

Important things to know about your super

GHD Superannuation Plan Product Disclosure Statement

25 September 2019

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australiansuper.com



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
26/50 Lonsdale St MELBOURNE VIC 3000



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 more than 2.2 million Australians to look after over \$167 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 300,000 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 2019

AustralianSuper is here to look after you

See how we compare at australiansuper.com/compare



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.

The information provided in the PDS is 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 money that's added to your account regularly.

There are a number of 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 9.5% 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're 55 or over 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 into their preferred super fund.

Protecting your super

If you have an inactive low-balance account below \$6,000, new legislation requires us to transfer your account to the Australian Tax Office (ATO) after 16 months of inactivity, such as not receiving a contribution. 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



Free retirement and financial planning seminars



Advice tools and calculators to help you understand super



Financial advice available online, over-the-phone and face-to-face[†]

Set up your online account at australiansuper.com/register

Download the app here:



* 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.

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 and down over a period of 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 returns are accompanied by 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 our *Investment Guide*, available at australiansuper.com/InvestmentGuide



5 How we invest your money

When you join AustralianSuper you'll automatically be invested in the default Balanced option – our MySuper authorised product, unless you choose a different investment option. You should consider the likely investment return, risk and your investment timeframe when choosing an investment option.

Investment details for the Balanced option

This option invests in a wide range of assets, with a higher allocation to shares, infrastructure and property than fixed interest and cash. It's designed for members seeking medium to long-term growth who are willing to accept short-term fluctuations in returns.

Investment objective

To outperform (after fees and taxes) the return of the median balanced fund and an average annual return of CPI + 4% over the medium to long term[†].

Minimum investment timeframe

Be prepared to stay invested in this option for at least 10 years before it meets its objectives.

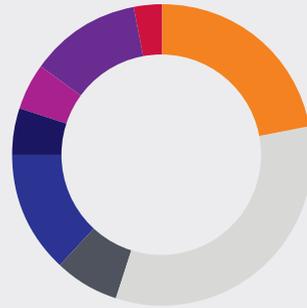
Risk levels

- > 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 inflation.
- > Long-term risk is the risk that your super savings won't keep up with wage inflation.

How often you can expect a negative annual return

Approximately 5 out of every 20 years.

Balanced option investment mix – strategic asset allocation and ranges*



- Australian shares **22%** (10-45%)
- International shares **33%** (10-45%)
- Direct property **7%** (0-30%)
- Infrastructure **13%** (0-30%)
- Private equity **5%** (0-10%)
- Credit **5%** (0-20%)
- Fixed interest **12%** (0-25%)
- Cash **3%** (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>Combine different mixes 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› Property› 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.

For more information, download our *Investment Guide* at australiansuper.com/InvestmentGuide

You should read the important information about our investment options before making a decision. Go to australiansuper.com/ReInvestments and download the *How we invest your money* fact sheet.



This contains information about our other investment options including the risk and expected returns over different periods of time. 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 administration 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 set up and manage your account are below. These are based on our Balanced option, and can be used to compare our fees with similar funds.

Type of fee	Amount	How and when paid
Investment fee*	0.60%	Deducted from before-tax investment returns on 30 June each year (earlier if you close your account), before the returns are applied to your account.
Administration fee*	\$2.25	The administration fee of \$2.25 per week is calculated weekly and deducted monthly from your account. The fund pays its administration 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. The amount of the deduction is also paid into the administration reserve.
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		Go to australiansuper.com/RefFees for information about other costs. Refer to section 7 of this PDS for tax details and section 8 for insurance costs.
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. It may change from year to year.

* 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.

Example of annual fees and costs

This table gives an example of how the fees and costs for the Balanced option for this superannuation 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 fee	0.60%	For every \$50,000 you have in the MySuper product you will be charged \$300 each year.
PLUS administration fees	\$117 pa (\$2.25 a week)	AND you will be charged \$117 in administration fees regardless of your balance.
PLUS indirect costs for the MySuper 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 \$417 for the MySuper 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 get advice* from an eligible adviser about your investment with AustralianSuper, you may have fees for the advice deducted from your account. The *Statement of Advice* provided by the adviser will state the fees (if any) that you will 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 australiansuper.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 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 2019/2020
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 \$25,000.</p> <p>If your income (including your before-tax contributions) is over \$250,000, all or some of your before-tax contributions will be taxed at 30%.</p> <p>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 \$100,000 a year (or \$300,000 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

2019/2020 - If you're between your preservation age and 59, the first \$210,000 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 age-based cover when they join us (age limits and other 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 something happens to you.
- › **Total & Permanent Disablement (TPD) cover** – can provide a lump sum payment if you become totally and permanently disabled and can no longer work.

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.

You can also apply for Income Protection, which 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. As an employee of GHD Services Pty Ltd you may receive Income Protection through a work-related policy. Please ask your employer for details.

Here's how much basic Death and TPD cover you get could when you join – and the weekly cost of it – based on your age and a Low Risk 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	0	0.00	47	428,000	7.38	115,000	3.56
25	464,000	2.44	240,000	0.88	48	392,000	7.35	105,000	3.61
26	528,000	2.82	260,000	1.00	49	360,000	7.38	95,000	3.63
27	588,000	3.26	280,000	1.13	50	320,000	7.18	85,000	3.61
28	644,000	3.67	290,000	1.25	51	288,000	7.08	75,000	3.53
29	700,000	4.17	305,000	1.46	52	252,000	6.83	65,000	3.40
30	712,000	4.34	305,000	1.59	53	216,000	6.47	55,000	3.23
31	728,000	4.62	300,000	1.71	54	184,000	6.10	50,000	3.31
32	732,000	4.87	295,000	1.89	55	148,000	5.43	45,000	3.39
33	732,000	5.09	285,000	2.02	56	120,000	4.90	35,000	3.03
34	732,000	5.31	280,000	2.21	57	88,000	4.01	30,000	2.97
35	720,000	5.51	265,000	2.32	58	60,000	3.06	30,000	3.39
36	712,000	5.73	255,000	2.49	59	36,000	2.06	30,000	3.91
37	696,000	5.92	245,000	2.65	60	36,000	2.31	25,000	3.43
38	684,000	6.19	235,000	2.82	61	36,000	2.60	25,000	4.15
39	664,000	6.34	225,000	3.00	62	36,000	2.94	25,000	4.92
40	640,000	6.56	215,000	3.18	63	36,000	3.21	25,000	5.65
41	616,000	6.71	200,000	3.29	64	36,000	3.34	25,000	6.48
42	584,000	6.83	185,000	3.38	65	36,000	3.47	n/a	n/a
43	560,000	7.03	170,000	3.46	66	36,000	3.60	n/a	n/a
44	524,000	7.13	160,000	3.62	67	36,000	3.73	n/a	n/a
45	496,000	7.27	145,000	3.63	68	36,000	3.86	n/a	n/a
46	460,000	7.29	135,000	3.76	69	36,000	3.99	n/a	n/a

*The cost of cover is rounded to the nearest cent.

Your basic cover and costs

Your basic Death and TPD cover design is age-based so your cover amount will change and the cost of it will generally increase as you get older as shown on page 11. The cost of your cover is deducted monthly from your super account.

When your cover starts

If you're eligible, cover starts on the latest of these dates: the day you joined your employer, or the beginning of the period of your first employer super contribution, or 120 days before we receive your first employer super contribution. This means your insurance costs will also start from this date, which may be earlier than the date of joining the Fund.

If you're under 25 when you join

Age-based Death and TPD cover will start automatically when you turn 25 (if you're eligible). If you want cover earlier, you can apply any time (see the *Additional cover* and *New member offer* sections below).

If you don't want cover to start automatically when you turn 25, you can opt out by cancelling it (see the *Change your cover any time* section on page 14).

Additional cover

Death and TPD cover

You can top up your age-based Death and TPD cover amount by applying for extra cover. This means your age-based cover amount will change as you get older, but your extra cover amount will remain the same (fixed) until you change it or your cover stops. Or you can apply for a total amount of fixed cover. This means your total amount of cover stays the same as you get older.

Income Protection

Income Protection provides monthly payments if you become temporarily disabled. You may have Income Protection cover provided by your employer, so it's not automatically provided when you join AustralianSuper. You can apply for either age-based or fixed Income Protection cover. Age-based cover won't start until you turn 25.

You can choose how much of your income you want to protect, as long as it's no more than 85% of your monthly 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

The benefit payment period is up to two years and depending on your occupation, you can apply for a benefit payment period of up to five years, or to age 65. A longer benefit payment period will cost more. You can also choose a 30 or 60 day waiting period - which is the minimum time you must wait before you're entitled to an Income Protection benefit (as long as you're eligible). No benefits are paid during, or for, the waiting period. A shorter waiting period will cost more.

New member offer

You can apply for more cover without providing detailed health information when you join by using the *Join AustralianSuper* form in this PDS. Your additional cover will be limited cover for at least two years. Age limits and other conditions apply.

Here's what you can apply for without providing detailed health information

Type of cover	Total cover you can apply for with no health checks	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)

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

Higher cover is available but you'll need to provide detailed health information for the Insurer to consider.

Need more time to think about your insurance needs? Or did your employer open your account for you?

You can still apply to increase your cover without providing detailed health information after you join as long as you've never cancelled any of your cover or applied to: transfer your cover, or change your individual work rating, or change your amount or type of cover (age-based or fixed).

We'll send you a letter after you've joined that details this offer. **You'll need to apply within 120 days of the date on the letter.**

If you want to increase your cover but don't meet the offer requirements or time limits, or if you want more cover in the future, you'll need to provide detailed health information for the Insurer to consider.

Do this any time by using the app, logging into your account or completing the *Change your insurance* form at australiansuper.com/InsuranceForms

What's your individual work rating?

We offer three types of individual work ratings: Standard, Low Risk and Professional. A Standard work rating is automatically given to most new members, regardless of their occupation (including manual or hazardous occupations).

A Standard work rating means the cover is the most expensive.

But by joining while an employee of GHD, your work rating will be Low Risk, which costs less.

If you spend at least 80% of your time in an office environment and don't do any manual work, you may be eligible for a Professional rating, which means the cost of your cover will be even lower. If you think you're eligible, answer the work rating questions when you join online at australiansuper.com/join or on the *Join AustralianSuper* form in this PDS. Your application is subject to approval by the Insurer.

Transfer cover from another fund or insurer

You may be able to transfer your current cover from outside of AustralianSuper. Use the app, log into your account or complete the *Insurance transfer* form at australiansuper.com/InsuranceForms

Limited cover

Limited cover means that you won't be covered for any illnesses or injuries you had before you got your cover and it may last for different lengths of time.

Change your cover any time

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

Use our insurance calculator at australiansuper.com/calculators to work out the right level of cover for you, and the cost of it.

If you don't cancel your cover, the cost of it will be deducted monthly from your super account.

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 the Insurer to consider.

Our commitment to you

We're a participant of the Insurance in Superannuation Voluntary Code of Practice. Learn about the Code, our insurance strategy and our premium adjustment arrangements at australiansuper.com/InsuranceCode

Read important information about our insurance before making a decision. The *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide includes 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, 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.

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

9 How to open an account

You can join us by completing the *Join AustralianSuper* form provided with this guide.

At the same time, you can 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 earnings (positive or negative) for the period of time your super has been with the fund.

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

Not happy with our service?

To make a complaint about your super account or general advice given by AustralianSuper, you can contact us by email, phone or post. Visit australiansuper.com/contact-us for more information.

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

Just give us a call or send us an email.

1300 300 273

8am-8pm AEST/AEDT weekdays

australiansuper.com/email

australiansuper.com

GPO Box 1901, Melbourne VIC 3001

1300 366 273 (Fax)



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.
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

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

AustralianSuper Pty Ltd (ABN 94 006 457 987) of 26/50 Lonsdale Street, Melbourne, Victoria, 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 do these tasks. PI is collected from you and sometimes from third parties like your employer. We will only share your PI where necessary to perform our activities with our administrator, 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 URLs below. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details on the above go to australiansuper.com/CollectionStatement and australiansuper.com/privacy or call us on 1300 300 273.

This page has been left blank intentionally.

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)

You can use my TFN once to search the ATO for any other super I might have and let me know what you find. You can automatically transfer any ATO-held super to my AustralianSuper account.

! 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 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.

2. YOUR EMPLOYER'S DETAILS

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)

When you join, you receive basic age-based Death and Total & Permanent Disablement (TPD) cover (age limits and other conditions apply). This is described on pages 11 to 14 of this Product Disclosure Statement.

You can complete this section to apply for or change your cover amount or type, individual work rating, or to cancel your cover. With our new member offer you can also use this form to apply for Income Protection and more Death and TPD cover, without providing detailed health information. Any additional cover will be limited cover for at least two years.

Need more time to think about your insurance?

If you don't want to change your insurance now, skip to Section 5. You'll be able to apply for more cover later (without providing detailed health information) with the new member offer. We'll write to you with details.

You'll be eligible for the offer as long as you've never cancelled or transferred any of your cover or applied to change your individual work rating or amount or type of cover (age-based or fixed). Time limits and other conditions apply.

Before you change your cover

You should read our *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, and limited cover or exclusions. You may also be able to transfer your current insurance from another fund or insurer to AustralianSuper. Download a copy 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.

Are you under 25?

- Age-based Death and TPD cover will start when you turn 25 (if you're eligible).
- You can apply anytime if you need cover earlier.
- If you apply for a total amount of fixed cover, age-based cover won't start when you turn 25 for that cover type.
- If you don't want cover to automatically start when you turn 25, you can opt out by cancelling your cover (go to Section 4.1).

4.1 Cancel your basic 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 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 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

4.2 Duty of Disclosure

Before you make any changes to your cover, you should read the Duty of Disclosure statement.

Your duty of disclosure to the insurer

Before you enter into a life insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect its decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you. You have the same duty before you extend, vary or reinstate your insurance cover.

You do not need to tell the insurer anything that:

- reduces the risk it insures you for, or
- is common knowledge, or
- the insurer knows or should know as an insurer, or
- the insurer waives your duty to tell it about.

If you do not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover.

If you do not tell the insurer anything you are required to, and the insurer would not have insured you if you had told the

insurer, the insurer may avoid the contract to provide you with that insurance within three years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the insurer everything you should have. However, if the contract provides cover on death, the insurer may only exercise this right within three years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount you have been insured for, the insurer may, at any time, vary the contract in a way that places the insurer in the same position it would have been in if you had told the insurer everything you should have. However, this right does not apply if the contract provides cover on death.

If your failure to tell the insurer is fraudulent, the insurer may have the right to refuse to pay a claim and treat the contract as if it never existed.

Our duty of disclosure

The Trustee has a similar duty to tell the insurer anything that it knows that may affect the insurer's decision to provide you with insurance, and if the Trustee fails to do so the consequences are comparable.

4.3 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

4.4 Change your individual work rating

As a GHD member you're automatically provided with a Low Risk individual work rating. You could pay less if your work is rated as Professional. Complete the questions below to apply to change your individual work rating to Professional.

! 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 offer and you'll need to provide health information for the Insurer to consider. See section 4 for details.

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 qualification 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

4.5 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 options:

Cover options		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 you're provided with when you join. To cancel your basic cover, go to Section 4.1.	<input checked="" type="checkbox"/>
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"/>

4.6 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 up to \$600,000 without health checks, or
- total cover above \$600,000 (capped at \$1 million or 10 times your salary*, whichever is lower) by answering a few health questions in Section 4.9.

* 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 complete 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"/> , 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"/> , 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"/> , 0 0 0	Write the amount of fixed cover you want. If you have age-based cover it'll be replaced with fixed cover.
	<input type="checkbox"/> Fixed TPD†	\$ <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 Income Protection. Print (X) to confirm what you want to do.

As an employee of GHD Services Pty Ltd you may get Income Protection through a work-related policy, so it's not automatically provided when you join AustralianSuper. Please ask your employer for details. You can apply for either age-based (available from age 25) or fixed Income Protection cover if you want it. For details about Income Protection including costs and age-based cover amounts, see our *Insurance in your super* guide at australiansuper.com/InsuranceGuide

Applying for Income Protection

You can use this form to apply for:

- total cover up to \$10,000 a month without health checks, or
- total cover above \$10,000 a month (capped at \$20,000 a month), by answering a few health questions in Section 4.9.

! You'll need to provide detailed health information for the Insurer to consider if you want to apply:

- for cover above \$20,000 a month (capped at \$30,000 a month), or
- for Income Protection and you're aged 65-69, or
- to change your benefit payment period to up to five years or up to age 65.

To apply complete the *Change your insurance* form at australiansuper.com/InsuranceForms

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.

→ 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 option	Cover in \$100 amounts
<input type="checkbox"/> Apply for age-based Income Protection	Your cover amount will be based on your age.
<input type="checkbox"/> Apply for fixed Income Protection	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> 0 0 a month Write the amount of fixed cover you want.

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).

If you're applying for Income Protection, it 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 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 our *Insurance in your super* guide at australiansuper.com/InsuranceGuide

4.9 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).

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 our *Investment Guide* at australiansuper.com/InvestmentGuide

6. GIVE YOUR FINANCIAL ADVISER ACCESS TO YOUR ACCOUNT DETAILS

If you have a financial adviser, you can give them access to your account below.

Name of financial adviser

Name of business

Email

Telephone

AFSL number (if known)

If your adviser is from Industry Fund Services (IFS), your adviser's access to your account will automatically expire three years after the date you signed this form.

8. DECLARATION

This section must be completed.

I authorise:

- The Insurer to provide any information included in my insurance application (and any medical reports and statements made in connection with my application) 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 information on my medical claims and 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.

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 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 I understand that additional information it refers to 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
- I've read the *Insurance in your super* guide at australiansuper.com/InsuranceGuide
- I've read the Privacy Collection Statement and I agree with how AustralianSuper will use my personal information.
- 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.
- I've read the Duty of Disclosure and I am aware of the consequences of non-disclosure. I understand that the Duty of Disclosure continues until my application for cover has been accepted in writing by AustralianSuper and the Insurer.

A summary of AustralianSuper's Privacy Collection Statement is at the front of this form 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

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 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 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 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 later of the date it is accepted by the Insurer (as long as my employer is paying contributions) or, I've received confirmation that my cover has started or restarted, and hasn't stopped.

Sign here:



Date

D	D	M	M	2	0	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.



SECTION A: MEMBER TO COMPLETE

Complete in pen using CAPITAL letters. Print to mark boxes.

STEP 1. 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"/>
Street address					
<input type="text"/>					
Suburb	State		Postcode		
<input type="text"/>	<input type="text"/>		<input type="text"/>		
Tax File Number (TFN)*	* You don't have to quote your TFN but if you don't provide it, your contributions may be taxed at a higher rate. Your TFN also helps you keep track of your super and allows you to make personal contributions to your fund.				
<input type="text"/>					

STEP 2. YOUR EMPLOYER DETAILS

Employer name					
<input type="text"/>					
ABN (if known)			Employee number (if applicable)		
<input type="text"/>			<input type="text"/>		
Street address					
<input type="text"/>					
Suburb	State		Postcode		
<input type="text"/>	<input type="text"/>		<input type="text"/>		
Telephone number	Email address				
<input type="text"/>	<input type="text"/>				

STEP 3. YOUR SUPER ACCOUNT DETAILS

Fund name	Superannuation Product Identification Number (SPIN) OR Unique Superannuation Identifier (USI)
A U S T R A L I A N S U P E R	STA0100AU
Fund address	Australian Business Number (ABN)
GPO Box 1901, MELBOURNE VIC 3001	65 714 394 898
Fund telephone number (8am to 8pm AEST/AEDT weekdays)	Member number (this is listed on your benefit statement)
1300 300 273	<input type="text"/>

STEP 4. SIGN THIS FORM

I request that all my future super contributions be paid to AustralianSuper.

Sign here:



Date

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

SECTION B: EMPLOYER TO COMPLETE

Complete this section when your employee returns the form to you with Section A completed.

RECORD OF CHOICE ACCEPTANCE

In the two months after you receive the form from your employee you can make super contributions to either the fund you nominated or the fund the employee nominated. After the two-month period you must make payments to the fund chosen by the employee.

Date employee's choice is received	Date you act on your employee's choice
<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="2"/> <input type="text" value="0"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="2"/> <input type="text" value="0"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

! If you don't meet your obligations, including paying your employee superannuation contribution to the correct fund, you may face penalties.

! Employers must keep the completed form for their own record for five years. Don't send it to the Australian Taxation Office, the employer's nominated fund or the employee's nominated fund.

INFORMATION FOR THE EMPLOYER

Your employee has chosen to have their super contributions paid into AustralianSuper. This form is an allowable alternative to an Australian Taxation Office Standard choice form.

Compliance statement

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). 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.



How to pay super contributions 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

* QuickSuper is managed by Westpac and isn't 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 – australiansuper.com/StrongerSuper

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. This form can't be used to transfer self managed super account balances to your AustralianSuper account.

To arrange a rollover from your self managed super account, please contact the administrator of your account. They will need to send us a Rollover Benefit Statement and a cheque payable to AustralianSuper.

STEP 1. FILL IN YOUR PERSONAL DETAILS

Last name	<input type="text"/>	Mr	Ms	Mrs	Miss	Dr					
		<input checked="" type="checkbox"/>									
First name	<input type="text"/>	Date of birth									
		D	D	M	M	Y	Y	Y	Y		
Other/previous names	<input type="text"/>										
Street address	<input type="text"/>										
Suburb	<input type="text"/>					State	<input type="text"/>				
Postcode	<input type="text"/>										
Previous street address (if details with your FROM fund are different to those above)	<input type="text"/>										
Suburb	<input type="text"/>					State	<input type="text"/>				
Postcode	<input type="text"/>										
Telephone (business hours)	<input type="text"/>			Telephone (after hours)	<input type="text"/>			Mobile	<input type="text"/>		
Male	Female	Email	<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: Fund's name	<input type="text"/>	TO: AustralianSuper	
		Member number	
		<input type="text"/>	
Fund phone number	<input type="text"/>	Phone number	1300 300 273
Member or account number	<input type="text"/>	ABN	65 714 394 898
Australian Business Number (ABN)	<input type="text"/>	USI	STA0100AU
USI*	<input type="text"/>	* Unique Superannuation Identifier (USI)	

If you have more than one account with this fund, or want to combine your super from multiple funds, you can photocopy this form. You must complete a separate form, with original signature for each account you wish to combine into your AustralianSuper account.

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

If you have more than one account with this fund, or want to combine your super from multiple funds, you can photocopy this form. You must complete a separate form, with original signature for each account you wish to combine into your AustralianSuper account.

Before combining your super (and your other account closes) you should consider any penalties that may apply (i.e. fees and charges, effect on insurance cover and loss of 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 our *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're 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 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 declare I've fully read this form and the information completed is true and correct.
 - 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 FROM 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 at the front of this form booklet and I understand how AustralianSuper will use my personal information.
 - 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.
- I request and consent to the transfer of super as described above and authorise the super provider of the FROM 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 with 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 wish to claim a tax deduction for personal super contributions, you must lodge a notice of intent to claim a tax deduction with your FROM fund, before you combine your super into another fund.
4. 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.
5. 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.



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