

Important things to know about your super

AustralianSuper Product Disclosure Statement

3 September 2021

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Join form enclosed

australiansuper.com/join



MySuper Authorised 65 714 394 898 856
Issued by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788
Trustee of AustralianSuper ABN 65 714 394 898 USI STA0100AU
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1 About AustralianSuper

This Product Disclosure Statement explains the key features and benefits of being with AustralianSuper.

AustralianSuper is Australia's largest industry super fund – trusted by 2.45 million Australians to look after \$233 billion in assets*. Here's why:

You come first

As a profit-for-member super fund, we act in your best interests and not the interests of shareholders.

Helping you build a better future

We're committed to providing strong, long-term returns to help you build a better future.

Working with employers

We work with around 364,000 employers Australia-wide.

Award-winning products and services

You can be confident knowing your super is being managed by an award-winning fund (see back cover).

MySuper Authorised

AustralianSuper is MySuper Authorised 65 714 394 898 856 and can accept all Superannuation Guarantee contributions from employers.

A copy of the product dashboard for AustralianSuper's MySuper Balanced option is available at australiansuper.com/MySuperDashboard

Other information

You can find important information, including our Trust Deed, Annual Report and remuneration for executive officers, at australiansuper.com

* As at 30 June 2021.

AustralianSuper is here to look after you

See how we compare at australiansuper.com/compare

A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at australiansuper.com/tmd

About this Product Disclosure Statement

This Product Disclosure Statement (PDS) is a summary of significant information and contains a number of references to important information (each of which forms part of the PDS). You should consider that information before making a decision about the product.

This information is current at the date of publication, but may change frequently. You should check the website for current information. A paper copy of the changes is available on request at no extra charge.

This PDS provides general information only and doesn't take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

2 How super works

Super is an important way for you to save for retirement.

Super is an investment for your future and the sooner money starts going into your account, the better off you'll be when you retire. That's because, over the long term, your super grows from investment returns and any money that's added to your account.

There are many ways money can be added (contributed) to your account.

Superannuation Guarantee contributions

Employers pay a compulsory contribution to your super known as the Superannuation Guarantee (SG). Currently, this is an amount equal to 10% of your annual salary (subject to salary cap).

There are also other types of contributions that could help you grow your super.

Personal contributions

- › **Before-tax*** – includes salary sacrifice contributions made by you, any personal contributions for which you claim a tax deduction and voluntary contributions made by your employer for which they claim a tax deduction.
- › **After-tax*** – includes any extra additional contributions you make from your take-home pay, for which you don't advise us you wish to claim a tax deduction.

Useful information to know

Tax benefits are provided by the Government to encourage you to save more for retirement and grow your super over time.

You generally can't access your super savings until you reach your preservation age. Your preservation age varies depending on the year you were born.

To learn more about accessing your super, rollovers and preservation age, visit australiansuper.com/AccessYourSuper

It's your super, it's your choice

Normally you can tell your employer where you want your super to be paid. But in some cases, it depends on your employment contract. If you don't make a choice or tell your employer where you want your super paid, they'll pay your contributions to a MySuper compliant super fund.

Protecting your super

If you have an account balance below \$6,000, legislation requires us to transfer your account to the Australian Tax Office (ATO) after 16 months of inactivity. Where possible, the ATO will transfer your account to your active super fund. To find out how to keep your AustralianSuper account active, visit australiansuper.com/pys

Combine your super and transfer your insurance to save

If you've had more than one job in the past, you may have more than one super account and several insurance policies. Having multiple accounts isn't just messier – it could be a lot more expensive. Learn more about combining your super and transferring insurance cover at australiansuper.com/combine

* Depending on your income and personal circumstances, you may be better off contributing before or after tax, or using a combination of both. The Government places limits on the amount that can be contributed to super. To learn more, visit australiansuper.com/InfoTax

3 Benefits of investing with AustralianSuper

We're here to help you get the most from your money today and tomorrow. That's why we offer simple and effective solutions to help you manage your account.

Get more from being a member



An online account and mobile app to track your super 24/7



A range of investment options to choose from, backed by a history of strong long-term investment performance*



Competitive insurance to protect you and those who matter to you



Retirement and financial planning webinars at no additional cost



Advice tools and calculators to help you understand super



Financial advice available over-the-phone and face-to-face†

* Investment returns aren't guaranteed. Past performance isn't a reliable indicator of future returns.

† Financial advice provided face-to-face and over the phone will be under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd (AustralianSuper) and therefore isn't the responsibility of AustralianSuper. With your approval a fee may be charged if a *Statement of Advice* is produced.

Set up your online account at australiansuper.com/register

Download the app here:



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Google Play and the Google Play logo are trademarks of Google Inc.

4 Risks of super

All investments, including super, have some risk.

How you invest your super will depend on your age, how long you'll invest your super, other investments you may have, and your tolerance for volatility.

Volatility is when the returns on your investment go up or down over time. The level of volatility your super investment could have will depend on the types of assets that your super is invested in. Assets are investments such as shares, property, fixed interest, or cash.

Different types of assets have different levels of potential return and volatility. Generally, higher long-term returns are accompanied by a greater potential for volatility in the short term.

You can choose from a range of investment options, each with a different mix of assets. So, the likely investment return and the level of potential volatility of returns involved are different for each option.

What you need to think about

When considering your super, it's important to understand that:

- › investment returns may go up and down over time and the value of investments will vary, so the value of your super may also go up and down
- › investing too conservatively can be risky because over the long term your investment may not earn a return above the inflation rate
- › returns aren't guaranteed, and you may lose some of your money
- › past returns aren't a reliable indicator of future returns
- › the laws affecting your super may change
- › the amount of your future super savings (including contributions and returns) may not be enough for your retirement.

More information

For more information about available investment options, the different asset classes and investment risk, download the *Investment guide*, available at australiansuper.com/RefInvestments



5 How we invest your money

How we invest your money when you join:

If you complete the *Join AustralianSuper* form you'll be invested in the Balanced option (MySuper) until you make an investment choice.

OR

If you join online at australiansuper.com/join you can choose your own investment option/s through the join process.

Investment details for the Balanced option

This option invests in a wide range of assets, including shares, private equity, infrastructure, property, fixed interest, credit and cash. Designed to have medium to long-term growth with possible short-term fluctuations.

Investment objective

- › To beat CPI by more than 4% pa over the medium to longer term[†].
- › To beat the median balanced fund over the medium to longer term.

Minimum investment timeframe

Be prepared to stay invested in this option for at least 10 years due to the potential for short-term volatility.

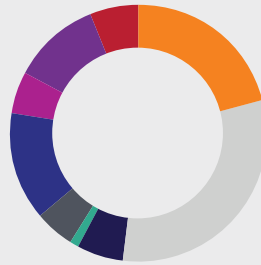
Risk levels

- › Short-term risk classifies investment options according to their likelihood of negative returns in a given year. This is also known as the Standard Risk Measure.
- › Medium-term risk balances two risks. The first is that your super savings will be reduced by volatility and the second is that your super savings won't keep up with wage inflation.
- › Long-term risk is the risk that your super savings won't keep up with wage inflation.

Estimated number of negative annual returns over any 20-year period

Approximately 5 out of every 20 years.

Balanced option investment mix – strategic asset allocation and ranges*



- Australian shares **21%** (10–45%)
- International shares **31%** (10–45%)
- Private equity **6%** (0–15%)
- Listed property **1%** (0–10%)
- Direct property **5%** (0–30%)
- Infrastructure **13.5%** (0–30%)
- Credit **5.5%** (0–20%)
- Fixed interest **11%** (0–25%)
- Cash **6%** (0–20%)
- Other assets **0%[‡]** (0–5%)

Risk level for the time invested

Short term	(if savings are required in 5 years or less)	High
Medium term	(if savings are required after 5 to 20 years)	Medium
Long term	(if savings are required after 20 years or more)	Low

* Investment information is current at the date of publication and may change from time to time.

See australiansuper.com/AssetAllocation for updated information. Investment returns aren't guaranteed.

[†] CPI stands for Consumer Price Index – which is used as a measure of inflation.

[‡] Investments that represent unique opportunities or strategies. Examples may include strategic equity holdings, commodities, royalties, leases and other alternative approaches.

AustralianSuper has a range of investment options to suit a wide range of investors.

PreMixed options	DIY Mix options
<p>Combines a mix of asset classes to provide different types and levels of risk and potential return.</p> <ul style="list-style-type: none">› High Growth› Balanced› Socially Aware› Indexed Diversified› Conservative Balanced› Stable	<p>Made up of a single asset class. With DIY Mix options you can select a combination of asset classes to suit you.</p> <ul style="list-style-type: none">› Australian Shares› International Shares› Diversified Fixed Interest› Cash
Member Direct investment option	
<p>Member Direct investment option enables you to invest in your choice of stocks in the S&P/ASX 300 Index, selected Exchange Traded Funds (ETFs), selected Listed Investment Companies (LICs), term deposits and cash.</p>	

Changing your investment option

You can choose your preferred investment option in the mobile app or by logging into your online account. It won't cost you anything to switch. Find out more about choosing or changing your investment options at australiansuper.com/switching

You should read the important information about our investment options before making a decision. The *Investment guide* contains information about our other investment options including the risk and expected returns over different periods of time. Download the *Investment guide* from australiansuper.com/RefInvestments

You should consider the likely investment return, risk, and your investment timeframe when choosing an investment option.

The material relating to our investment options may change between the time when you read this PDS and the day when you acquire the product.

6 Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

Fees and other costs for the Balanced option

The main fees to manage your account are below, based on the Balanced option. You can use these to compare our fees with similar funds.

Type of fee	Amount	How and when paid
Investment fee*	0.63%	Deducted from before-tax investment returns, before the returns are applied to your account.†
Administration fee*	\$2.25 plus up to 0.04% pa of your account balance	The \$2.25 per week is calculated weekly and deducted monthly from your account. The Fund pays its administration fees and costs from the administration reserve. The Fund's estimated costs are \$2.65 per member per week gross of tax. The Fund claims a tax deduction for the administration costs each year which is also paid into the administration reserve. The up to 0.04% pa is deducted from before-tax investment returns, before returns are applied to your account.†
Buy sell spread	Nil	
Switching fee	Nil	
Advice fees relating to all members investing in a particular MySuper product or investment option	\$0-\$295	This is the cost for over-the-phone advice. For face-to-face advice, a higher fee applies which may be deducted directly from your account.
Other fees and costs		See <i>Additional explanation of fees and costs</i> at australiansuper.com/RefFees for information.
Indirect cost ratio*	Nil	

The Investment fee for our other investment options is different. This fee is calculated looking back as at 30 June each year and is likely to change from year to year, the amount for subsequent financial years will depend on the actual fees and costs incurred in managing investments.

* If your account balance for a product is less than \$6,000 at the end of the financial year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

† To find out when returns are applied to your account, please refer to the *Investment guide*.

Example of annual fees and costs

This table gives an example of how the fees and costs for the AustralianSuper Balanced investment option for this product can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Balanced option		Balance of \$50,000
Investment fees*	0.63%	For every \$50,000 you have in the superannuation product you will be charged \$315 each year.
PLUS administration fees	\$117 pa (\$2.25 a week) plus up to 0.04% of your account balance	AND you will be charged \$117 in administration fees regardless of your balance plus up to \$20 in administration fees will be deducted from investment returns for every \$50,000 you have in the superannuation product.
PLUS indirect costs for the superannuation product	Nil	AND indirect costs of \$0 each year will be deducted from your investment.
EQUALS cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$452 for the superannuation product.

Note: Additional fees may apply.

AustralianSuper can change the fees which you may be charged. You'll be given at least 30 days' notice before any increase in fees takes effect. See section 7 of this PDS for information on how super is taxed and section 8 for insurance information and costs.

Adviser service fee

If you receive personal financial advice from an AustralianSuper employed or registered Financial Adviser, you may agree for those advice fees to be deducted from your account† The *Statement of Advice* provided by your Financial Adviser will state the fees you'll pay.

See how fees affect your super

Use the Superannuation calculator at moneysmart.gov.au

You should read the important information about fees and costs before making a decision. Go to austriansuper.com/RefFees

This contains information about service fees and fees for our other investment options. The material relating to our fees may change between the time when you read this PDS and the day when you acquire the product.

* The investment fee is for the 2020/21 financial year and is likely to change from year to year.

† The financial advice you receive will be provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd (AustralianSuper) and therefore isn't the responsibility of AustralianSuper. With your approval a fee may be charged if a *Statement of Advice* is provided.

7 How super is taxed

Tax on contributions

The tax paid on super contributions depends on the amount and type of contribution. Tax is deducted after the contribution is received. There are limits on how much you can contribute, and if you exceed these limits you may pay extra tax.

Type	Tax on contributions in 2021/2022
Before-tax contribution	<p>If your income is \$250,000 or less, 15% will be applied to contributions up to the before-tax contributions cap of \$27,500.</p> <p>If your adjusted taxable income (including your before-tax contributions) is more than \$250,000 per year, your before-tax contributions will be taxed at 30%, to that extent. Contributions that exceed the cap will be taxed at your personal rate (less a 15% tax offset), plus an interest charge.</p> <p>You can choose to withdraw up to 85% of excess contributions, which won't then count towards your after-tax limit.</p>
After-tax contribution	<p>No tax on amounts up to the after-tax contributions cap of \$110,000 a year (or up to \$330,000 over 3 years if certain conditions are met).</p> <p>You can choose to withdraw any excess contributions plus 85% of its earnings. These earnings will be taxed at your personal rate (less a 15% tax offset). If you don't withdraw the excess contributions, they will be taxed at 47%* in the Fund.</p> <p>There may be restrictions on the after-tax contributions you can make if you already have a very large balance in your super account/s.</p>

Tax on investment earnings: Investment earnings are taxed at up to 15%. This tax is deducted from the crediting rate that applies to your super, before the earnings are credited to your account.

Tax on withdrawals: Your super is made up of two components: taxable and tax-free. There's no tax payable on the tax-free component. Lump sum withdrawals are generally tax-free if you're aged 60 or over.

Tax on the taxable component[†] if you're under 60

2021/2022 – If you're between your preservation age and 59, the first \$225,000 is tax-free and the balance is taxed at 17%*.

If you're younger than your preservation age, your lump sum withdrawal will be taxed at 22%*.

Tax on withdrawals is deducted before you receive your payment.

Tax rates, contribution limits and the way excess contributions are treated are subject to change. You should read *Tax and super* at australiansuper.com/RefSuperTax

You should provide your Tax File Number (TFN). If we don't have your TFN, your before-tax contributions and withdrawals are taxed at a higher rate and we can't accept after-tax contributions from you. You should read the important information about providing your TFN before making a decision.

Go to australiansuper.com/RefTFN The material relating to tax may change between the time when you read this PDS and the day when you acquire the product.

* Includes the Medicare levy.

† If your taxable component includes an untaxed element, additional tax may be applied to that element.

8 Insurance in your super

Most members receive basic cover (also referred to as default cover) when they join (age limits and conditions apply). This cover provides a basic level of protection if you die, or become ill or injured.

- › **Death cover** – can provide a lump sum to your beneficiaries if you die.
- › **Total & Permanent Disablement (TPD) cover** – can provide a lump sum payment if you become totally and permanently disabled and can no longer work.
- › **Income Protection** – can provide monthly payments to help you get by if you become ill or injured (at work or outside of work) and can't work temporarily.

If you have Death or TPD cover you're also covered for terminal illness. A terminal illness payment can help ease some of the financial stress if you're suffering from a terminal medical condition.

Your basic cover and costs

Your basic Death, TPD and Income Protection cover design is age-based so your cover amount and cost will change as you get older. Unless you opt out by cancelling your cover, the cost of your cover will be deducted monthly from your super account, once you're eligible for cover to start. See the When basic cover starts section on page 12 and Change or cancel your cover anytime section on page 14.

See how much basic Death and TPD cover you could have and the weekly cost – based on your age and Blue Collar individual work rating*

Age	Death cover (\$)	Weekly cost of Death (\$)	TPD cover (\$)	Weekly cost of TPD (\$)	Age	Death cover (\$)	Weekly cost of Death (\$)	TPD cover (\$)	Weekly cost of TPD (\$)
15-24	0	0.00	0	0.00	47	107,000	3.51	23,000	1.82
25	116,000	1.15	48,000	0.45	48	98,000	3.50	21,000	1.84
26	132,000	1.34	52,000	0.51	49	90,000	3.51	19,000	1.85
27	147,000	1.55	56,000	0.58	50	80,000	3.43	17,000	1.84
28	161,000	1.74	58,000	0.63	51	72,000	3.38	15,000	1.80
29	175,000	1.96	61,000	0.74	52	63,000	3.26	13,000	1.73
30	178,000	2.05	61,000	0.80	53	54,000	3.08	11,000	1.65
31	182,000	2.19	60,000	0.87	54	46,000	2.91	10,000	1.69
32	183,000	2.31	59,000	0.95	55	37,000	2.59	9,000	1.73
33	183,000	2.42	57,000	1.03	56	30,000	2.34	7,000	1.54
34	183,000	2.53	56,000	1.12	57	22,000	1.91	6,000	1.52
35	180,000	2.61	53,000	1.18	58	15,000	1.46	6,000	1.73
36	178,000	2.71	51,000	1.26	59	9,000	0.99	6,000	2.00
37	174,000	2.81	49,000	1.34	60	9,000	1.11	5,000	1.75
38	171,000	2.95	47,000	1.43	61	9,000	1.25	5,000	2.12
39	166,000	3.01	45,000	1.53	62	9,000	1.41	5,000	2.51
40	160,000	3.11	43,000	1.62	63	9,000	1.54	5,000	2.88
41	154,000	3.21	40,000	1.67	64	9,000	1.60	5,000	3.30
42	146,000	3.25	37,000	1.72	65	9,000	1.66	n/a	n/a
43	140,000	3.34	34,000	1.76	66	9,000	1.72	n/a	n/a
44	131,000	3.40	32,000	1.84	67	9,000	1.78	n/a	n/a
45	124,000	3.45	29,000	1.85	68	9,000	1.85	n/a	n/a
46	115,000	3.48	27,000	1.91	69	9,000	1.91	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

* To find out more see the About work ratings section on page 14.

See how much basic Income Protection you could have and the weekly cost – based on your age, Blue Collar individual work rating*, a two year benefit payment period and 60 day waiting period.

Age	Income Protection a month (\$)	Weekly cost of basic Income Protection (\$)	Age	Income Protection a month (\$)	Weekly cost of basic Income Protection (\$)	Age	Income Protection a month (\$)	Weekly cost of basic Income Protection (\$)
15-24	0	0.00	37	3,000	3.12	57	2,800	11.34
25	1,900	0.67	38-39	3,100	3.48-3.72	58	2,800	12.07
26	2,000	0.78	40	3,100	4.00	59	2,700	12.40
27	2,200	0.93	41-42	3,100	4.28-4.59	60	2,700	13.26
28	2,300	1.09	43	3,100	4.90	61	2,600	13.63
29	2,400	1.23	44-45	3,100	5.27-5.65	62	2,600	14.51
30	2,500	1.45	46	3,100	6.08	63	2,600	15.42
31	2,600	1.67	47-48	3,000	6.27-6.66	64	2,500	15.83
32	2,700	1.89	49	3,000	7.17	65	2,400	16.18
33	2,800	2.16	50-51	3,000	7.65-8.19	66	2,400	17.19
34	2,900	2.44	52	2,900	8.44	67	2,300	17.53
35	3,000	2.73	53-54	2,900	9.02-9.69	68	2,200	16.97
36	3,000	2.91	55-56	2,800	9.97-10.64	69	2,200	11.03

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

* To find out more see the About work ratings section on page 14.

Income Protection payments can't be greater than 85% of your salary (up to 75% is paid to you and up to 10% to your super). Salary is your annual (before-tax) salary, excluding employer super contributions. If you're eligible for payments, your monthly benefit will be based on your salary before you were injured or ill (pre-disability income) and other factors. For more information, see the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

When your basic cover starts

Basic cover can only be provided automatically if you're 25 or older; and your super balance reaches \$6,000; and you've received an employer super contribution after your super balance first reaches \$6,000.


If you're eligible, your basic cover will then start on the latest of these dates:

- › the date you started working for your employer, or
- › the beginning of the period of your first employer super contribution (after your balance first reaches \$6,000), or
- › the date your super balance first reaches \$6,000, or
- › the date you turn 25 (as long as you're receiving employer super contributions).

Cover can't start more than 120 days before we receive the first employer super contribution after your super balance first reaches \$6,000.

For more information about when cover starts, see the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

If you don't want your basic cover to start automatically when you become eligible, you can opt out by cancelling it. If you don't cancel it, the cost of your cover will be deducted monthly from your super account from the latest of the dates shown above. See the Change or cancel your cover anytime section on page 14 to learn how you can cancel it – even if it hasn't started yet.



New member insurance offer

You can apply once to either **start your basic cover** and/or apply for more cover* without providing detailed health information.

Type of cover	Total cover you can apply for with no health questions	Total cover you can apply for with a few health questions
Death or TPD	Up to \$600,000	Up to \$1 million (cover above \$600,000 will be capped at the lower of \$1 million or 10 times your salary [†])
Income Protection	Up to \$10,000 a month or 85% of your salary [†] (whichever is lower)	Up to \$20,000 a month or 85% of your salary [†] (whichever is lower)

* See the When your basic cover starts section on page 12 to find out when basic cover starts and the *Insurance in your super guide* for your division at australiansuper.com/InsuranceGuide to find out when any additional cover starts.

[†] Salary is your annual (before tax) salary, excluding employer super contributions.



To be eligible to take up the new member insurance offer you must apply for it first before making any changes to your insurance. Changes include cancelling any of your cover, applying to transfer your cover from another provider, changing your individual work rating, changing your income protection waiting period or benefit payment period, or changing the amount or type of your cover. If you make any of these changes you won't be eligible.

You can apply for additional cover above these limits anytime but you'll need to provide detailed health information for the Insurer to consider.

How to apply for the new member insurance offer

You can take up this offer when you join online at australiansuper.com/join or by using the *Join Australian Super* form in this PDS.

If you'd like to take up this offer later, **you'll need to apply within 120 days** of the date on your welcome letter by:

- > completing the *Set up your account* form you receive with your welcome letter, or
- > using the app and going to *Insurance*, or
- > logging into your account and going to *My insurance*, then *Change my insurance*.

If you don't take up the new member insurance offer, or you're not eligible, you can still apply for or change your cover anytime, but you'll need to provide detailed health information for the Insurer to consider if you're increasing your cover. See the next page for more information.

Limited cover

Limited cover means you don't have full cover yet and you won't be covered for any pre-existing illness or injuries you had before you got your insurance and it may last for different lengths of time.

You'll be covered for an illness that becomes apparent, or an injury that occurs on or after the date that your insurance starts or increases.

Any additional cover you apply for through the new member insurance offer will be limited cover for at least two years.

Full cover means your cover is not limited cover. To learn more and understand other circumstances for limited cover see the *Limited cover* section in the *Insurance in your super guide* for your division at australiansuper.com/InsuranceGuide

AustralianSuper insurance is provided by TAL Life Limited (the Insurer)
ABN 70 050 109 450 AFSL 237848.

Change or cancel your cover anytime

You can apply for, change or cancel insurance cover anytime by using the app, logging into your account or completing the appropriate form at australiansuper.com/InsuranceForms

Some changes you can make include:

- › reducing or applying to increase the amount of cover you have
- › applying to change your individual work rating
- › applying to transfer cover from another fund or insurer
- › applying to change your Income Protection benefit payment period or waiting period.

Check your level of cover is right for you and the cost by using our calculator at australiansuper.com/InsuranceCalculator

If you apply to make any changes to your basic cover or transfer cover from elsewhere and your application is accepted, your cover will start automatically (if you're receiving employer contributions into your super account), even if you haven't turned 25* and/or your super balance hasn't reached \$6,000. This means that the cost of your cover will start to be deducted monthly from your super account from the later of the date your application is accepted or the date your cover starts.

If you cancel your cover now you might not be able to get cover later. That's because you'll need to reapply and provide detailed health information for our Insurer to consider.

About work ratings

A work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional. Your individual work rating is one of the factors that determines how much you pay for your insurance cover.

Insurance cover with a Blue Collar individual work rating is the most expensive. However, if you spend more than 80% of your job doing clerical or administrative activities in an office-based environment, and/or aren't exposed to any unusual hazards you may be eligible for a White Collar or Professional individual work rating and pay less for your cover.

If you think you're eligible, complete the work rating questions when you join online at australiansuper.com/join or in the *Join AustralianSuper* form in this PDS.

If you want to apply to change your individual work rating within the new member insurance offer, make sure you change it at the same time and not beforehand. You won't be eligible for the offer if you change your individual work rating before you change your cover. Your application is subject to approval by the Insurer.

Before making a decision and applying for cover, you should read the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide. It details terms and conditions about insurance, including costs, your eligibility for cover, how much you can apply for, what you're covered for, when it starts and stops, active employment, limited cover and exclusions, and your insurance options.

Your eligibility to claim for benefits will be determined by the Insurer in line with our insurance policy terms and conditions.

The material relating to insurance may change between the time when you read this PDS and the day when you acquire the product.

* Any age-based cover will only start once you're 25.

9 How to open an account

There are two ways you can join us.

Join online

Set up your account the way you want – straight away!

Go to australiansuper.com/join

OR

Send us an application form

Complete the *Join AustralianSuper* form provided with this PDS.

At the same time, you can apply to either start your basic cover or apply for up to \$1 million Death and TPD cover or \$20,000 a month Income Protection cover without needing to provide detailed health information (age limits and conditions apply).

You can change your mind about us

If you've chosen AustralianSuper (instead of your employer signing you up) and you change your mind, a 14 day 'cooling off' period applies. This period starts from the earlier of:

- > the date we confirm your AustralianSuper account has been established; or
- > five days after the date your account with AustralianSuper was established.

If you would like to cancel your membership during this period, please write to us at GPO Box 1901, Melbourne VIC 3001 or australiansuper.com/email

If you cancel your membership during this period, we'll transfer your account to an approved fund of your choice. Any contributions tax we've paid on your behalf will be deducted beforehand. We'll also deduct any fees due.

Your account will attract investment earnings (positive or negative), in line with how we apply crediting rates. See australiansuper.com/InvestmentGuide for more details.

Cancelling your membership during this period means you won't be entitled to any insurance benefits.

How to make a complaint

We work hard to ensure you won't have cause to make a complaint, but if you do, you can discuss it with us by calling **1300 300 273** (8am–8pm AEST/AEDT weekdays) or by emailing your complaint to us via our website at australiansuper.com/email

We aim to have all complaints resolved within 90 days (or 45 days if your complaint is received on or after 5 October 2021). If your complaint isn't resolved by our internal complaints procedure within these timeframes you can refer it to the Australian Financial Complaints Authority (AFCA).

Visit australiansuper.com/contact-us for full details of our complaints process, other ways you can send through your complaint and AFCA's contact details.

We respect your privacy

Protecting your personal information is important to us. Our Privacy Policy outlines the type of information we keep about you. It also explains how we – and any organisations we appoint to provide services on our behalf – will use this information.

For more information on privacy, go to australiansuper.com/privacy

Temporary residents permanently leaving

If you're a temporary resident permanently leaving Australia, you have six months to claim your super from us before we have to transfer it to the Australian Taxation Office (ATO). Once we've transferred your super, you'll need to contact the ATO directly to claim it. Go to ato.gov.au

Under Australian Securities and Investments Commission relief, we don't have to give you an exit statement if we transfer your super to the ATO in these circumstances.

We're here to help

Call us

1300 300 273

8am-8pm AEST/AEDT weekdays

Email or message us

australiansuper.com/contact-us



Readers Digest Most Trusted Brands – Superannuation category winner for nine years running 2013–2021, according to research conducted by independent research agency Catalyst Research.

Forms to open and set up your account

Many people find it quicker and easier to open their account online at australiansuper.com/join or you can use these forms to open and get the most out of your account.

I want to...	
Join AustralianSuper	Complete this form in full to join AustralianSuper and to start or make changes to your basic insurance cover.
Pay my super into AustralianSuper	If you have an employer who makes super contributions for you, complete this form and give it to them.
Combine my super into AustralianSuper	Complete this form to transfer another super account to AustralianSuper. If you want to combine more than two accounts into your AustralianSuper account you can make photocopies of the form or combine online at australiansuper.com/combine

If you need any help to fill out any of these forms, please call us on **1300 300 273** between 8am and 8pm AEST/AEDT weekdays.



Don't like forms? Join online at australiansuper.com/join

Privacy Collection Statement

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria 3001, collects your personal information (PI) to run your super account (including insurance), improve our products and services and keep you informed. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer. We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, Link Group), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers. A list of countries can be found at the URL below. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details go to australiansuper.com/privacy or call us on **1300 300 273**.

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Please complete in pen using CAPITAL letters. Print to mark boxes.

1. YOUR PERSONAL DETAILS

Last name

First name

Date of birth

Male Female

Mr Ms Mrs Miss Dr

Tax File Number (TFN)

Existing member number (if applicable)

! We're authorised under super law to collect, use and disclose your Tax File Number (TFN). You don't have to provide your TFN, but if we have it, we'll be able to accept all types of contributions into your account, you won't pay more tax than you need to and it'll be easier to find your super. If you transfer your super to another fund, we'll give them your TFN unless you tell us not to in writing. Visit australiansuper.com/RefTFN for more details.

Street address

Suburb

State

Postcode

Postal address (if different)

Suburb/Town

State

Postcode

Telephone (business hours)

Mobile

Email

If I provide my email address and/or phone number, I'm consenting to AustralianSuper communicating with me via email, my online account, mobile app and phone as appropriate. I understand I can change my communication preferences through my online account or by calling 1300 300 273.

2. YOUR EMPLOYER'S DETAILS

Are you self-employed as a sole trader or partner in a partnership?

Yes You're not eligible to join this Division of AustralianSuper, please download our *Personal Plan Product Disclosure Statement* and join form at australiansuper.com/PDS or call us on 1300 300 273 for a copy.

No Please complete your employer's details below.

Employer's trading name

Street address

Suburb

State

Postcode

Employee number (if applicable)

Telephone (business hours)

Employer ABN (if known)

3. NOMINATE YOUR BENEFICIARIES

Provide details of your legal personal representative or any dependants who may be entitled to your super (including any insurance benefit) if you die. To make your nomination binding, download the *Binding death benefit nomination* form available at australiansuper.com/forms

Full name	Address	Relationship to you	Benefit proportion %
Total must add up to			100%

! When you use this form to nominate beneficiaries, you're telling us which of your dependants you'd like us to pay your super to if you die. We're not bound by your nomination, but we use this information as a guide to work out who to pay your benefit to.

4. CHANGE YOUR INSURANCE (OPTIONAL)

You automatically receive basic (age-based) Death, Total & Permanent Disablement (TPD) and Income Protection cover with your super account. This cover will start if you're 25 or older; and your super balance reaches \$6,000; and you've received an employer super contribution after your super balance first reaches \$6,000 (age limits and other conditions apply). This is described on pages 11 to 14 of the Product Disclosure Statement.

Complete this section to make changes to your cover. You can cancel it, apply to start and/or change your cover including your individual work rating and Income Protection waiting period or apply for more cover under our new member insurance offer. The cost of your cover will be deducted monthly from your super account. If you apply to make any changes to your basic cover and your application is accepted, your cover will start automatically (if you're receiving contributions into your super account), even if you haven't turned 25 and/or your super balance hasn't reached \$6,000. Age-based cover will start when you turn 25 (if you're eligible). This means that the cost of your cover will start to be deducted monthly from your super account from the later of the date your application is accepted and the date your cover starts.

If you don't want cover to automatically start when you turn 25 or when your super balance reaches \$6,000, you can opt out by cancelling it (go to section 4.1).

New member insurance offer

Apply to start your basic age-based cover (section 4.4), and/or apply for additional cover* without providing detailed health information (sections 4.6 and/or 4.7). **To take up this offer you'll need to apply within 120 days of the date on your welcome letter.** You'll be eligible for the offer as long as you've never cancelled any of your cover, or applied to transfer cover from another provider, changed your individual work rating, your Income Protection waiting period or your benefit payment period, or changed your amount or type of cover (age-based or fixed) before submitting this application. Time limits and other conditions apply.

* Any additional cover will be limited cover for at least two years.

Need more time to think about insurance?

If you don't want to change your basic insurance now, skip to section 5. You'll still be able to take advantage of our new member insurance offer and apply for more cover later. We'll write to you with details.

Before you change your cover

You should read the *Insurance in your super* guide. It contains terms and conditions about insurance, including costs, your eligibility for cover, how much you can apply for, when cover starts and stops, active employment, limited cover and exclusions. Download a copy of the guide for your division at australiansuper.com/InsuranceGuide

Your eligibility to claim for benefits will be determined by the Insurer in line with our insurance policy terms and conditions.

4.1 Cancel your cover

Complete this section to cancel any part of your cover (or all of it). When you cancel your cover you won't be insured for that cover from the date your cancellation is accepted. This means for the type of cover you cancel:

- You (or your beneficiaries) won't be able to make an insurance claim if something happens after the cancellation.
- The cost of cover will stop being deducted from your super account (costs are deducted one month in arrears).
- You might not be able to get cover later. That's because you'll need to reapply and provide detailed health information for the Insurer to consider.

If you're replacing this cover with another insurance policy, you should wait until the other insurer confirms your cover has started before you cancel. You should consider getting financial advice to help work out if cancellation is right for you.

Print (X) next to each type of cover you wish to cancel. Death TPD Income Protection

4.2 Duty to take reasonable care

The duty to take reasonable care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth. This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the Insurance Contracts Act 1984 (Cth) there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances;
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason – we're here to help and can provide additional support.

4.3 Your cover options

Our insurance options allow you to apply for, adjust or switch your cover to suit your needs. You can choose from the following cover designs:

Cover designs		Type of cover available	
		Death and TPD	Income Protection
Age-based cover	Both the amount of cover you get and the cost of it changes as you get older.	This is the cover we provide once you're eligible. To cancel your basic cover, go to section 4.1.	
Age-based + extra (fixed) cover	You can add an extra amount of cover on top of your age-based cover. The extra amount is provided as fixed cover and will stay the same as you get older (unless you change it) but the cost will change.	<input checked="" type="checkbox"/>	n/a
Fixed cover	You can apply for a total amount of fixed cover. This means your total amount of cover stays the same as you get older (unless you change it) but the cost will change. Apply for fixed cover if you want to switch from age-based cover.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

4.4 Start your age-based cover

If you've turned 25, you can choose to start your age-based cover, even if your super balance hasn't reached \$6,000. You should read the *Insurance in your super* guide for your division for important information about when your cover will start. **Please print (X) next to each type of age-based cover you want to start.**

Death TPD Income Protection

If you haven't turned 25 you're not eligible for age-based cover, but you can apply for extra (fixed) or fixed Death and/or TPD cover by completing section 4.6, or fixed Income Protection by completing section 4.7. Read about our insurance options in section 4.3 first.

4.5 Your salary and occupation details

Provide your salary if you want to apply for more cover or to change your individual work rating.

Annual (before-tax) salary, excluding employer super contributions \$, , , , , , , , , 0 0

Provide your occupation if you want to apply to change your individual work rating.

Job title/occupation

4.6 Death and/or TPD cover

Complete this section to apply for or change your age-based Death and TPD cover. Print (X) to confirm what you want to do.

Changing your Death or TPD cover

You can use this form to apply for:

- total cover (inclusive of basic cover) up to \$600,000 without providing detailed health information, or
- total cover (inclusive of basic cover) above \$600,000 (capped at \$1 million or 10 times your salary*, whichever is lower) by answering a few health questions in section 4.10.

* Salary is your annual (before-tax) salary, excluding employer super contributions.



To apply for higher cover amounts, you'll need to provide detailed health information for the Insurer to consider. There's no limit on the amount of Death cover you can apply for and TPD is limited to \$3 million. To apply, you'll need your member number which will be on your welcome letter. You can apply by logging into your account and going to *My insurance* or completing the *Change your insurance* form at australiansuper.com/InsuranceForms

Cover options	Type of cover	Cover in \$1,000 amounts	
<input type="checkbox"/> Apply for extra (fixed) cover	<input type="checkbox"/> Extra Death	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> , <input type="text"/> , <input type="text"/> 0 0 0	Write the amount you want added to your age-based cover.
	<input type="checkbox"/> Extra TPD [†]	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> , <input type="text"/> , <input type="text"/> 0 0 0	
<input type="checkbox"/> Apply for fixed cover	<input type="checkbox"/> Fixed Death	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> , <input type="text"/> , <input type="text"/> 0 0 0	Write the amount of fixed cover you want. If you have age-based cover it'll be replaced by this fixed cover.
	<input type="checkbox"/> Fixed TPD [†]	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> , <input type="text"/> , <input type="text"/> 0 0 0	

[†] Any amount of fixed TPD cover will reduce gradually from age 61 to zero at age 65.

4.7 Income Protection

Complete this section to apply for fixed Income Protection. Print (X) to confirm what you want to do.

The amount of Income Protection you can apply for is limited to 85% of your salary. Up to 75% is paid to you and up to 10% to your super. Salary is your annual (before-tax) salary, excluding employer super contributions.

You can use this form to apply for:

- total cover up to \$10,000 a month without providing detailed health information, or
- total cover above \$10,000 a month (capped at \$20,000 a month), by answering a few health questions in section 4.10.



To apply for a higher amount, you'll need to provide detailed health information for the Insurer to consider. You'll also need to do this if you want to apply:

- for more Income Protection and you're aged 65-69
- to change your Income Protection benefit payment period to up to five years or up to age 65.

To apply for these insurance options, you'll need your member number which will be on your welcome letter. You can apply by logging into your account and going to *My insurance* or completing the *Change your insurance* form at australiansuper.com/InsuranceForms

→ Example

Ben earns \$78,000 a year (before-tax), excluding employer super contributions. The maximum cover amount he can apply for is:

$$\frac{\$78,000 \times 0.85}{12 \text{ (months)}} = \$5,525 \text{ a month}$$

Ben can apply for up to \$5,600 of Income Protection a month (rounded up to the nearest \$100).

Cover options	Cover in \$100 amounts
<input type="checkbox"/> Apply for fixed Income Protection	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> a month

Write the amount of fixed cover you want. If you have age-based cover it'll be replaced by this fixed cover.

4.8 Change your Income Protection waiting period

Waiting period

The waiting period is the minimum time you must wait before you'll start receiving an Income Protection benefit payment (as long as you're eligible). Income Protection comes with a 60 day waiting period. You can change it to 30 days but it will cost more. Payments are made one month in arrears.

Print (X) to change your waiting period from 60 days to 30 days:

Change my waiting period to 30 days

Your waiting period is effective from the date we accept your application plus the number of days of your current waiting period. For example if you change your waiting period from 60 days to 30 days and then you claim within 30 days of making the change, you'll need to complete a 60 day waiting period.

Benefit payment period

Income Protection comes with a benefit payment period of up to two years. This means benefits may be paid a maximum of two years if you're temporarily unable to work due to illness or injury.

To apply to change your benefit payment period to up to five years or up to age 65, log into your account and go to *My insurance* or use the *Change your insurance* form at australiansuper.com/InsuranceForms



For more information about Income Protection waiting periods and benefit payment periods (including the different costs) download the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

4.9 Change your individual work rating

A work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional. Your work rating is one of the factors that determines how much you pay for your insurance cover. You could pay less for your insurance cover if your work is rated as White Collar or Professional.

Tell us your occupation (in section 4.5) and complete the questions below to apply to change your individual work rating to White Collar or Professional.

1. Are the usual activities of your job 'white collar'? Yes No
This means:
 - you spend more than 80% of your job doing clerical or administrative activities in an office-based environment, or
 - you're a professional using your university qualifications in a job that has no unusual work hazards (some examples of unusual work hazards include: working underground, working underwater, working at heights or working in the air).
2. Are you earning \$100,000 or more a year from your job? Yes No
3. Do you have a university qualification? Yes No
4. Do you have a management role in your company? Yes No

! If you're only applying to change your individual work rating when you join and decide to increase your cover later, you won't be eligible for the new member insurance offer and you'll need to provide detailed health information for the Insurer to consider. Go to section 4 for details.

4.10 A few health questions

Complete this section if you're applying for:

- total Death or TPD cover above \$600,000 (capped at \$1 million or 10 times your salary, whichever is lower), or
- total Income Protection above \$10,000 a month (capped at \$20,000 a month).

Your answers to these questions will determine if you're eligible for more cover.

1. Are you:
 - unemployed
 - employed and off work because you are ill, injured or have had an accident
 - unable to do all the duties of your usual occupation (without any limitation) full-time (at least 30 hours a week), even if you are working full-time, part-time or casually, or
 - in your usual occupation but your duties have changed or been modified in the last 12 months, because of an illness, accident or injury?Yes No
2. Have you:
 - in the last 12 months, been away from work for more than 10 working days in a row because you were ill or injured, or
 - been advised by, or discussed with your medical practitioner that because of an illness or injury you'll need to take at least 10 working days in a row off work (regardless if diagnosed) in the next 12 months?Yes No
3. Have you been diagnosed with an illness or injury that reduces your life expectancy to less than 12 months? Yes No
4. Have you ever been declined Death, TPD or Income Protection cover, or been excluded from insurance cover for a specific medical condition or injury? Yes No
5. Have you ever made or satisfied the requirements to make a claim for an injury or illness either in Australia or overseas through:
 - AustralianSuper or another super fund
 - Workers' Compensation
 - an illness benefit or invalid pension
 - an insurance Policy that provides Terminal illness, TPD cover, or Income Protection (including accident or illness cover), or
 - a common law settlement?Yes No

5. YOUR INVESTMENT CHOICE

When you join AustralianSuper by completing this form, you'll automatically be invested in the default Balanced option – our MySuper authorised product.

If you'd like to move your money into a different investment option or options, it won't cost you anything to switch. Just log into your online account or the mobile app.



For more information about our investment options, download the *Investment Guide* at australiansuper.com/InvestmentGuide

6. GIVE YOUR FINANCIAL ADVISER ACCESS TO YOUR ACCOUNT DETAILS

Completing this section of the form will give your financial adviser and their staff access to your account details.

If you have previously granted a financial adviser access to your account details, providing details of a new adviser here will remove access for the previous adviser.

Full name of financial adviser*

Name of business

Adviser email address*

Telephone

ASIC Financial adviser representative number*

Licensee AFSL number*

* Mandatory fields

7. DECLARATION

This section must be completed in all circumstances.

I authorise:

- The Insurer to refer any statements that have been made in connection with my application for cover and any medical reports to other entities involved in providing or administering the insurance (for example reinsurers, medical consultants, legal advisers).
- The Insurer and any person appointed by the Insurer to obtain relevant information on my financial history from the Insurance Reference Association and any other body holding information on me.
- Any hospital, doctor or other person who has treated or examined me to give to the Insurer any information on my illness or injury, medical history, consultation, prescription or treatment or copies of all hospital or medical reports.

I declare that:

- My answers and declarations on this form are true and correct (including those not in my own handwriting).
- I've read and understood the Product Disclosure Statement that came with this form and the *Insurance in your super* guide for my division at australiansuper.com/InsuranceGuide and understand that the additional information referred to in the guide is also part of the Product Disclosure Statement.
- As part of my AustralianSuper membership, I agree to abide by and be bound by the Trust Deed and Rules at australiansuper.com/TrustDeed
- If I've provided my email address and/or phone number, I consent to AustralianSuper sending me information about my account, AustralianSuper's products and services and marketing communications, including third-party products and services, via email, my online account, SMS, mobile app or phone, as appropriate and in accordance with AustralianSuper's Privacy Policy. I understand I can change my communication preferences at any time by calling AustralianSuper on 1300 300 273 or through the *Manage my communications* section of my online account..

A summary of AustralianSuper's Privacy Collection Statement is at the front of this booklet. Our Privacy Collection Statement and Privacy Policy may change from time to time. The latest versions will be available online at australiansuper.com/CollectionStatement and australiansuper.com/privacy

For information on the Insurer's privacy and information-handling practices, read their Privacy Policy Statement at www.tal.com.au or call 1300 209 088 for a copy.

I acknowledge that:

- If I haven't completed section 4 of this form, there'll be no change to any basic insurance cover I have or am eligible for.
- The answers I've provided will form the basis of the contract of insurance, and that cover will be provided on the terms and conditions set out in the contract of insurance with the Insurer and as agreed between AustralianSuper and the Insurer from time to time.
- If I've chosen to start my cover, the cost of it will be deducted monthly from my super account, once the cover starts.
- If I've applied to make any changes to my cover (including changing my waiting period), and my application is accepted, my cover will start automatically even if I haven't turned 25 and my super balance hasn't reached \$6,000. Age-based cover will start when I turn 25 (if I'm eligible). This means that the cost of my cover will also start to be deducted monthly from my super account.
- If I fix any of my cover, I understand that my cover amount won't change (except fixed TPD cover reduces gradually from age 61 to zero at age 65) but the cost will increase with age.
- If I've chosen to cancel any of my cover, I'll no longer be insured for that cover, and:
 - I (or my beneficiaries) won't be able to make an insurance claim if something happens after I cancel.
 - The cost of cover will stop being deducted from my super account (costs are deducted one month in arrears).
 - I might not be able to get cover later. If I decide to reapply I'll need to provide detailed health information for the Insurer to consider.
 - If I'm replacing this cover with another insurance policy, I'll wait until the other insurer confirms my cover has started.
 - I've considered getting financial advice to help work out if cancellation is right for me.
- My eligibility to claim for benefits will be determined by the Insurer in line with AustralianSuper's insurance policy terms and conditions.
- A photocopy of this authorisation is as valid as the original.
- Any change in cover will start from:
 - the date the change is accepted by the Insurer (as long as my employer is paying super contributions) or
 - the date I receive confirmation that my cover has started or re-started (and it hasn't stopped again)whichever is the later date.

Sign here:



Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Print full name

Pay my super into AustralianSuper

Give this completed form to your employer. Don't send it to us or the Australian Taxation Office.

Member to complete

Please complete your details below and provide this form to your employer if you want them to pay your super into your AustralianSuper account.

Employee details

Employee name:

AustralianSuper account name:

Member number: Date of request:

Sign here:



Date

Print full name

! Give this form to your employer. Don't send it to us or the Australian Taxation Office.

Information for the employer

Your employee has requested you pay their super into their AustralianSuper account. This form is an allowable alternative to the ATO Standard Choice form.

AustralianSuper is a complying, resident and regulated super fund and can accept all types of super contributions within the meaning of the Superannuation Industry (Supervision) Act 1993 (SIS Act) and is not subject to a direction under section 63 of that Act. AustralianSuper is a registrable superannuation entity and may be nominated as a default fund, as it meets the minimum statutory insurance cover requirements. The Trustee of the Fund is AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788.

Fund details

Fund name: AustralianSuper

Unique Superannuation Identifier (USI): STA0100AU

Australian Business Number (ABN): 65 714 394 898

Fund telephone number: 1300 300 273

How to make payments into AustralianSuper

QuickSuper* is our online payment solution that gives you the choice of making one payment for all your employees — regardless of the super fund they belong to. It's suitable for all types of businesses and is free to use.

You can register for QuickSuper at australiansuper.com/PaySuper†. You'll need to have your company details and AustralianSuper employer number handy. If you don't have an AustralianSuper employer number, you can join us at australiansuper.com/join

Employee number if known:

Date employee's request received:

Date employee's request actioned:

📞 Call us on **1300 300 273** if you need help understanding your employer super obligations or making payments for your employees.

* QuickSuper is managed by Westpac and is not the responsibility of AustralianSuper. QuickSuper is a registered trademark and a product owned and operated by Westpac Banking Corporation ABN 33 007 457 141. Westpac's terms and conditions applicable to the QuickSuper service are available after your eligibility for the free clearing house service is assessed by AustralianSuper. A Product Disclosure Statement (PDS) is available from Westpac upon request.

† You can choose to submit your contributions using a different service, but it needs to meet the Government's minimum data standards as legislated in the Stronger Super reforms. You can find out more by visiting ato.gov.au/Business/Super-for-employers/Paying-super-contributions

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Combine your super into AustralianSuper

Request to transfer whole or partial balance of super account to AustralianSuper.



Please complete in pen using CAPITAL letters and print to mark boxes where applicable. Form must be completed in full. If you want to combine super from multiple accounts, you'll need to complete a separate form with original signatures for each account you wish to combine. Alternatively you can combine multiple accounts online at australiansuper.com/combine

STEP 1. FILL IN YOUR PERSONAL DETAILS

Last name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mr	Ms	Mrs	Miss	Dr
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
First name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Date of birth				
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other/previous names	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Street address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Suburb	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	State	<input type="checkbox"/>	<input type="checkbox"/>	Postcode	<input type="checkbox"/>
Previous street address (if details with your FROM fund are different to those above)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Suburb	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	State	<input type="checkbox"/>	<input type="checkbox"/>	Postcode	<input type="checkbox"/>
Telephone (business hours)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Telephone (after hours)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Male	<input type="checkbox"/>	Female	<input type="checkbox"/>	Email	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If I provide my email address and/or phone number, I am consenting to AustralianSuper communicating with me via email, my online account, mobile app and phone as appropriate. I understand I can change my communication preferences through my online account or by calling 1300 300 273.

STEP 2. PROVIDE SUPER ACCOUNT DETAILS

FROM:

Other super fund

Fund name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fund phone number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Member or account number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Australian Business Number (ABN)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Unique Superannuation Identifier (USI)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Self-managed super fund (SMSF)

SMSF name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Australian Business Number (ABN)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electronic Service Address (ESA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

TO: Fund name

AUSTRALIANSUPER

Australian Business Number (ABN)

6 5 7 1 4 3 9 4 8 9 8

Member number

| | | | | | | | | | | | | | | |

Phone number

1 3 0 0 3 0 0 2 7 3

Unique Superannuation Identifier (USI)

S T A 0 1 0 0 A U

STEP 3. IS THIS A WHOLE OR PARTIAL BALANCE ROLLOVER?

- Whole – I'd like to transfer the whole balance of this account. This means you're asking us to close your other super account.
- Partial – I'd like to transfer a nominated amount: \$, , .00

! Before combining your super: If you're combining your super, you should consider any fees and costs that may apply and the impact on your insurance cover and benefits. When you combine your super account, any insurance cover you have with your other super fund doesn't transfer. If you want to transfer your cover, you'll need to do this before you combine your super. For more information about transferring cover, read the *Insurance in your super* guide at australiansuper.com/InsuranceGuide

STEP 4. YOUR TAX FILE NUMBER

Use my Tax File Number (TFN) to process my super rollover.

Enter your TFN here

By giving us your TFN, you are authorising us to give this information to your other super fund. They'll confirm your ID with the Australian Taxation Office. It's optional to provide your Tax File Number (TFN) but there are several advantages if you do. See 'Providing your TFN' below for more information.

STEP 5. SIGN THIS FORM

By signing this request form I'm making the following statements:

- I'm aware I may ask my super provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits such as insurance cover, and do not require any further information.
- I discharge the super provider of my FROM fund of all further liability in respect of the benefits paid and transferred to AustralianSuper.
- I authorise AustralianSuper (or its agents) to contact my other super fund regarding this request to combine my super from that fund into my AustralianSuper account only.
- I'm aware that once my completed form is received by AustralianSuper, it will usually be processed within three business days.
- I've read the Privacy Collection Statement below and I understand how AustralianSuper will use my personal

information. To the best of my knowledge, the information I have provided on this form is correct.

- If I've provided my email address and/or phone number, I consent to AustralianSuper sending me information about my account, AustralianSuper's products and services and marketing communications, including third-party products and services, via email, my online account, SMS, mobile app or phone, as appropriate and in accordance with AustralianSuper's Privacy Policy and my existing communication preferences. I understand I can change my communication preferences at any time by calling AustralianSuper on 1300 300 273 or through the My communication preferences section of my online account.

I request and consent to the transfer of super as described within this form and authorise the super provider of each fund to give effect to this transfer.

You need to sign here



Date

Important information

1. You can't nominate a balance transfer date. The balance transfer will start within three business days of the date we receive your completed application.
2. If you want to transfer any insurance cover you have with your previous fund to AustralianSuper, you'll need to complete an *Insurance transfer* form before you combine your super. Download a copy at australiansuper.com/InsuranceForms.
3. If you're making a whole balance transfer, check any remaining employer contributions have been received and no future payments will be made into your FROM account.
4. This form doesn't:
 - transfer super benefits if you don't know where your super is
 - transfer benefits from multiple funds on one form – you must use a separate form for each fund you wish to transfer

- change the fund to which your employer pays your contributions
- open a new super account, or
- transfer benefits under certain conditions or circumstances, for example if there is a superannuation agreement under the Family Law Act 1975 in place.

Providing your TFN

We're authorised under super law to collect, use and disclose your Tax File Number (TFN). You don't have to provide your TFN, but if we have it, we'll be able to accept all types of contributions into your account, you won't pay more tax than you need to and it'll be easier to find your super. If you transfer your super to another fund, we'll give them your TFN unless you tell us not to in writing. Visit australiansuper.com/RefTFN for more details.

Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information.

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria 3001, collects your personal information (PI) to run your super account (including insurance), improve our products and services and keep you informed. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer. We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, Link Group), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers. A list of countries can be found at the URL below. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details go to australiansuper.com/privacy or call us on 1300 300 273.



To combine other super accounts into AustralianSuper, go to australiansuper.com/combine

Combine your super into AustralianSuper

Request to transfer whole or partial balance of super account to AustralianSuper.



Please complete in pen using CAPITAL letters and print to mark boxes where applicable. Form must be completed in full. If you want to combine super from multiple accounts, you'll need to complete a separate form with original signatures for each account you wish to combine. Alternatively you can combine multiple accounts online at australiansuper.com/combine

STEP 1. FILL IN YOUR PERSONAL DETAILS

Last name	Mr	Ms	Mrs	Miss	Dr
<input type="text"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
First name	Date of birth				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other/previous names	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address	<input type="text"/>				
Suburb	State	Postcode			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous street address (if details with your FROM fund are different to those above)	<input type="text"/>				
Suburb	State	Postcode			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone (business hours)	Telephone (after hours)	Mobile			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Male	Female	Email			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If I provide my email address and/or phone number, I am consenting to AustralianSuper communicating with me via email, my online account, mobile app and phone as appropriate. I understand I can change my communication preferences through my online account or by calling 1300 300 273.

STEP 2. PROVIDE SUPER ACCOUNT DETAILS

FROM:

Other super fund

Fund name	<input type="text"/>				
Fund phone number	<input type="text"/>		Member or account number	<input type="text"/>	
Australian Business Number (ABN)	<input type="text"/>		Unique Superannuation Identifier (USI)	<input type="text"/>	

Self-managed super fund (SMSF)

SMSF name	<input type="text"/>		Australian Business Number (ABN)	<input type="text"/>	
Electronic Service Address (ESA)	<input type="text"/>				

TO: Fund name

AUSTRALIANSUPER

Australian Business Number (ABN)

6 5 7 1 4 3 9 4 8 9 8

Member number

Phone number

1 3 0 0 3 0 0 2 7 3

Unique Superannuation Identifier (USI)

S T A 0 1 0 0 A U

STEP 3. IS THIS A WHOLE OR PARTIAL BALANCE ROLLOVER?

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STEP 4. YOUR TAX FILE NUMBER

Use my Tax File Number (TFN) to process my super rollover.

Enter your TFN here

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STEP 5. SIGN THIS FORM

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- I discharge the super provider of my FROM fund of all further liability in respect of the benefits paid and transferred to AustralianSuper.
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Date

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 - transfer benefits from multiple funds on one form – you must use a separate form for each fund you wish to transfer

- change the fund to which your employer pays your contributions
- open a new super account, or
- transfer benefits under certain conditions or circumstances, for example if there is a superannuation agreement under the Family Law Act 1975 in place.

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To combine other super accounts into AustralianSuper, go to australiansuper.com/combine