



Welcome to NRW

Gallagher have worked with your employer to create a tailored superannuation opportunity for you through the NRW staff super plan (the Plan).

If you choose to join, you will receive the following:

- Discounted administration fees, helping you save more money for your retirement
- Automatic personal insurance protection at discounted rates*
- MySuper investment portfolio which invests your money according to your age group**

* Automatic Insurance is conditional on joining the Plan upon commencing with your employer. Insurance cover becomes effective when you are at least age 25 and your super account balance reaches \$6,000 – unless you elect to start the cover sooner. You can tailor or cancel your cover to suit your needs at any time.

** See Product Disclosure Statement and other Plan information for details, conditions and terms.

Who is Gallagher?

Gallagher are one of Australia's largest employee benefit specialists. We can assist you on your financial journey.

Gallagher are here to get you to your financial destination no matter where your starting point is.

Gallagher is here to:

- Answer your general financial questions
- Expand your financial knowledge and wellbeing
- Help you maximise your financial potential now and in the future.
- Find out more [here](#)

It's your money, it's your choice

To take advantage of this tailored super opportunity, complete the Standard Choice form and return to Human Resources or Payroll.

For more information, you can contact Gallagher today on 1300 557 782 or email super-service@ajg.com.au.

To learn more visit:

nrw.gbsau.com

