35%	15-35%
International Shares	15-35%	15-35%
Private Equity	0-30%	0-30%
Property	10-30%	10-30%
Global Credit	0-15%	0-15%
International Fixed Interest	0-20%	0-20%
Australian Fixed Interest	5-20%	5-20%
Cash	Balance	Balance

### Strategic Asset Allocation for each option



### Investment strategy

75% in growth assets, 25% in defensive assets.

75% in growth assets, 25% in defensive assets.

Year Ending 30 June	Inflation (CPI)	Crediting Rates	
		Australian Food Super	Australian Food Super
2019	1.60%	6.62%	6.62%
2020	-0.30%	-0.56%	-0.56%
2021	3.80%	17.06%	17.06%
2022	6.1%	-0.51%	-0.51%
2023	6.0%	11.35%	11.35%
5 year Compound average	3.42% p.a.	6.57% p.a.	6.57% p.a.

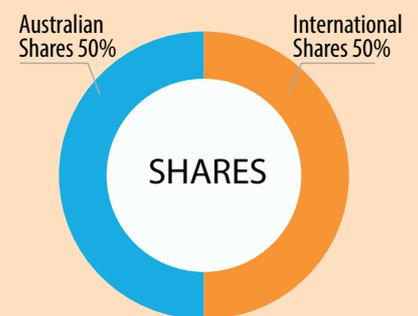
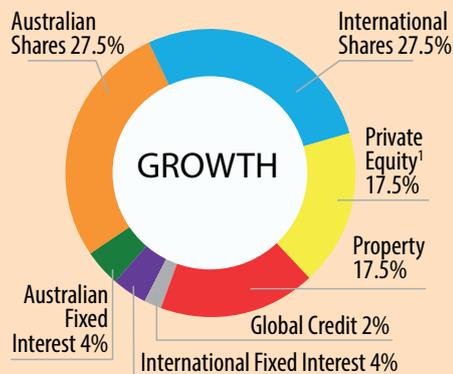
# INVESTMENT OPTIONS CONTINUED

	GROWTH OPTION	SHARES OPTION*
Target Return for each option	Inflation plus 4% p.a. over rolling ten-year periods.	Inflation plus 5% p.a. over rolling 10 year periods
Risk	High. Estimated probability of a negative return is 4.6 out of every 20 years.	High. Estimated probability of a negative return is 5.9 out of every 20 years.
Suggested minimum timeframe	5 years	7 years
Suitable for	Members who seek higher growth over the long term and are willing to accept significant fluctuations in returns, including negative returns.	Members who seek high growth over the long term and are comfortable with the significant fluctuations and negative returns resulting from 100% exposure to share markets.

## How will your money be invested?

Asset Class	Growth Asset Allocation Range	Shares Asset Allocation Range
Australian Shares	25-50%	40-60%
International Shares	25-50%	40-60%
Private Equity	0-30%	Nil
Property	5-30%	Nil
Global Credit	0-5%	Nil
International Fixed Interest	0-10%	Nil
Australian Fixed Interest	0-10%	Nil
Cash	Balance	Nil

### Strategic Asset Allocation for each option



### Investment strategy

85% in growth assets, 15% in defensive assets.

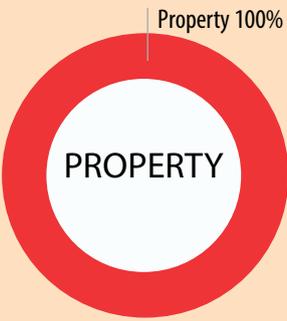
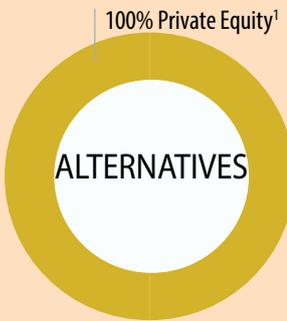
100% in growth assets.

Year Ending 30 June	Inflation (CPI)	Crediting Rates Australian Food Super	Crediting Rates Australian Food Super
2019	1.6%	7.35%	7.32%
2020	-0.3%	-0.87%	-4.22%
2021	3.8%	19.68%	24.16%
2022	6.1%	-1.42%	-6.43%
2023	6.0%	12.95%	15.75%
5 year Compound average	3.42% p.a.	7.23% p.a.	6.73% p.a.

\*In 2023 the Shares Option failed to meet the benchmark set by the APRA Performance Test. More information is available on our website at [ausfoodsuper.com.au/member-investment-choice/](https://ausfoodsuper.com.au/member-investment-choice/)

	PROPERTY OPTION	ALTERNATIVES OPTION
Target Return for each option	Inflation plus 4% p.a. over rolling 10-year periods.	Inflation plus 5% p.a. over rolling 10-year periods.
Risk	High. Estimated probability of a negative return is 4.8 out of every 20 years.	High. Estimated probability of a negative return is 4.2 out of every 20 years.
Suggested minimum timeframe	7 years	7 years
Suitable for	Members who are investing for the long term, are willing to accept fluctuations in returns, and want exposure to property investments.	Members who are investing for the long term, are willing to accept fluctuations in returns, and want exposure to alternative investments.

### How will your money be invested?

Asset Class	Property Asset Allocation Range	Alternatives Asset Allocation Range
Australian Shares	0%	0%
International Shares	0%	0%
Private Equity	0%	0-100%
Property	0-100%	0%
Global Credit	0%	0%
International Fixed Interest	0%	0%
Australian Fixed Interest	0%	0%
Cash	0%	0%
<b>Strategic Asset Allocation for each option</b>		
	<b>Investment strategy</b>	<b>Investment strategy</b>
Year Ending 30 June	Inflation (CPI)	
2022	6.1%	
2023	6.0%	
	Crediting Rates	Crediting Rates
	Australian Food Super	Australian Food Super
	9.54%	2.54%
	2.61%	22.95%

<sup>1</sup>The Private Equity asset class may include an allocation of between 0-100% to listed international shares. This asset class invests in private or unlisted companies. Because these investments cannot be bought and sold as quickly and efficiently as other assets, it may not be possible for the asset class to be invested solely in private equity assets at all times. The remainder will be invested in listed international shares, the returns of which are likely to most closely resemble the returns of private equity investments. Unlike private equity investments, listed international shares can be more easily bought when Australian Food Super sells a private equity investment, or sold when a new private equity investment opportunity is identified.



## About Target Returns

It is important to note that the target return for each option is just that, a target that the option aims to achieve, over the stated time period. It is not a guarantee of future performance.

## Interim crediting rate

The Trustee declares the final crediting rates for the year ending 30 June after the end of each financial year. At this time, earnings are applied to all member accounts for the year ending 30 June.

If you leave the fund or switch between investment options prior to the final crediting rates being declared, earnings are applied to your account using crediting rates available at the time.

## How are crediting rates determined?

At the end of each week the Fund's Custodian provides a net valuation of the assets of each investment option. The net valuation is based on the value of the assets invested in each option (in accordance with pre-defined methods of valuing the assets), minus an allowance for taxation and fees.

The fluctuation in the value of the assets held for each investment option between the current and previous weeks is used to determine the rate of earnings (which may be positive or negative) that are applied to members' accounts.

If you switch all or part of your account balance between investment options, switch between divisions of the fund (i.e. transfer part of your balance to the Australian Food Super Pension), or receive a full or partial benefit payment, earnings are applied using the weekly crediting rates available at that time. If the current week's rate is not available then the previous week's rate will apply.

## How do we calculate the risks of each investment option?

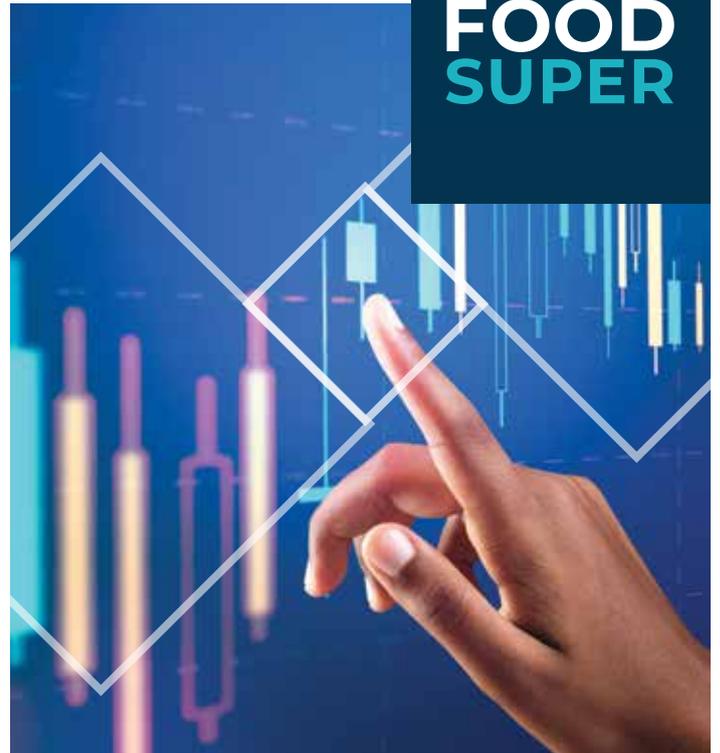
The risks of Australian Food Super's investment option are calculated in accordance with the Standard Risk Measure guidance issued jointly by the Association of Superannuation Funds of Australia (ASFA) and the Financial Services Council (FSC).

The Standard Risk Measure is designed to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period.

The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives.

Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option.

The risks of each option are calculated using a number of assumptions about how investment markets are forecast to perform, how much volatility there is likely to be and how different asset classes are related. These assumptions are not guaranteed.



The output is produced on the basis of the probability of a negative return (e.g. the average number of years in a 20 year period where the return could be negative). The expected chance of loss is on a gross of tax basis excluding imputation credits, and is before administration fees though after taking account of investment fees and costs.

A conservative approach to incorporating expectations for investment manager outperformance has been taken. These are estimates only and are not guaranteed. Actual outcomes may differ significantly from the estimates. A technical description of the methodology can be provided upon request.

## How do I understand and manage my risks?

There are a number of things you can and should do to manage the risks associated with investing in the investment strategies offered:

- Get professional advice to determine whether the investment strategies suit your investment objectives, financial situation and needs.
- Carefully read all the information in this Guide before investing.
- Consider investing in the strategy for at least the suggested minimum investment period. You should also consider the relative level of risk for each investment option. However, you should note that investing for the suggested minimum investment time does not eliminate the risk of loss.
- Regularly review your investments in light of your investment objectives, financial situation and needs.



## Socially responsible investments

The Trustee generally does not take labour standards or environmental, social or ethical considerations into account for the purposes of selecting, retaining or realising an investment. The primary focus of the investment managers is on economic and financial outcomes. However from time-to-time, labour standards and environmental, social or ethical considerations may be taken into account where the Trustee becomes aware that they may have a material influence on the financial value of an investment.

## Derivatives

The Trustee has a policy that is applied when approved investment managers trade in derivatives. This policy includes guidelines for writing and buying 'options', 'futures' and other derivatives. Derivatives can be used for many purposes, including hedging to protect an asset against market fluctuations, reducing costs of achieving a particular market exposure and maintaining asset allocations. Investment managers engaged to invest the assets of Australian Food Super, in general, are permitted to use derivatives for hedging purposes only. However, certain investment managers may use derivatives as a means to implement an investment strategy.

## Reserving policy

Under the Reserving Policy, the Trustee will distribute all earnings to members at 30 June each year, less a contingency reserve to provide for taxation and operating expenses of the fund.

The Trustee, in consultation with the Fund's Investment Consultant or Actuary, will determine the amount to be held in reserve at the time that the Crediting Rate is declared. The Trustee has discretion to determine the amount that is to be retained.

The Trustee is required by law to hold funds in an "Operational Risk Financial Reserve" which is maintained to cover the costs to members of an event that might occur (other than fluctuation in asset values as a result of investment performance) which has a financial impact on the Fund. The circumstances in which the Operational Risk Financial Reserve can be used is limited. For example, the Trustee could not call upon the Operational Risk Financial Reserve to meet general operating costs.

The Trustee has determined that the Operational Risk Financial Reserve will be maintained within a range of 0.225% and 0.275% of the Fund's assets.

The Trustee also maintains an Income Protection Insurance Reserve and a General Reserve.

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# Member Investment Choice

Complete this form in black ink with a ballpoint pen using BLOCK letters | Any request will be invalid if not signed and dated.  
Please mail this form to: Australian Food Super, Locked Bag 5390, Parramatta NSW 2124 | Member Hotline: 1800 808 614



Complete this form if you would like to change your investment option or mix of options. You should read the Australian Food Super Investment Guide before making any decision regarding the investment of your superannuation.

**If you do not select any investment option(s) your account will be invested in the default MySuper option.**

Please note that confirmation of your investment switch will be sent to you within 5 days of us actioning your switch. Please check this carefully and contact us immediately if it does not reflect the instructions you provided on this form.

Please note you can also make an investment switch online by using MemberAccess - Visit [www.ausfoodsuper.com.au](http://www.ausfoodsuper.com.au) to access the portal.

## Member details

Australian Food Super member number

Date of birth (dd/mm/yyyy)

Mr/Mrs/Ms/Miss

Surname

Given Names

Telephone

Mobile

Email

### RESIDENTIAL ADDRESS

Street Number / PO Box

Street Name

Suburb

State

Postcode

### POSTAL ADDRESS (if different from Residential Address)

Street Number / PO Box

Street Name

Suburb

State

Postcode

Please turnover to complete and sign this form

## Member Investment Choice (this will not apply to any insurance benefits in your account)

Select either Option 1 or Option 2 by placing an X in the appropriate box, and then complete the action required under that Option

	<input type="checkbox"/> <b>OPTION 1</b>	<input type="checkbox"/> <b>OPTION 2</b>
	If you would like your entire current balance, and any future contributions allocated in the same way, then use this column only	If you would like your current balance and any future contributions allocated in a different way, complete both of these columns. Future contributions include contributions made by you and on your behalf (e.g. employer contributions), as well as rollovers from other funds.
		<p><b>Money that's currently in your account</b></p> <p><b>Either</b> Place an X in this box:  <input type="checkbox"/> Do not switch my current account balance  <b>Or</b> Choose how you would like to switch your current account balance below:</p> <p><b>Switch my current balance to:</b></p>
		<p><b>Future contributions</b></p> <p>You must complete this column even if there is no change in the way you would like your future contributions allocated.</p> <p><b>Apply my future contributions to:</b></p>
<b>Investment option</b>		
Secure	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Capital Stable	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
MySuper	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Balanced	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Growth	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Shares	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Property	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
Alternatives	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %
	<b>1 0 0 %</b>	<b>1 0 0 %</b>

### Declaration and disclaimer

Please direct my current account balance and all future contributions made by me and/or on my behalf to the investment choice option(s) I have nominated on this form.

I declare that:

- I have received, read and understood all of the information that I reasonably require, in order to make an informed decision about my investment options and how to complete this form. I acknowledge that Australian Food Super's Privacy Policy and Product Disclosure Statement(s) are readily available from [ausfoodsuper.com.au](http://ausfoodsuper.com.au) and I am aware that I can contact Australian Food Super at any time, if I require assistance.
- I understand that any information provided by Australian Food Super is of a general or factual nature only. The information does not take into account my personal investment objectives, situation or particular needs. I acknowledge that Australian Food Super has recommended that I seek professional advice before making any investment decision.
- I understand and accept that investment carries risk; that the return on my investment may be positive or negative.
- It is my intention that Australian Food Super act upon my instructions contained in this form as soon as practicable and that these instructions will supersede all previous investment elections.
- I understand my investment switch will occur in accordance with the guidelines outlined on the Australian Food Super website [ausfoodsuper.com.au](http://ausfoodsuper.com.au)
- I understand that once I make an investment choice, it cannot be reversed. A further switch can be lodged which will take effect on the relevant date for that particular switch. My investment choice or any switches will not apply to any insurance benefits in my account.

Signature of applicant



Dated (dd/mm/yyyy)

Australian Food Super products are issued by Australian Meat Industry Superannuation Pty Limited (Trustee) ABN:25 002 981 919 RSE Licence: L0000895 AFSL: 238829 as Trustee for Australian Meat Industry Superannuation Trust (the Fund) ABN: 28 342 064 803 Registration No. R1001778



**Member Hotline**  
1800 808 614



[service@ausfoodsuper.com.au](mailto:service@ausfoodsuper.com.au)



[ausfoodsuper.com.au](http://ausfoodsuper.com.au)



Locked Bag 5390  
Parramatta NSW 2124



## CONTACT US

- Member Hotline:** 1800 808 614  
(toll free call from fixed lines within Australia)
- Pension Hotline:** 1800 255 521
- By mail:** Australian Food Super  
Locked Bag 5390  
Parramatta NSW 2124
- By e-mail:** [service@ausfoodsuper.com.au](mailto:service@ausfoodsuper.com.au)
- By fax:** 1300 855 378
- In person:** Australian Administration Services (the Fund administrator)  
Parramatta Square, Level 22, Tower 6, 10 Darcy Place. Parramatta NSW 2150
- From overseas:** +61 2 8571 5739  
(you will be charged by your service provider for an overseas call).



Australian  
**FOOD  
SUPER**

 Your Industry Fund

feed your future

## CONTACT

[ausfoodsuper.com.au](http://ausfoodsuper.com.au)  
[service@ausfoodsuper.com.au](mailto:service@ausfoodsuper.com.au)

Locked Bag 5390  
Parramatta NSW 2124



**Member Hotline**  
**1800 808 614**