

australian**ethical** **Super**

Product disclosure statement 16 January 2012

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Join more than 18,000 Australians who have chosen to invest ethically.

While markets go up and down, the power of money to work for positive change remains strong. The activities you choose to support with your super can make a big difference to the world we live in.

Join our ethical super fund online:

www.australianethical.com.au/join-now

Contact us

1300 134 337

aes@australianethical.com.au

PO Box 1916 Wollongong NSW 2500

www.australianethical.com.au

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Interests in the Australian Ethical Retail Superannuation Fund are offered by Australian Ethical Investment Limited
ABN 47 003 188 930, AFSL 229929 and issued by the trustee of the Fund, Australian Ethical Superannuation Pty Ltd,
ABN 43 079 259 733, RSEL L0001441, SPIN AET0100AU

IMPORTANT: This product disclosure statement is a summary of the significant information you need to make a decision. It includes references to important information that forms part of the product disclosure statement. This is important information that you should read before you make a decision to invest in Australian Ethical Super.

Information in the product disclosure statement is general information only and doesn't take into account your personal financial situation or needs. You should consider obtaining financial advice tailored to your personal circumstances.

1. About Australian Ethical Super

Our ethical super fund has all the typical features of other super funds, but it invests with a forward-looking and ethical focus. Australian Ethical has a 25 year history of actively seeking out investments that are positive for society and the environment and avoiding investments in harmful activities.

We believe investments that are socially and environmentally positive will achieve better long term returns. The huge sums of money Australians have invested in super means it can have a positive influence on corporate Australia, when super members choose to invest ethically.

2. How super works

Super is a way to save for your retirement. For many Australians, super will be their main source of retirement income.

Contributions to super

Generally, your employer must make regular compulsory contributions to your super fund. Most people can choose the super fund where their employer puts their super contributions. It's important to tell your employer which fund you prefer, otherwise they can decide.

You can also make additional contributions to your super. Making additional contributions, even small amounts, can be an effective way to grow your super balance over time.

You can make additional contributions by:

- salary sacrificing – asking your employer to deduct extra money from your pay before tax is deducted
- making personal contributions from your own savings or after tax earnings
- transferring super you have in another fund to Australian Ethical Super.

When you make additional contributions, you may also be entitled to a co-contribution from the Commonwealth Government. Limits apply to the amount of contributions that can be paid into your super fund – both from your employer and personally.

Investment and withdrawal

For most of us, superannuation is a long term investment. Tax concessions provided by the government make super attractive for long-term investing.

You usually can't access your super until you are aged 55–60, although there are some limited circumstances when you can withdraw your super earlier.

When you retire or partially retire you can use your accumulated super to receive a pension through Australian Ethical Super.



For more information about the rules applying to super contributions and on accessing your super go to: www.moneysmart.gov.au



You should read important information about your superannuation account and the way superannuation operates before making a decision. For information on how our fund operates go to:

www.australianethical.com.au/superpds

This material may change between the time when you read this Statement and the day when you sign the application form.

3. Benefits of investing with Australian Ethical Super

We believe it makes good, long-term sense to take into account environmental and social factors when investing for our members' future. In making positive investments our super members can build wealth for retirement while contributing to society and the environment.

Increasingly society requires business to meet the full environmental and social costs of production. This increases demand for sustainable goods and services, raising the profits of the companies that supply them. Our super fund seeks to invest in these positive industries of the future including renewable energy, efficient transport, recycling and health. Our members also expect that their retirement will not be funded by things like uranium mining, old growth forest logging, gambling or weapons production.

Australian Ethical Super also provides:

- an easy online join facility
- investment options catering for different risk and return objectives, with the ability to switch options at any time (see section 5)
- ability to receive a pension in retirement, without the need to change your super fund
- insurance options to look after you and your family, with premiums met from your super account
- flexible ways for members and their employers to make contributions
- online access to all your account details
- tax effective retirement saving flowing from government tax concessions
- access to government co-contributions for your after tax superannuation contributions.



You should read important information about our ethical investment process and review the Australian Ethical Charter (our set of investment principles) before making a decision. Go to:

www.australianethical.com.au/superpds. This material may change between the time when you read this Statement and the day when you sign the application form.

4. Risks of super

Super, like all investments, has risks.

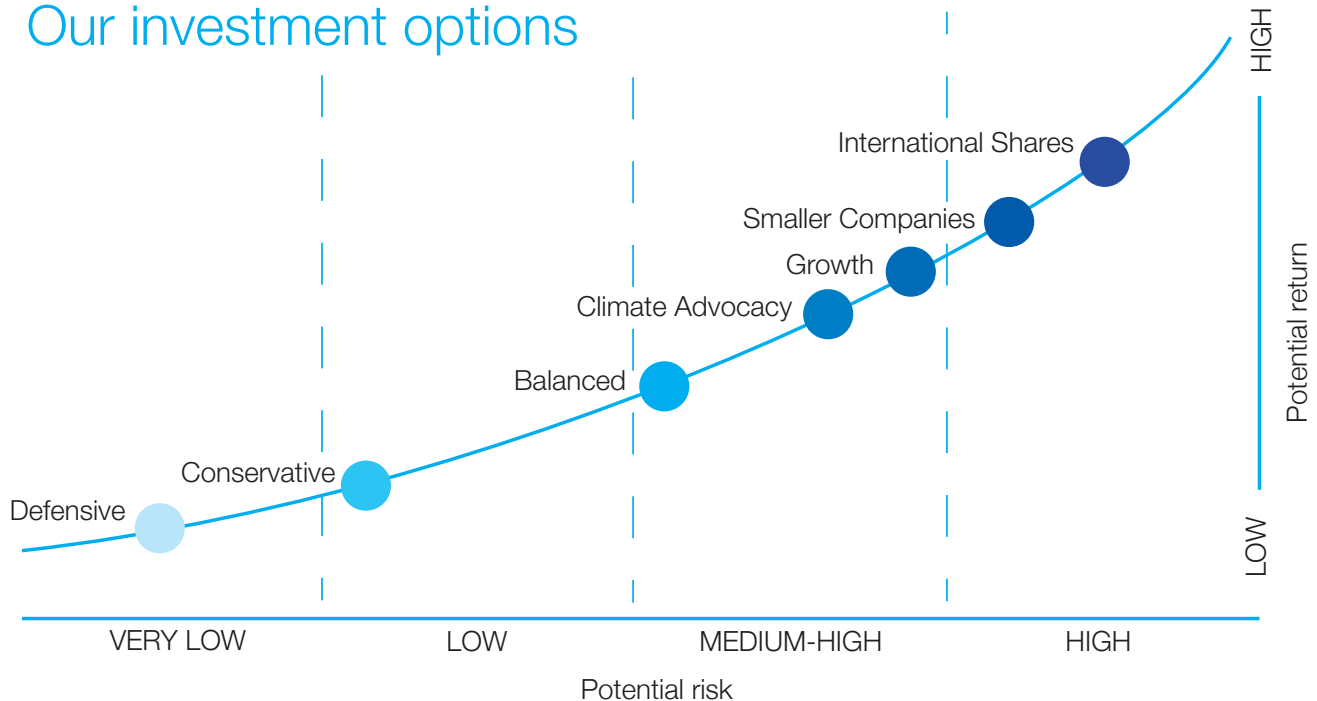
Our super fund invests in different types of assets, including Australian shares, international shares, property and fixed interest. These asset classes behave differently over time. Shares, for example, tend to provide higher returns over the long term, but are more likely to fall in value over the short term when compared to other asset classes. Fixed interest investments are less likely to fall in value over the short term, but tend to offer lower returns than shares over the long term.

The investment options offered by Australian Ethical Super each have a different mix of these asset classes. They invest in shares, property and fixed interest in different proportions. Some of our investment options only invest in shares while others invest in all the asset classes. This means that our investment options will have different returns and different levels of risk over the short and long term. The most suitable investment option for you depends on your age, investment timeframe, other investments you may have and your personal approach toward risk. You need to assess your personal situation carefully before you choose an investment option.

When considering your investment in super, it is important to understand that:

- the value of your investment will go up and down dependent on the market prices of the assets held by your investment option
- returns for any investment option are not guaranteed and will vary
- you may lose some of your money
- future investment returns may differ from past returns
- the amount of your future super savings (including contributions and returns) may not be enough to provide adequately for your retirement
- superannuation laws may change in the future.

Our investment options



This chart represents the potential risk and return characteristics of our super options. It is not a forecast of actual risk or returns. The scale is indicative only.

5. How we invest your money

Australian Ethical Super offers the following investment options:

- Defensive
- Conservative
- Balanced
- Climate Advocacy
- Growth
- Smaller Companies
- International Shares.

It is important to select an option that best suits your life stage, situation, investment timeframe, attitude to risk and investment return.

You can transfer your money between investments, or change investment options for your contributions, at any time. Some fees may apply. You can draw a pension from all our investment options except for the Climate Advocacy option.

Australian Ethical Super exists because we want our members to be able to choose a fund which considers the environment, social issues, ethical issues and labour standards when it makes investments. This belief is central to our fund and we believe it makes good investment sense over the long term.

If you do not select an investment option and you are aged under 55, your account will be invested into the Balanced option. If you are aged 55 or over, your account will be invested into the Conservative option.

We may change the types of investments included in an investment option and add or remove investment options at any time. We will inform members of any changes.

Balanced option

Suits:

Members near to or in retirement who seek both growth and income from their retirement savings and members seeking a balance between risk and return.

Objective:

The Balanced investment option aims to provide a balance between receipt of regular income and capital growth accompanied by modest levels of risk to capital and income.

Risk:

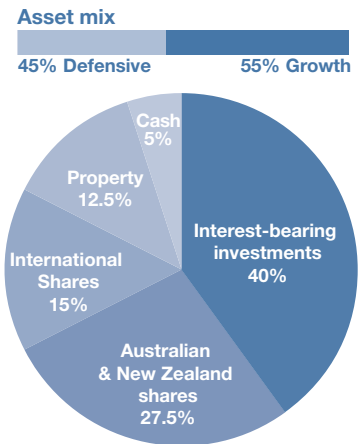
Medium – high

Investment timeframe:

7 Years

Strategic asset allocation:

The asset allocations shown are strategic allocations and the actual asset allocation may vary.



Details of all seven super options are on our website: www.australianethical.com.au

Warning: When choosing an investment option you must consider the likely investment return, the risk and your investment time frame.

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 fund 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 may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

TO FIND OUT MORE

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

Here is a summary of the main fees and costs for our Balanced investment option. Similar information is available in the product disclosure statements of other super funds. These can be used to compare our fees with those other funds.

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

BALANCED INVESTMENT OPTION	
TYPE OF FEE OR COST	AMOUNT
Fees when your money moves in or out of the fund	
Establishment fee	Nil
Contribution fee	0–3.6%* (0% for rollovers into the fund)
Withdrawal fee	\$53.10
Termination fee	Nil
Management costs	
The fees and costs for managing your investment	2.44% of your account balance per year
Member fee	\$53.10

**The amount of this fee is negotiable*

Example of annual fees and costs for the Balanced investment option

EXAMPLE — Balanced investment option		BALANCE OF \$50,000 WITH TOTAL CONTRIBUTIONS OF \$5000 DURING YEAR
Contribution fees	0%–3.6%	For every \$5000 you put in, you will be charged between \$0 and \$180.
PLUS management costs	2.44% per annum + \$53.10 per annum	For every \$50,000 you have in the fund you will be charged \$1220 each year plus a \$53.10 member fee regardless of your balance.
EQUALS cost of fund		If you put in \$5000 during a year and your balance was \$50,000, then for that year you will be charged fees from: \$1273.10 to \$1453.10* What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.

**Additional fees may apply - see over for details*

*Additional fees may apply

- If you take money out of your investment, a withdrawal fee of \$53.10 for any one off withdrawal will apply. This fee does not apply to regular pension payments. The withdrawal fee is indexed to the consumer price index.
- If you have agreed an adviser service fee with your adviser, the fee will be deducted from your account balance.
- Management costs shown in the table are calculated on the initial balance of \$50,000 and ignore the \$5,000 contribution made during the year. Management costs use the indirect cost ratio determined as at 30 June 2011, adjusted for known impacts.
- The example of fees and costs provided above does not show the impact of taxation. This is different from the way fees and costs will be presented in your member statement.
- The member fee is indexed to the consumer price index.

Additional information about fees and costs



You should read important information about all our fees and costs before making a decision. Go to:

www.australianethical.com.au/superpds.

The material relating to fees may change between the time when you read this Statement and the day when you sign the application form.

Fees and costs for our other investment options differ – some are cheaper and some are more expensive.

We can change the level of fees and costs. We will provide 30 days notice if there is an increase in fees and charges (other than increases to those fees noted as being subject to annual indexation).

Management costs are deducted from investment earnings before these are credited to your account – they are included in the unit price for each investment option. Contribution fees are deducted directly from contributions. Withdrawal and member fees are deducted directly from your account and the amounts will be shown on member statements.

If you invest via a financial adviser, we will pay contribution or switch fees that we collect to your adviser as a commission. The amount of the commission is negotiable between you and your adviser. If your adviser waives their up-front or switch commission, you will not be charged those fees by us.

You may also choose to pay your adviser an adviser service fee. Upon your instruction we can pay up to 1.1 per cent each year out of your account balance to your adviser.

Your financial adviser will outline the details of all their fees in their Statement of Advice to you.

In some situations we may also pay our fees or an adviser service fee from your account balance to your employer's financial adviser. What it costs you will depend on the arrangements agreed between your employer and their financial adviser. You should speak to your employer for more information.

7. How super is taxed

You should provide your tax file number as part of becoming a member of Australian Ethical Super. If you don't tell us your tax file number you may pay extra tax on your contributions or when you access your benefit. You will also not be able to make some types of contributions. Quoting your tax file number makes it easier to ensure that you receive all your super benefits when you retire.

The following tax rules apply unless you exceed the before or after tax contribution limits. If you exceed the contribution limits for super you will pay extra tax.

We will pay tax applying to your account directly to the Australian Taxation Office and deduct this tax from your account balance.

Tax of 15 per cent is payable on contributions made from your income before tax has been taken out.

No tax is payable when adding to your super with after tax savings.

Withdrawals from your account may be taxed if you are aged less than 60. Once you turn 60, generally no tax will apply to withdrawals.

Earnings on your investments in the accumulation phase are generally taxed at 15 per cent through the fund. Earnings on your investments in the pension phase are not taxed.



For more details about taxation of superannuation go to the Australian Taxation Office website: www.ato.gov.au

8. Insurance in your super

Our fund has automatic and optional insurances to cover you for major traumatic events that may significantly damage your own and your family's expected retirement plans.

Automatic cover

You may be automatically insured when you become a member of the fund if one of the following circumstances applies to you:

Where the fund is your employer's chosen (or default) fund

You will receive automatic death and terminal illness cover. The level of cover varies depending on age and gender – it ranges from approximately \$200,000 for a male member in their 20s or 30s and declines to approximately \$30,000 for a member in their 60s. Cover for female members is generally higher than the cover for male members. Full details of the level of cover for each age are available at: www.australianethical.com.au/insurance-options.

If you are automatically insured and do not opt out of the cover, a premium of \$104 per annum will be automatically deducted from your account at the commencement of each financial year. You can opt out of the automatic insurance arrangements at any time by notifying us in writing through the post. Cancellation of the arrangements will take effect on receipt of your written notification and any unused portion of the premium will be refunded to your account.

Under an employer sub-plan

You will receive automatic cover where your employer has made arrangements with the insurer and Australian Ethical Super. The cover could be for death, terminal illness, total and permanent disablement and income protection. Your employer will be able to advise you on whether they have an insurance sub-plan that will apply to you. Premiums are based on levels of cover, age, gender, occupation and smoking status.



You should read important information about automatic insurance before making a decision and to ensure that the insurance is appropriate for you. Go to: www.australianethical.com.au/insurance-options. This material may change between the time when you read this Statement and the day when you sign the application form.

You need to be aware that your automatic insurance cover is subject to eligibility criteria and may be cancelled in certain circumstances (for example, if you leave the fund).

Although you may be entitled to automatic cover, you can choose to opt out of that cover and also obtain different or additional cover through our optional insurances.

Optional insurance cover

The fund offers the following optional insurance covers:

- Death cover
- Death and total and permanent disablement cover
- Income protection cover.

Optional insurance cover will only be provided after you complete an insurance application and personal health statement and this has been accepted by the insurer. You

can obtain an insurance application guide by contacting us. If cover is provided, the applicable premium will be deducted from your super account. Premiums are based on levels of cover, age, gender, occupation and smoking status.



Details of optional insurance cover, including eligibility, available levels of cover, premiums and circumstances in which cover will be cancelled, are available on our website. You should read this and other important information about insurances before making a decision. Go to: www.australianethical.com.au/insurance-options. This material may change between the time when you read this Statement and the day when you sign the application form

9. How to open an account

- A. Read and understand this Product Disclosure Statement and the important additional information on our website:
www.australianethical.com.au/super.
- B. Join online with no paperwork – go to:
www.australianethical.com.au/join-now

OR

Complete and send us the *Application form* at the end of this document.
- C. You and your employer can then start to make payments into your account.

If you change your mind there is a 14 day cooling off period. You will need to tell us in writing that you no longer wish to join. The 14 day period starts on the earlier of receiving confirmation that you are invested or five business days after we issue units to you. If you exercise your right to cool off, your money will be returned to you.

If you feel we are not dealing with you as you would like, you can make a complaint to us.



You should read important information about opening an account, cooling off and complaints before making a decision. Go to: www.australianethical.com.au/superpds
This material may change between the time when you read this Statement and the day when you sign the application form.

INSTRUCTIONS

Use BLOCK LETTERS and BLACK PEN

SECTION 1 – PERSONAL DETAILS

Title	_____	Surname	_____
Given names	_____		
Residential address			
Unit	_____	Street number	_____
Street	_____		
Suburb	_____	State	_____
	_____	Postcode	_____
Postal address	<input type="checkbox"/>	Same as above	
Unit	_____	Street number	_____
Street or PO Box	_____		
Suburb	_____	State	_____
	_____	Postcode	_____
Gender	_____	Date of birth	_____
Mobile	_____	Work phone	_____
Home phone	_____		
Email	_____		

Tax file number (TFN) or exemption

TFN	_____	_____	_____
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If you are exempt from providing your TFN, provide details of your exemption. We need your TFN so that when you withdraw your super it can be taxed at the correct rate.

SECTION 2 – EMPLOYER DETAILS

Employer name	_____		
Contact name	_____		
Street	_____		
Suburb	_____	State	_____
	_____	Postcode	_____
Phone	_____		
Email	_____		

Remember to give your employer your member number once you receive it from us.

SECTION 3 – SELECTING YOUR SUPER OPTIONS

Select your preferred super option or spread of options:

OPTIONS	PERCENTAGE
Defensive	<input type="text"/>
Conservative	<input type="text"/>
Balanced	<input type="text"/>
Climate Advocacy	<input type="text"/>
Growth	<input type="text"/>
Smaller Companies	<input type="text"/>
International Shares	<input type="text"/>
TOTAL	<input type="text" value="1"/> <input type="text" value="0"/> <input type="text" value="0"/> %

If no selection is made and you are under 55 your super will be invested in the Balanced option. If you are 55 or over your super will be invested into the Conservative option.

SECTION 4 – NOMINATING PREFERRED BENEFICIARIES

You can nominate the person(s) who you would prefer to receive your super in the event of your death.

NAME	RELATIONSHIP (list as spouse, dependent, non-dependant or estate)	PERCENT %
1. <input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL		<input type="text" value="1"/> <input type="text" value="0"/> <input type="text" value="0"/> %

These nominations are **non-binding** and will only be used by Australian Ethical as a guide. If you would like your nominated beneficiaries to be **binding** on Australian Ethical, complete the *Binding death benefit nomination form*, which is available on our website – www.australianethical.com.au/forms-individuals.

SECTION 5 – INSURANCE

You can apply for optional insurance if your employer has not nominated Australian Ethical Super as their default fund, or if you wish to increase your level of cover beyond what is offered by automatic insurance. Further information will be sent on application.

I wish to apply for optional insurance cover.

If your employer has nominated Australian Ethical Super as their default fund, then in most circumstances you will automatically receive death and terminal illness cover.

SECTION 6 – YOUR INITIAL SUPER PAYMENT

Select the way(s) you would like to make your initial payment into your super:

- Employer contribution
- Rollover my balance from another super fund – complete the *Rollover transfer form* in this product disclosure statement
- Making a personal contribution – complete the *Contribution form – Personal, spouse and self-employed*, which is available on our website – www.australianethical.com.au/forms-individuals

SECTION 7 – ADVISER INFORMATION

If you use a financial adviser, please have them sign and stamp this section. Your financial adviser’s stamp confirms they hold a current AFS Licence and are authorised to deal in and/or advise on superannuation products. Some financial advisers may rebate their normal up-front commission to members although they are under no obligation to do so.

ADVISER DETAILS

Adviser name _____

Address _____

Phone _____ Dealer stamp: _____

Dealer group _____

Email _____

Dealers or advisers stamping and/or signing this document do so on the understanding that Australian Ethical has no agency relationship with any broker or adviser and that no broker or adviser acts under Australian Ethical’s authority.

ADVISER COMMISSION

Fill in commission % to be paid to adviser

Up-front commission (exclusive of GST) Maximum 3.6%	
Adviser service fee (annual % of total investment) Maximum 1% pa (exclusive of GST)*	
Switch commission%*	

*0% unless stated otherwise.

Adviser signature _____ Date _____

SECTION 8 – DECLARATION

- I have received, read and agree to the terms outlined in the Australian Ethical Super Product Disclosure Statement.
- I agree to be bound by the trust deed that governs Australian Ethical Super.
- I apply to become a member of Australian Ethical Super.
- The details that I have provided are correct.
- I consent to the disclosure of information about me for the purpose outlined in the product disclosure statement.

Signature _____ Date _____

This page has been intentionally left blank.

INSTRUCTIONS

Please use BLOCK LETTERS and BLACK PEN.

Complete this form to transfer all of the balance held in another super fund into Australian Ethical Super. This transfer may close your account with that super fund. You will need to check this with that fund.

SECTION 1 – PERSONAL DETAILS

Title	Surname			
Given names				
Unit	Street number			
Street				
Suburb	State	Postcode		
Gender	Date of birth	TFN		
Mobile	Work phone			
Home phone				
Email				

SECTION 2 – SUPER YOU ARE TRANSFERRING FROM

Name of fund			
Member number	Fund phone	(This is the only mandatory field in this section)	
Super Product Identification Number (SPIN)	ABN		

If you have other super accounts you will need to complete a separate form for each of the other funds and provide proof of identity for each one. This form is also available on our website – www.australianethical.com.au/forms-individual.

SECTION 3 – SELECTING YOUR SUPER OPTIONS

Name of fund	Australian Ethical Retail Superannuation Fund		
Member number	Fund phone	1300 134 337	
Super Product Identification Number (SPIN)	ABN	49 633 667 743	

In the unlikely event that we cannot accept your transfer, we will advise you.

SECTION 4 – PROOF OF IDENTITY

You need to provide certified identification documentation with this transfer request to prove you are the person to whom the super entitlements belong. Select the documents you wish to supply:

<input type="checkbox"/> I have attached a certified copy of my driver's license or passport.	OR	<input type="checkbox"/> I have attached certified copies of both birth/citizenship certificate or Centrelink pension card	AND	<input type="checkbox"/> Centrelink payment letter or government/local council notice (less than 1 year old) with your name and address
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CERTIFICATION OF PERSONAL DOCUMENTS

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below). The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee) and date.

PEOPLE WHO CAN CERTIFY YOUR IDENTIFICATION

- a permanent employee of Australia Post with five or more years of continuous service
- a pharmacist
- a finance company (bank) officer with five or more years of continuous service (with one or more finance companies)
- a chartered accountant who is a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years continuous membership
- an officer with, or authorised representative of, a licenced financial adviser
- a Justice of the Peace.

THINGS TO CONSIDER WHEN TRANSFERRING YOUR SUPER

When you transfer your super, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your super. If you ask for information, your super provider must give it to you. Some of the points you may consider are:

- Fees – your FROM fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees. Your TO fund may also charge entry or deposit fees on transfer. Differences in fees funds charge can have a significant effect on

what you will have to retire on. For example, a 1 per cent increase in fees may significantly reduce your final benefit.

- Death and disability benefits – your FROM fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance, or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.

HAVE YOU CHANGED YOUR NAME OR ARE YOU SIGNING ON BEHALF OF ANOTHER PERSON?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

Suitable linking documents for the following purposes:

- change of name – marriage certificate, deed poll or change of name certificated from the births, deaths and marriages registration office
- signed on behalf of the applicant – guardianship papers or power of attorney.

INSTRUCTION TO YOUR EXISTING FUND (THE FROM FUND)

I/we hereby request that you transfer the value of the FROM super fund to the Australian Ethical Retail Superannuation Fund, a complying superannuation fund. Please provide all information to the trustee, Australian Ethical Superannuation Pty Ltd (ABN 43 079 259 733) and forward payments to: Australian Ethical Superannuation PO Box 1916 Wollongong NSW 2500.

SECTION 5 – AUTHORISATION

By signing this section of the form I am making the following statements:

- I declare that I have fully read this form and the information completed is true and correct.
- I am aware I may ask my superannuation 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, and do not require any further information.

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

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to the transfer.

Signature <input style="width: 90%; border: none; border-bottom: 1px solid black;" type="text"/>	Date <input style="width: 90%; border: none; border-bottom: 1px solid black;" type="text"/>
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INSTRUCTIONS

Please use BLOCK LETTERS and BLACK PEN.

You will need to provide each of your employees with a copy of our product disclosure statement for them to complete the *Application form – Individuals*. We can send you as many as required. To make ongoing contributions you can set up an online employer login account by contacting us on 1300 134 337, or complete the *Ongoing employer contribution form* available on our website – www.australianethical.com.au/forms-employer

SECTION 1 – EMPLOYER DETAILS

Employer name			
ABN			
Contact name			
Street			
Suburb	State	Postcode	
Phone			
Email			

SECTION 2 – EMPLOYER DETAILS

We offer an additional 0.5 per cent discount on the contribution fees that would otherwise apply to employer contributions for a member, where that member's employer has nominated our fund as their default fund or has entered into a participation agreement with us. This fee only applies to contributions where an adviser is not attached to the account.

By default

- I wish to nominate Australian Ethical as our employer nominated default fund. This means that all our employees' super will go into our fund unless they elect otherwise. They will receive automatic death and permanent disablement insurance.

By participation agreement

If you do not wish to nominate Australian Ethical as your employer nominated default fund but agree to maintain at least five or more employees as members of Australian Ethical, you will receive the 0.5 per cent discount.

- I wish to nominate Australian Ethical Super as a participating super fund and I agree as an employer to maintain at least five or more employees as members of Australian Ethical.

SECTION 3 – ADVISER INFORMATION

If you use a financial adviser, please have them sign and stamp this section. Your financial adviser’s stamp confirms they hold a current AFS Licence and are authorised to deal in and/or advise on superannuation products. Some financial advisers may rebate their normal up-front commission to members although they are under no obligation to do so.

ADVISER DETAILS

Adviser name _____

Address _____

Phone _____ Dealer stamp: _____

Dealer group _____

Email _____

Dealers or advisers stamping and/or signing this document do so on the understanding that Australian Ethical has no agency relationship with any broker or adviser and that no broker or adviser acts under Australian Ethical’s authority.

ADVISER COMMISSION

Fill in commission % to be paid to adviser

Up-front commission (exclusive of GST) Maximum 3.6%	
Adviser service fee (annual % of total investment): Maximum 1% pa (exclusive of GST)*	
Switch commission%*:	

*0% unless stated otherwise.

Adviser signature _____ Date _____

SECTION 4 – DECLARATION

- I have provided each of my employees with a copy of the Australian Ethical Super product disclosure statement and instructed them to complete the *Application form – Individuals*.
- I agree to be bound to the participation agreement (if applicable).
- I have received, read, and agree to the terms outlined in the product disclosure statement.
- I agree to be bound by the trust deed that governs Australian Ethical Super.
- The details that I have provided are correct.
- I consent to the disclosure of information about me for the purposes outlined in the product disclosure statement.

EMPLOYER SIGNATURE

Employer signature _____ Date _____

INSTRUCTIONS

Please use BLOCK LETTERS and BLACK PEN.

Complete this form if you are starting a pension account or transitioning to retirement with regular payments.

Applicants under the age of 60 will need to complete a tax file number declaration form, which is available by calling us on 1300 134 337 or on our website www.australianethical.com.au.

SECTION 1 – PERSONAL DETAILS

Title	_____	Surname	_____
Given names	_____		
Unit	_____	Street number	_____
Street	_____		
Suburb	_____	State	_____
		Postcode	_____
Gender	_____	Date of birth	_____
Mobile	_____	Work phone	_____
Home phone	_____	TFN	_____ _____ _____
Email	_____		

SECTION 2 – START A PENSION

Please select which income stream you wish to use:

Transition to retirement (non-commutable) income stream Standard income stream

If you are 55 – 59 have you permanently retired from the workforce? Yes No

If you are 60 – 64 have you ceased employment since turning 60? Yes No

Are you age 65 or more? Yes No

What was the date that you left your employer? _____

FUNDING YOUR PENSION ACCOUNT

Select how you would like to start your pension account:

Transfer super from my Australian Ethical Super account.

Member number _____ (for existing Australian Ethical members)

Full amount Full amount minus: \$ _____

Other amount: \$ _____

Cheque contribution of: \$ _____

Cheques should be made payable to *Australian Ethical Retail Superannuation Fund* (for [insert your name]) and crossed *Not negotiable*. Send your cheque along with this form.

To rollover super held in another fund, complete the *Rollover transfer form* available in this product disclosure statement or the *Partial rollover transfer form* available on our website: australianethical.com.au/forms-individuals.

SECTION 2 – START A PENSION (continued)

Provide details of the account into which you would like your pension paid. The account must be in your name and can be a joint account:

Account name

Account number BSB Bank

Select the frequency of your pension (one selection only):

monthly quarterly six-monthly annually

Payments will be made on the 15th day of the month at the elected frequency.

Select your pension amount (one selection only):

Amount of \$ minimum maximum

SECTION 3 – SELECTING YOUR PENSION OPTIONS

Select your desired pension option or spread of options:

OPTIONS	PERCENTAGE	
Defensive	<input type="text"/>	If no selection is made your super will be invested into the Conservative option.
Conservative	<input type="text"/>	
Balanced	<input type="text"/>	
Growth	<input type="text"/>	
Smaller Companies	<input type="text"/>	
International Shares	<input type="text"/>	
TOTAL	<input type="text"/> 1 <input type="text"/> 0 <input type="text"/> 0 %	

SECTION 4 – NOMINATING BENEFICIARIES

Select how you would like to nominate your beneficiaries (one selection only):

Preferred beneficiaries

Select the person(s) who you would prefer to receive your pension in the event of your death. This can include your spouse, de facto partner, children, a person with whom you have an interdependency relationship, or a person who is financially dependent upon you. You can also nominate your legal personal representative(s). If you wish to elect otherwise please seek legal advice.

These nominations are **non-binding** and will only be used by Australian Ethical Super as a guide.

NAME	RELATIONSHIP (list as spouse, dependent, non-dependant or estate)	PERCENT %
1. <input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL		<input type="text"/> 1 <input type="text"/> 0 <input type="text"/> 0 %

Binding death benefit

If you would like your nominated beneficiaries to be **binding** on Australian Ethical Super, then complete the *Binding death benefit nomination form*, which is available on our website – www.australianethical.com.au/forms-individual.

Your nominations will be binding provided it is valid.

Reversionary beneficiary

You can nominate **one person** to be a reversionary beneficiary. This can include your spouse, de facto partner, children, a person with whom you have an interdependency relationship, or a person who is financially dependent upon you.

A reversionary beneficiary is someone to whom the pension will continue to be paid via regular payments (pension) following the death of the member. Electing a reversionary beneficiary must be done at the commencement of your pension and cannot be changed.

First name Last name

Relationship Date of birth

SECTION 5 – ADVISER INFORMATION

If you use a financial adviser, please have them sign and stamp this section. Your financial adviser’s stamp confirms they hold a current AFS Licence and are authorised to deal in and/or advise on superannuation products. Some financial advisers may rebate their normal up-front commission to members, although they are under no obligation to do so.

ADVISER DETAILS

Adviser name

Address

Phone

Dealer stamp:

Dealer group

Email

Dealers or advisers stamping and/or signing this document do so on the understanding that Australian Ethical has no agency relationship with any broker or adviser and that no broker or adviser acts under Australian Ethical’s authority.

ADVISER COMMISSION

Fill in commission % to be paid to adviser

Up-front commission (exclusive of GST) Maximum 3.6%	<input type="text"/>
Adviser service fee (annual % of total investment): Maximum 1% pa (exclusive of GST)*	<input type="text"/>
Switch commission%*:	<input type="text"/>

*0% unless stated otherwise.

Adviser signature

Date

SECTION 6 – PROOF OF IDENTITY

We need certified identification documents with this form to make sure we are giving the super entitlements to the right person.

IDENTIFICATION DOCUMENTS

Select the documents you wish to supply:

<input type="checkbox"/> I have attached a certified copy of my driver's license or passport.	OR	<input type="checkbox"/> I have attached certified copies of both birth/ citizenship certificate or Centrelink pension card.	AND	<input type="checkbox"/> Centrelink payment letter or government/ local council notice (less than 1 year old) with your name and address.
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CERTIFICATION OF PERSONAL DOCUMENTS

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below). The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee) and date.

PEOPLE WHO CAN CERTIFY YOUR IDENTIFICATION

- a permanent employee of Australia Post with five or more years of continuous service
- a pharmacist
- a finance company (bank) officer with five or more years of continuous service (with one or more finance companies)
- a chartered accountant who is a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years continuous membership
- an officer with, or authorised representative of, a licenced financial adviser
- a Justice of the Peace.

Before signing the below declaration please ensure you have done the following:

- Provided Certified Proof of Identity
- If you are under 60 provided an original Tax File Number declaration form

SECTION 7 – DECLARATION

- I have received, read and agree to the terms outlined in the Australian Ethical Super product disclosure statement.
- I agree to be bound by the trust deed that governs Australian Ethical Super.
- I apply to become a member of Australian Ethical Super.
- The details that I have provided are correct.
- I consent to the disclosure of information about me for the purposes outlined in the product disclosure statement.

Signature _____

Date _____

