

Important information about your super



Our MySuper Lifecycle is about to get better

Super is important, but life can get in the way. From 10 June 2021 our new MySuper Lifecycle approach will tailor your investments more closely to your age. Don't worry, you don't need to do anything unless you want to switch out of MySuper Lifecycle.

Our new, enhanced MySuper Lifecycle will boost your potential to grow your retirement savings, while helping to better manage the impact of risk on your investments over time. We do this by adjusting your investments automatically as you get closer to retirement. That way you should have more money to retire on. **And the good news is, we do it all for you.**

MySuper Lifecycle – what it is

MySuper is the default investment option provided by our fund. Lifecycle is our active investment approach, which changes as you get closer to retirement.

If you didn't select an investment option when you joined Aware Super, or you chose Lifecycle, your super savings will have been put into MySuper Lifecycle – it's where more than 85% of our super (accumulation) members invest their money.

Why we're making this change

Your age can play a big part in how you invest your super. Typically when you're younger you may wish to invest your super in riskier, high growth investments as you generally have time to wait out the occasional market downturn. As you get closer to retirement it may be a good idea to start reducing your investment risk.

To check if you're in MySuper Lifecycle



Log in online and look at your investment strategy under 'Investment allocation'.

You'll see 'MySuper Life Cycle strategy'. Otherwise you'll see 'Choice strategy'.

How MySuper Lifecycle works

If your money is invested in MySuper Lifecycle, your super balance and future contributions will be moved automatically between the relevant investment options for your age.

The current Lifecycle has two stages

Up to age 59

All super is invested in Growth.

From age 60

All super is switched automatically to Balanced Growth.

Our new progressive Lifecycle investment approach takes advantage of our investment expertise – we manage MySuper Lifecycle with the aim of helping members grow their retirement savings when they're younger and reduce their investment risk as they get closer to retirement.

The new MySuper Lifecycle has 11 stages and now includes High Growth.

Up to age 55

Your balance and future contributions will be invested in High Growth.

This investment is generally riskier than the current Growth investment (and could produce larger fluctuations in returns), but has the potential to generate stronger long-term returns.

From age 56-64

You will be invested in a mix of High Growth, Growth and Balanced Growth.

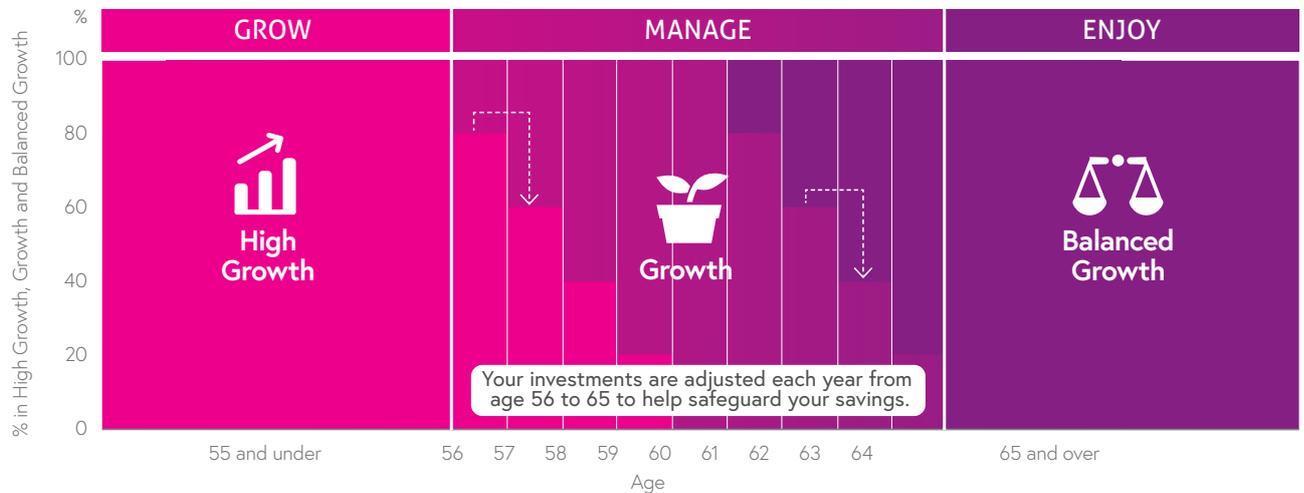
Small changes will be made automatically each year on your birthday to gradually reduce your exposure to growth assets. This will reduce your investment risk over time (see the chart below).

From age 65

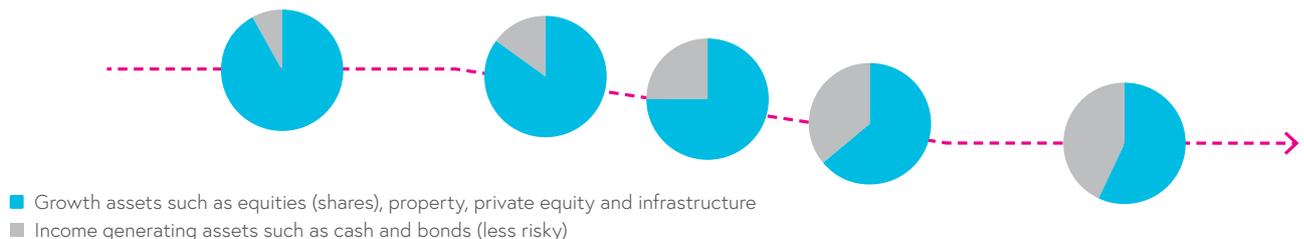
You'll be invested more conservatively, with 100% of your balance and future contributions invested in Balanced Growth.

This investment is actively managed – it still takes advantage of growth opportunities but with less exposure to higher risk investments.

How we adjust your MySuper Lifecycle investments



The Lifecycle approach above means your investments gradually shift from higher risk (growth) assets to a more balanced mix of growth and income-generating assets.



Your investments will be updated by changing your allocation between three of our diversified investment options – High Growth, Growth and Balanced Growth. For more information about these investment options, and the difference between growth and income assets, read the *Member Booklet Supplement: Investments* available at aware.com.au/pds



If you were born before 10 June 1961, you will have reached age 60 and be invested in Balanced Growth and your super will stay in this investment option.

If you were born after on or after 10 June 1961, the new MySuper Lifecycle stages will apply to you.



How our MySuper Lifecycle was created

Aware Super's team of 70 investment specialists have expertise in lifecycle investment design and retirement strategy (i.e. looking at which investments suit our members at different life stages). In the last 10 years 'lifecycle' investment approaches have been used widely, both in Australia and overseas.

When developing our new Lifecycle approach, our specialists benchmarked a number of other lifecycle products and made sure our new design reflects best practice and the most recent research. We then tested it over 18 months using data analytics and financial modelling, to make it more suitable for our members.

Being invested in MySuper Lifecycle means you benefit from our investment expertise as we adjust your investments to help you achieve a better retirement.

Fees and costs for MySuper Lifecycle

Our fees are some of the lowest in the market[#] and aren't changing. Your administration fee will remain the same. That said, any fees and costs that relate to your investments may increase or decrease when your investments change.

Investment options with more growth assets (such as equities and property) tend to have higher fees. Investment fees could range from 0.62%[^] (Balanced Growth) up to 0.77%[^] (High Growth). For example, at age 57 your investment fees would be a combination of 60% High Growth (at 0.77%[^]) and 40% Growth (at 0.74%[^]). So your total investment fee would be 0.758%[^].

Investment fees are included in the unit price calculation, so the full value is reflected in the investment performance.

For more information go to aware.com.au/lifecycle

[#] The total annual fee (inclusive of administration and investment fees) for our High Growth, Growth and Balanced Growth options is in the lowest quartile in each of their respective categories (Chant West Super Fund Fee Survey, September 2020, based on a \$50,000 account balance).

[^] These are an estimate of the fees and costs for the 12 months to 30 June 2020. Investment fees may vary from year to year and cannot be precisely calculated in advance. Past costs are not a reliable indicator of future costs. For more information read the *Member Booklet Supplement: Fees and costs* available at aware.com.au/pds

How this will affect Super members on 10 June 2021

If your super is already in MySuper Lifecycle your money will be switched into the new investment options in 'transition' stages over one to three months. This is to help manage any risk created by movements in the market.

Age	How your MySuper Lifecycle investment will be transitioned
55 or younger	Your money will be switched from Growth to High Growth in four stages over three months.
Age 56 - 59	Your money will be switched from Growth to a mix of High Growth, Growth and Balanced Growth in up to four stages over one to three months. Note: If you have a 60th birthday during the transition period (between 10 June and 5 September 2021 inclusive) your super will remain in Growth in line with the new MySuper Lifecycle.
Age 60+	Your investments won't change – your money will continue to be invested in Balanced Growth.

These changes will happen automatically, and we won't write to you to let you know they're happening.

To see how your investments will be transitioned view the table *How we adjust your MySuper Lifecycle investments* on page 19 or go to aware.com.au/lifecycle

How this will affect income stream members on 10 June 2021

The default investment choice for Transition to Retirement and Retirement income stream accounts will now be Balanced Growth. Balanced Growth already balances the need for strong long-term returns and helps guard against big market falls.

Lifecycle will no longer be available as an investment option for income stream members.

- If you're age 60 or over and invested in Lifecycle, your investments won't change – they'll stay in Balanced Growth.
- If you're under age 60 your money will be switched from Growth to Balanced Growth on 10 June 2021.

Changing your investments

You can switch your investments at any time. Go to 'Change your investment allocation' in the app or log in and select 'Investment switch' on your account overview page. You can also complete the *Choose your investment options* form (FSS009) and send it through to us.

- To keep your super in MySuper Lifecycle and have your investments change automatically, make sure the investment option you have selected for your account is 'MySuper Life Cycle'.
- If you would like help choosing your investments please contact us or go to [aware.com.au/advice](https://www.aware.com.au/advice) to request an appointment.

What will happen if you switch to MySuper between 10 June and 5 September 2021 inclusive

If you switch your super into MySuper Lifecycle during the transition period, your money will be allocated to the relevant investment(s) for your age, depending on the transition stage at the time.

Once the transition is complete your investments will then change on your birthday from age 56 until you reach age 65, as shown in the chart on page 19, *How we adjust your MySuper Lifecycle investments*.

We're here to help

You can find more information about our new MySuper Lifecycle at [aware.com.au/lifecycle](https://www.aware.com.au/lifecycle)



If you have any questions, please give us a call on **1300 650 873** between 8.30am and 6pm Monday to Friday (AEDT) or 8.30am and 5pm (AWST), or email us at enquiries@aware.com.au

We're here to help

Contact us

Phone: 1300 650 873
8.30am to 6pm (AEST)
Monday to Friday
Int'l: +61 3 9131 6373
Email: enquiries@aware.com.au



Get advice

Phone: 1800 620 305
8.15am to 8.15pm (AEST)
Monday to Friday
Book: [aware.com.au/advice](https://www.aware.com.au/advice)
Email: clientservicecentre@aware.com.au



Visit us

Come and see us at one of our local offices around Australia for help with your super account, including setting up your account online. [aware.com.au/locations](https://www.aware.com.au/locations)



Important information

The information in this significant event notice is general information only and does not take into account your specific objectives, financial situation or needs. Seek professional financial advice, consider your own circumstances and read our product disclosure statement before making a decision about Aware Super. Call us or visit our website for a copy.

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1 October 2020

Your super explained

Personal Member booklet

We know that super can sometimes feel complicated – and there are lots of rules and regulations you need to be aware of. But it's really important you understand the ins and outs of your super – which makes this booklet essential reading. If there's anything in here you don't understand, just get in touch or take professional advice. Remember, we're here to help.

First, the legal bit

This *Member Booklet (Product Disclosure Statement)* has been prepared by Aware Super Pty Ltd (referred to in this document as the 'trustee', 'we', 'us' or 'our') and it provides a summary of significant information for personal members of Aware Super (referred to in this document as 'Aware Super' or 'the fund'). It contains references to important information in the *Member Booklet Supplements* which also form part of this *Member Booklet*.

You'll need to consider all the information contained in this *Member Booklet* and the *Member Booklet Supplements* before making any decisions about Aware Super. The information in these documents is general information only, so it does not take into account your objectives, personal financial situation or needs. You should obtain financial advice that is tailored to your personal circumstances.

The information in this *Member Booklet* was accurate at the time of its preparation. Information which is not materially adverse is subject to change and may be updated from time to time. You can find the updated information on our website, at aware.com.au/pdsupdates. A paper copy of this *Member Booklet*, the *Member Booklet Supplements* and any update is available free of charge by contacting us on **1300 650 873**.

We sometimes have to change the information in this *Member Booklet* without member consent, but if it's about an increase in fees and charges, we'll notify members at least 30 days before any change occurs.

We may add, close, or terminate investment options, add or remove investment managers, or alter the objectives, strategic asset allocations or asset allocation ranges of an investment option or the Life Cycle strategy at any time. We will notify you about any material changes, although this may be after the change has occurred. If you have money in an investment option that the trustee decides to discontinue, you may have an opportunity to switch to any of our other investment options. Alternatively, we may switch your money to an investment option with a similar risk/return profile.

This offer is only made to persons receiving this *Member Booklet* (electronically or otherwise) in Australia. We are not bound to accept any application to join Aware Super as a personal member.

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1 About Aware Super

Previously known as First State Super, we changed our name to Aware Super in September 2020. We are one of Australia's largest superannuation funds managing around \$125 billion in assets on behalf of over 1 million Australians.

Aware Super is a name that reflects our members and what we stand for. It echoes the strengths of our past, aligning to our purpose to be a force for good in superannuation, retirement and advice, driving better outcomes for our members, their families and communities.

We have been the fund for people who value community since 1992, we're now one of Australia's largest funds and we're continuing to grow. Providing superannuation, insurance, advice and retirement solutions to those who teach, nurse, care, respond and help others in our communities.

You have a choice of 12 investment options. If you don't want to make a choice, your super will be invested in our MySuper Life Cycle strategy. MySuper was introduced by the government to give members who don't choose their own fund access to a simple, low-cost super option.

Our latest MySuper product dashboards are available on our website at aware.com.au/dashboards.

You can stay with the fund if you change jobs, or even if you're not working. We also offer retirement income products for when you prepare for, and move into, retirement.

Important information about the fund and the trustee, including trustee and executive remuneration, is available on our website at aware.com.au/policies.

2 How super works

Super is compulsory retirement savings

So you are better placed to enjoy retirement, the federal government wants Australians to save for their retirement through super rather than rely solely on the age pension. That's one of the reasons why the Government has provided tax incentives to encourage people to contribute to superannuation. **See Section 7 – How super is taxed.**

For most people, superannuation is compulsory – so you can't opt out. Generally, employers are required by law to make superannuation guarantee (SG) contributions on behalf of employees earning \$450 or more (before-tax) per month – but some awards and enterprise agreements have different requirements.

Choosing a super fund

Most employees have the right to choose the superannuation fund into which their compulsory employer contributions will be paid (choice of fund). This *Member Booklet* highlights the key features of Aware Super so you can easily compare it with other super funds and make sure it's right for you.

Accessing your super

There are limits on when you can access your super. Generally, you can access your super when you reach what's called your preservation age (between 55 and 60 depending on your date of birth) and permanently retire. You can draw income from your super account as a transition to retirement income stream once you reach your preservation age, and in some circumstances, such as severe financial hardship, you might be allowed early access to your super.

Combining your super

If you have super with more than one fund, you'll probably be paying fees to, and receiving paperwork from, each fund. If you have super with other funds, it's worth thinking about transferring it over to Aware Super (just make sure to check that you won't lose and will be able to get the equivalent type of insurance cover with us). You should also think about where future employer contributions may be paid. You can look for lost super and combine multiple accounts using the **search and combine** tool on our website at aware.com.au/combine.

Learning about your super account

Your super is in an accumulation account. That means contributions and rollovers are added to your account, while withdrawals, insurance premiums, fees (except for investment fees) and taxes are deducted from your account.

Contributing to your account

In addition to the SG from your employer, there are other types of contributions that can be made to your super to help it grow. The types of contributions available to you depend on your age and employment status. There are also limits on contributions, such as how much can be contributed to your super each financial year without incurring additional tax. See the *Member Booklet Supplement: How super works* for more detailed information. The main types of super contributions that can be made to super are shown in **Table 1**.

Table 1: Contribution types

Concessional (before-tax) contributions
Employer SG, award and employer voluntary contributions
Salary sacrifice
Personal deductible contributions
Non-concessional (after-tax) contributions
Personal contributions
Spouse contributions
Other contributions
Government co-contribution
Low-income superannuation tax offset
Spouse contribution splitting

You should read the important information about how super works, tax savings, contributions and preservation rules before making a decision. Go to the fund's website at aware.com.au/pds and read the *Member Booklet Supplement: How super works*. The material relating to how super works, tax savings, contributions and preservation rules may change between the time when you read this Statement and the day when you acquire the product.

3 Benefits of investing with Aware Super

- **MySuper** – if you don't make an investment choice, your super will be automatically invested in the MySuper Life Cycle strategy (see *Section 1 – About Aware Super*).
- **An industry fund** – designed to deliver better financial outcomes for members, not shareholders.
- **Investing for good** – Through our responsible ownership approach, we are dedicated to making meaningful investments that make the world a better place.
- **Strong long-term returns** – You want your super investments to be working hard towards your future, so it's reassuring to know we're consistently striving to deliver strong, long-term returns for our members.
- **Competitive fees** – as one of Australia's largest superannuation funds, we use our size and stability to keep costs down.
- **Automatic insurance cover** – flexible insurance cover for eligible members.
- **Investment choice** – 12 investment options.
- **Financial advice** – you have access to a range of advice services and no commissions are paid to financial advisers.
- **Stay with us when you change jobs or retire** – keep your membership wherever you work and choose an income stream to help you move into retirement.
- **Award winning mobile app** – The Aware Super mobile app gives you 24/7 access to your super account, making it easier than ever to stay in touch with - and in charge of - your money.
- **Tools and support to make super simpler** – access to a range of free education and learning resources that make it easier to understand and manage super.

You should read the important information about the benefits of investing with Aware Super before making a decision. Go to the fund's website at aware.com.au/pds and read the *Member Booklet Supplement: About Aware Super Personal and Nominating beneficiaries*. The material relating to the benefits of investing with Aware Super may change between the time when you read this Statement and the day when you acquire the product.

4 Risks of super

What are the investment risks?

All investments carry some risk. The key short-term risk is markets rising and falling and the impact this can have on your account balance. The two main risks over the long term are that your savings (including contributions and returns) are not enough to provide adequately for your whole retirement, or don't keep up with the rising cost of living over time.

Your super will be invested in what's called 'asset classes' – things like shares, fixed income, property and cash – and each of these can rise or fall in value. The size and frequency of these rises and falls is what's called a 'risk profile'. In general, investments that are volatile over short periods of time such as Australian and international shares, grow more over longer periods. This means that assets with the highest long-term returns may also carry the highest level of short-term risk. On the other hand, investments like cash and fixed income tend to mean more stable, but lower, returns in the long run – and so they might not generate the returns you need to reach your retirement goals. It's called the risk/return trade off and is important to keep in mind when choosing an investment option.

Different options may carry different levels of risk, depending on the assets that make up the option. When choosing an investment option, you should think about the level of investment risk that is right for you. How to know? Well, it depends on your age, investment timeframe, where other parts of your wealth are invested, and your attitude to risk. That's why good advice from a professional financial planner can be such a good idea.

Your investment is not guaranteed, and you may lose some of the money you have invested due to investment losses. The value of your investments and the level of returns will vary, and while past performance shows how an investment has performed in the past, future returns may differ.

Other risks to look out for

Changes to laws and regulations can also affect the value of your super, when and how you can access your super, contributions, management, and more – but we'll always let you know about any material changes that affect your superannuation.

Operational risks such as unit pricing errors, systems failures, or fraud against the fund can happen too – but the good news is that the trustee maintains an Operational Risk Financial Requirement (ORFR) reserve to provide funding for any material losses arising from such events.

Fees, charges or insurance premiums may increase, or we may discontinue or significantly change an investment option you are invested in. We'll give you at least 30 days' written notice before an increase in fees takes effect. (This notice period does not apply to Investment fees, other than the trustee's charge of 0.04%, as Investment fees may vary from year-to-year and cannot be known precisely in advance.) For more information on fees and costs, take a look at the *Member Booklet Supplement: Fees and other costs* or our website at aware.com.au/fees.

You should read the important information about the risks of investing in super before making any decision. Go to the fund's website at aware.com.au/pds and read the *Member Booklet Supplement: Investments*. The material relating to the risks of investing in super may change between the time when you read this Statement and the day when you acquire the product.

5 How we invest your money

MySuper Life Cycle

If you don't make a choice, your super will be invested in Aware Super's MySuper Life Cycle strategy. This consists of Growth (for members aged under 60) and Balanced Growth (for members aged 60 and over) options. If you're invested in the MySuper Life Cycle strategy in the Growth option, your account balance and future contributions will be automatically switched to the Balanced Growth option when you reach age 60.

Have a look at both options in **Table 2** on page 4.

Your super. Your choice.

If you want to custom build your investment strategy, we offer you a choice of 12 investment options (five diversified options and seven single asset class options). You can choose to invest in one option or a combination and can switch your money to another investment option at any time for no fee. You can switch either online (if you have registered for our online services) or by completing an *Investment choice (superannuation)* form. This form is available on our website or by contacting us.

We may add, close, or remove investment options; add or remove investment managers; or alter the objectives, ranges or benchmarks of an investment option or the Life Cycle strategy at any time. We will notify you about any material changes, although this may be after the change has occurred. If you have money in an investment option that the trustee decides to discontinue, you may have an opportunity to switch to any of our other investment options. Alternatively, we may switch your money to an investment option with a similar risk/return profile.

! When choosing how to invest your super, you should consider the likely investment return, the risk and your investment timeframe.

You should read the important information about how we invest your money before making a decision. Go to the fund's website at aware.com.au/pds and read the *Member Booklet Supplement: Investments*. The material relating to how we invest your money may change between the time when you read this Statement and the day when you acquire the product.

Diversified investment options

These options invest your super across different asset classes, investment styles, and managers. The percentage allocated to each asset class varies, which means each diversified investment option has a different risk/return profile.

The diversified options are:

- High Growth
- Growth
- Diversified Socially Responsible Investment (SRI)
- Balanced Growth
- Conservative Growth.

Each diversified option is assigned a medium to longer term target asset allocation, known as the strategic asset allocation, as well as asset allocation ranges, which are the minimum and maximum amounts we can invest in each asset class. The asset allocation targets and ranges, as at the date of this PDS, are shown in the investment option tables in the *Member Booklet Supplement: Investments*.

Single asset class investment options

These options are invested in one asset class only, so you can have a greater degree of control over your investment. Keep in mind that some asset classes are not available as a single asset class option (infrastructure and private equity, for example), so it can be difficult to get a good balance of diversification.

The single asset class options are:

- Australian Equities
- Australian Equities Socially Responsible Investment (SRI)
- International Equities
- Property
- Australian Fixed Interest
- International Fixed Interest
- Cash.

Is there a Socially Responsible Investment option?

We have two socially responsible investment (SRI) options, (Diversified SRI and Australian Equities SRI) which are designed for members who want greater certainty about the environmental and social impact of their investments. A key feature of these options is that they exclude companies operating within sectors recognised for having a high negative environmental, social and governance impact and seek to invest in companies that meet criteria in 'sustainable' products and services or that have strong environmental, social and governance performance. For more information refer to the *Member Booklet Supplement: Investments*.

You should read the important information about how we invest your money before making a decision.

Go to the fund's website at aware.com.au/pds and read the *Member Booklet Supplement: Investments*. The material relating to how we invest your money may change between the time when you read this Statement and the day when you acquire the product.



Table 2: MySuper Life Cycle strategy

	Growth (Default option for members up to and including age 59)			Balanced Growth (Default option for members aged 60 and over)		
Summary	Invests in a wide range of Australian and overseas investments with a bias toward capital growth.			Invests in a diversified portfolio of income and growth assets with a slight bias towards growth assets.		
Investment objective¹	CPI + 3.75% p.a. over rolling 10-year periods after taking into account fees, costs and tax.			CPI + 3.00% p.a. over rolling 10-year periods after taking into account fees, costs and tax.		
Growth/income allocation²		Target	Range		Target	Range
	Growth assets	75%	55% – 95%	Growth assets	57%	37% – 77%
	Income assets	25%	5% – 45%	Income assets	43%	23% – 63%
Strategic asset allocation²		Target	Range		Target	Range
	Australian equities	19%	9% – 29%	Australian equities	14%	4% – 24%
	International equities	31%	21% – 41%	International equities	22%	12% – 32%
	Private equity	6%	0% – 26%	Private equity	5%	0% – 25%
	Infrastructure & real assets	9%	0% – 29%	Infrastructure & real assets	8%	0% – 28%
	Property	7%	0% – 27%	Property	8%	0% – 28%
	Liquid alternatives (Growth)	3%	0% – 23%	Liquid alternatives (Growth)	0%	0% – 0%
	Liquid alternatives (Defensive)	0%	0% – 0%	Liquid alternatives (Defensive)	4%	0% – 24%
	Credit income	5%	0% – 25%	Credit income	10%	0% – 30%
	Fixed income	10%	0% – 25%	Fixed income	17%	0% – 35%
	Cash	10%	1% – 45%	Cash	12%	1% – 60%
	Currency exposure ³	22%	0% – 41%	Currency exposure ³	16%	0% – 32%
Minimum suggested investment timeframe	Medium to long term (7 years)			Medium term (5 years)		
Standard Risk Measure⁴	6 – High			4 – Medium		
Estimated number of negative annual returns over any 20 year period⁴	4 to less than 6			2 to less than 3		
Who might invest in this option?	This option may suit investors who can accept fluctuations in returns, including years of negative returns, but are seeking strong long-term returns.			This option may suit investors who can accept some years when returns are negative but who expect that, over the long term, returns will be well above inflation.		

¹ The investment objectives do not constitute a forecast or guarantee of future performance or the future rates of return of the investment option.

² We may vary the asset allocation for an investment option from time to time. Refer to our website for the latest asset allocations.

³ These currency exposure targets and ranges refer to the proportion of assets that are subject to foreign exchange rate movements.

⁴ For more information on the methodology used to determine risk measures and the estimated number of annual negative returns, refer to the 'Standard Risk Measures' section in the *Member Booklet Supplement: Investments* or our website at aware.com.au/investmentandrisk.

6 Fees and costs

Did you know?

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

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

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

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

To find out more

If you would like to find out more, or see the impact of 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.

Table 3 summarises the fund's fees and costs that may be charged to members for each account held in the fund. These fees and other costs may be deducted from your account, from the returns on your investment, or from the assets of the superannuation entity as a whole. Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. This information can be used to compare costs between different superannuation products. We may vary our fees

or introduce new fees at our discretion at any time without your consent. If we increase our fees or introduce new fees, we will let you know at least 30 days before the change occurs. This excludes investment fees which are estimates and the actual fees may be more or less than estimated.

Definitions of the fees and costs can be found in the *Member Booklet Supplement: Fees and other costs* and on our website at aware.com.au/fees. Aware Super does not pay any commissions to financial advisers.

Table 3: Fees and costs (Personal)

Type of fee	Amount	How and when paid
Investment fee^{1,2}	MySuper Life Cycle strategy: Growth option: 0.74% per year Balanced Growth option: 0.62% per year The investment fee for the other options varies according to which option you select.	Deducted from the assets of the option, or the assets of underlying investment vehicles, before the unit price is determined.
Administration fee²	\$52 per year (\$4.33 per month) plus an asset-based administration fee of 0.15% per year (\$75 per \$50,000). The asset-based administration fee is capped at \$750 per year (\$62.50 per month).	Deducted from your account at the end of each month, or on exit. Fees for part of a month are calculated based on the number of days you were in the fund. The dollar-based administration fee is charged from the date you join the fund, whilst the asset-based administration fee is charged from the month your first contribution or rollover is received.
Buy-sell spread	Nil	The fund does not charge a buy-sell spread.
Switching fee	Nil	The fund does not charge a switching fee.
Advice fee relating to all members investing in a particular MySuper product or investment option	Nil	No advice fee is charged for providing general and simple advice limited to your Aware Super account.
Other fees and costs³	Comprehensive financial advice You will pay insurance premiums if you have insurance. In addition, to offset the costs of administering your insurance, for unit-based cover we retain \$1.20 per year per unit of death and total and permanent disablement (TPD) cover, and \$0.60 per year per unit of death only cover.	! Additional fees may be paid to a financial adviser. These will depend on how complex the advice might be. If you obtain complex financial advice from a planner in our financial planning business, we'll be open and upfront about the fee before you go ahead. If you are issued with a Statement of Advice, it will contain details of the fees, which may be deducted from your account when the advice is received (or you may need to pay the fee directly). See <i>Member Booklet Supplement: Fees and other costs</i> . Deducted from your account at the end of the month or on exit, as part of the insurance premium. Fees for part of a month are calculated daily.
Indirect cost ratio	Nil	All indirect costs are included in investment fees.

¹ Investment fees may vary from year to year and cannot be precisely calculated in advance. These amounts are an estimate of the fees and costs of each option for the 12 months to 30 June 2020. Past costs are not a reliable indicator of future costs. The investment fees for all investment options are provided on page 2 of the *Member Booklet Supplement: Fees and other costs*.

² If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income 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.

³ For more information on 'Other fees and costs' (also called 'Activity fees'), see the **Additional explanation of fees and costs** section in the *Member Booklet Supplement: Fees and other costs*.

Example of annual fees and costs

These tables give an example of how the fees and costs in the MySuper Life Cycle strategy 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 – MySuper Life Cycle Growth option		Balance of \$50,000	Example – MySuper Life Cycle Balanced Growth option		Balance of \$50,000
Investment fees ¹	0.74%	For every \$50,000 you have in the superannuation product you will be charged \$370 each year.	Investment fees ¹	0.62%	For every \$50,000 you have in the superannuation product you will be charged \$310 each year.
Plus Administration fees and costs	\$52 (\$4.33 per month) + 0.15%	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$75 in administration fees and costs, plus \$52 regardless of your balance.	PLUS Administration fees and costs	\$52 (\$4.33 per month) + 0.15%	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$75 in administration fees and costs, plus \$52 regardless of your balance.
Plus Indirect costs for the superannuation product	0.00%	And , indirect costs of \$0.00 each year will be deducted from your investment.	PLUS Indirect costs for the superannuation product	0.00%	And , indirect costs of \$0.00 each year will be deducted from your investment.
EQUALS Cost of product ²		If your balance was \$50,000, then for that year you will be charged fees of \$497 for the superannuation product.	EQUALS Cost of product ²		If your balance was \$50,000, then for that year you will be charged fees of \$437 for the superannuation product.

¹ These amounts reflect the estimated investment fees for the 12 months to 30 June 2020. The actual amount you'll pay in future years will depend on the actual fees, costs and taxes incurred by us in managing the investment option.

² Additional fees may apply.

This example is illustrative only. What it costs you will depend on the investment option you choose.

 ASIC provides a calculator on its MoneySmart website, www.moneysmart.gov.au that can be used to calculate the effect of fees and costs on account balances.

You should read the important information about fees and costs before making a decision. Go to the fund's website at aware.com.au/pds and read the *Member Booklet Supplement: Fees and other costs*. The material relating to fees and costs may change between the time when you read this Statement and the day when you acquire the product.

7 How super is taxed

Tax concessions make super a tax-effective way to save for your retirement.

Tax on contributions

Concessional (before-tax) contributions to your super (including compulsory employer and salary sacrifice contributions) and personal contributions claimed as a tax deduction are generally taxed at 15%. A provision for this tax is deducted from your account. Additional tax may be payable under certain circumstances, read the *Member Booklet Supplement: Tax and super* for further information.

 Contributions that exceed the concessional contribution cap for the financial year may be included in your assessable income and taxed at your marginal tax rate (with a non-refundable tax offset of 15%), plus an interest charge, on top of the 15% contributions tax deducted from your account.

Non-concessional contributions and other contributions to your super, which include spouse contributions, government co-contributions and contributions made from your after-tax salary or from your own savings, are not taxed. The government has set limits on the amount that may be contributed after tax to super in a financial year without additional tax.

Contributions that exceed the annual limit may attract additional tax.

Tax on investment income

Investment income is generally taxed at 15%, but offsets (tax credits and rebates) may reduce the effective tax rate. Tax is deducted from investment income before daily unit prices are determined.

Tax on your super benefits

Withdrawals from your super account may be taxed if you are aged less than 60 and any applicable tax will be withheld from your benefit payment. Once you turn 60, generally no tax applies to withdrawals, unless you are a temporary resident.

You may wish to provide your tax file number (TFN).

It's not compulsory to provide your TFN, but if you don't you may pay additional tax on your contributions and benefit; and some contributions may not be accepted. It will also be more difficult to trace different superannuation accounts in your name. By providing your TFN, you can help ensure that you receive all your super benefits when you retire.

You should read the important information about tax and super before making a decision. Go to the fund's website at aware.com.au/pds and read the *Member Booklet Supplement: Tax and super*. The material relating to tax and super may change between the time when you read this Statement and the day when you acquire the product.

8 Insurance in your super

Aware Super provides death cover (including terminal illness cover), death and total and permanent disablement (TPD) cover and income protection cover.

You should read the important information about insurance before making a decision. Go to the fund's website at aware.com.au/pds and read the *Member Booklet Supplement: Insurance (Personal)*. You should read this information before deciding whether this insurance is appropriate for you. The material relating to insurance may change between the time when you read this Statement and the day when you acquire the product.

Death and total and permanent disablement cover

As a fund member, if you are aged between 15 and less than 70, you can apply for death and TPD cover or death only cover.

A death, terminal illness or TPD benefit is paid as a lump sum. Certain occupations will not be able to receive certain types of insurance. For more information, please refer to the *Member Booklet Supplement: Insurance (Personal)*. A terminal illness or TPD benefit can only be paid if you meet the applicable definition under the insurance policy, your claim is accepted by the insurer and you must meet a condition of release under superannuation law. Insurance cover stops at age 70 (except terminal illness cover which stops at age 69) and a restricted definition of TPD applies from age 65. Definitions are explained in the **Glossary** section of the *Member Booklet Supplement: Insurance (Personal)*.

You can apply for cover as:

- **unit-based cover**, where your benefit amount depends on your age and occupation insurance category; and/or
- **fixed cover**, where the benefit amount is fixed, regardless of your age.

Insurance cover is provided to Aware Super under an insurance policy issued to the trustee by TAL Life Limited (ABN 70 050 109 450, AFSL 237848).

If your application for cover is accepted by the insurer, you will be given an insurance category based on your occupation. If you are employed in a low-risk clerical or management occupation, you can apply to be in the Basic Plus insurance category.

If you have fixed cover, the cost of your cover will depend on your age and occupation insurance category. If you have unit-based cover, the cost of your cover is fixed but your occupation insurance category will determine the value of your insurance benefit based on your age.

You can apply to the insurer to change your occupation insurance category by completing the *Application to change insurance category rating* form. The form is available on our website and by contacting us.

Amount of cover

You may elect to apply for any level of cover, up to the maximum amount. The maximum amount of insurance cover is unlimited for death, \$5 million for terminal illness, and \$5 million for TPD cover.

Information in the *Member Booklet Supplement: Insurance (Personal)* about eligibility for insurance cover and conditions and exclusions for cover may affect your entitlement to insurance cover. You should read this information before deciding whether the insurance is appropriate. Go to the fund's website at aware.com.au/pds and read the *Member Booklet Supplement: Insurance (Personal)*.

The cost of your death and TPD cover

Table 4 shows the cost of death and TPD cover per unit of cover and summarises fixed cover premiums. The cost of cover may change in the future. Refer to the *Member Booklet Supplement: Insurance (Personal)* for further information. Insurance premiums are deducted monthly in arrears from your super account.

The cost of cover for part of a month is calculated on a daily basis. Your cover will cease when any of the following occur (among other situations):

- there is not enough money in your account to cover the cost of your cover;
- your account becomes inactive for a continuous period of 16 months or more and you have not made an election;
- we receive your request to cancel your cover.

Table 4: Cost of death and TPD cover

Unit-based cover

Occupation insurance category	Cost per unit per month ¹	
	Death only	Death and TPD
Basic Plus	\$3.55	\$7.46
Public Service + White Collar	\$3.55	\$7.46
Health	\$3.37	\$7.08
Government Trading Enterprise + Light Manual	\$4.00	\$8.41
Education	\$4.24	\$8.92
Emergency Services + Manual / Heavy Manual	\$4.22	\$8.88

¹ The cost of cover per unit includes an insurance administration fee of \$0.10 per unit per month for death and TPD and \$0.05 per unit per month for death only.

Fixed cover

Fixed cover depends on your age, the amount of cover, and your occupation insurance category. The annual cost per \$1,000 of cover ranges from \$0.33 for death only cover (\$0.69 for death and TPD) to \$20.29 for death only cover (\$42.68 for death and TPD).

The insurance calculators on our website can help you decide how much insurance you need.

Income protection cover

Income protection insurance provides a monthly income benefit, which is a percentage of your pre-disability income, if you become sick or injured and are not able to work, as defined by the insurance policy. You have a choice of benefit payment periods.

As a fund member, if you are aged between 15 and less than 65 and you are gainfully employed for at least 15 hours per week, you can apply, depending on your occupation, for income protection insurance cover under an insurance policy issued to the trustee by TAL Life Limited. You have the choice of benefit options, shown in **Table 5**.

Table 5: Income protection cover options

Employer insurance category	Cost per unit per month ²	
	Two-year benefit period	Five-year or to age 65 benefit period
Income replacement ratio	50% or 75%	50% or 75%
Waiting period	14, 30, 60 or 90 days	30, 60 or 90 days
Cover for superannuation contributions benefit	10% of monthly income	10% of monthly income
Maximum insured monthly benefit	Up to \$50,000 per month ²	Up to \$40,000 per month ²

² Including the superannuation contributions benefit if applicable.

The cost of your income protection cover

A premium is deducted from your super account monthly, in arrears. The premium is calculated using your age, occupation insurance category, income replacement ratio (50% or 75% of your monthly income), and selected benefit options.

You should read the important information about the cost and amount of your cover before making a decision. Go to the fund's website at aware.com.au/pds and read the *Member Booklet Supplement: Insurance (Personal)*. The material relating to insurance may change between the time when you read this Statement and the day when you acquire the product.

Other important information

How to apply

To apply for cover, complete the *Application for insurance* form available on our website or by contacting us. You will need to provide information about your health, occupation, income and lifestyle and the insurer has the right to accept or reject your application or may apply conditions to your cover. When providing information for your application for insurance cover, you have a duty of disclosure to the insurer (see the *Member Booklet Supplement: Insurance (Personal)*).

When does cover start?

If your application is accepted, your cover starts on the date of the insurer's written acceptance. You will be eligible for interim accident cover while your application is being assessed.

Warning: If the insurer accepts your application, insurance premiums for death and/or TPD and/or income protection cover will be deducted monthly in arrears from your super account. Cover for part of a month is calculated on a daily basis. If there is not enough money in your account, or you notify us that you wish to cancel your cover, your insurance cover will stop.

Reducing or cancelling your cover

You can reduce or cancel your cover by completing the *Application to reduce or cancel insurance cover* form available on our website or by contacting us. If you reduce or cancel your cover and you change your mind, you will need to re-apply under the standard application process.

You should read the important information about cancelling or amending your cover before making a decision. Go to the fund's website at aware.com.au/pds and read the *Member Booklet Supplement: Insurance (Personal)*. The material relating to insurance may change between the time when you read this Statement and the day when you acquire the product.

Transferring cover to Aware Super

If, after joining the fund, and you are eligible to obtain insurance cover through Aware Super, you may apply to have death, TPD or income protection cover that you may have in another life policy transferred to Aware Super. To apply to transfer cover, complete the *Application to transfer insurance* form available on our website or by contacting us. Conditions apply and the insurer has the right to accept or reject your application.

Exclusions and limitations

There are conditions and events that affect your cover. See the *Member Booklet Supplement: Insurance (Personal)* on our website for details.

You should read the additional important information about insurance before making a decision. Go to the fund's website at aware.com.au/pds and read the *Member Booklet Supplement: Insurance (Personal)*. The material relating to insurance may change between the time when you read this Statement and the day when you acquire the product.

9 How to open an account

Your employer has nominated Aware Super to receive compulsory superannuation contributions for all employees who don't choose their own fund – so you won't have to complete an application form. As an employee you're automatically nominated to become a member of Aware Super.

You can become an Employer sponsored member if you're a Personal member and we receive advice from one of our participating employers that you work for them.

If you are a new member, you do have a number of choices open to you, especially around your insurance and investment options. Of course, you don't have to make any of these choices but if you don't, the MySuper Life Cycle strategy and automatic insurance arrangements will apply. What you definitely should do is make sure you're fully informed by reading all the information in this *Member Booklet* and the *Member Booklet Supplements*. If you'd like to make super contributions by payroll deduction, complete the Contributions by payroll deduction form and give it to your payroll manager.

If you're not sure which options are best for you, we strongly recommend that you seek financial advice. Our members have access to simple advice about their Aware Super account at no charge, and comprehensive advice on a fee-for-service arrangement, through our financial planning business.

Cooling-off rights

If you apply to become a Aware Super member, you have a 14 day cooling-off period. If you change your mind, you can cancel your membership by informing us in writing within 14 days of the earlier of:

- the date you receive your welcome letter/email; or
- five working days after your account is opened.

If you have exercised any other rights or powers (such as claiming a benefit) as a member within the cooling-off period, you cannot cancel your Aware Super membership.

Making a complaint

You can make a complaint in the following ways:

- call us on 1300 650 873
- send an email to complaints_officer@aware.com.au
- send a fax to 1300 722 072
- write to the Complaints Officer
Aware Super, PO Box 1229, Wollongong NSW 2500
- go online to aware.com.au/contact.

You should read the important information about the cooling-off provisions and making a complaint before making a decision. Go to the fund's website at aware.com.au/pds and read the sections, 'Cooling-off period' and 'If you have a complaint' in the *Member Booklet Supplement: About Aware Super (Personal)*. The material relating to cooling-off and making a complaint may change between the time when you read this Statement and the day when you acquire the product.

We're here to help

Phone 1300 650 873
Fax 1300 722 072
Email enquiries@aware.com.au
Web aware.com.au
Post PO Box 1229, Wollongong NSW 2500

Personal member application



Use this form if you want to join Aware Super as a personal member.

Please use a dark pen and CAPITAL letters, or type directly into this form online, print and sign it and send it to us. Use () to mark boxes.

You can also join online. Go to aware.com.au/join and follow the instructions.

The **Notes** at the back will help you complete this form. If you have any questions, please call us on **1300 650 873**.

*** IMPORTANT!**
It isn't compulsory to provide your TFN but if you don't, you may not be able to make some types of contributions and may pay additional tax. See **Notes Section 1**.

i Some correspondence cannot be sent electronically, so you may still receive some communications from Aware Super in the post.

**** IMPORTANT!**
By holding multiple accounts, there will be fees applicable for all accounts. See **Notes Section**.

i See the *Member Booklet Supplement: Investments* for more information about investment choice.

1. Your personal details

Title Last name
 Given name(s)
 Date of birth Male Female Other Unspecified Tax file number*
 Residential address
 Suburb State Postcode
 Postal address (if different from residential)
 Suburb State Postcode
 Daytime contact number Mobile number
 Email (for security reasons, please ensure that your nominated email address is your personal email address and not a role-based email address such as employee_title@company.com.au)

Communication preferences

By providing my email address and/or phone number, I'm consenting to receive communications from Aware Super via email, my online account, mobile app, as appropriate and in accordance with Aware Super's Privacy Policy. I understand I can change my communication preferences at anytime by calling Aware Super on **1300 650 873** or by logging into my online account.

I would like to opt-out of receiving electronic communication and instead would like to receive communications and information about my Aware Super account via post.

Are you opening a secondary Personal Account? ******
 Yes No If yes, please provide your current member number:

2. Investment choice

If you don't make a choice, you will automatically be invested in the MySuper Life Cycle strategy.

MYSUPER LIFE CYCLE STRATEGY
 If you choose the MySuper Life Cycle strategy, you will be invested in the Growth option prior to your 60th birthday then automatically switched to the Balanced Growth option when you reach age 60.

CHOICE STRATEGY
 Choose from the options below. Your choices must add up to 100%.

DIVERSIFIED		SINGLE ASSET CLASS	
High Growth	<input type="text"/> %	Australian Equities	<input type="text"/> %
Growth (see Note in margin)	<input type="text"/> %	Australian Equities SRI	<input type="text"/> %
Diversified SRI	<input type="text"/> %	International Equities	<input type="text"/> %
Balanced Growth	<input type="text"/> %	Property	<input type="text"/> %
Conservative Growth	<input type="text"/> %	Australian Fixed Interest	<input type="text"/> %
		International Fixed Interest	<input type="text"/> %
		Cash	<input type="text"/> %



**IMPORTANT!**

If you are making a downsizer, CGT exempt or personal injury payment contribution, there are additional tax forms you need to complete and return with your contribution. You may also need to meet certain eligibility rules. See **Notes Section 3** for more information.

Call us on **1300 650 873** for more information before making these contributions or if you have any questions.

3. What type of initial contribution will be made?

Use () to mark boxes.

- | | |
|---|---|
| <input type="checkbox"/> Personal contribution via BPAY® | <input type="checkbox"/> Employer contribution |
| <input type="checkbox"/> Personal contribution by EFT | <input type="checkbox"/> Salary sacrifice contribution by payroll deduction |
| <input type="checkbox"/> Personal contribution by direct debit | <input type="checkbox"/> Transfer money from another super fund |
| <input type="checkbox"/> Personal contribution by payroll deduction | <input type="checkbox"/> Spouse after-tax contribution |
| | <input type="checkbox"/> Spouse split contribution |

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NOTE: If you are receiving a contribution from your **spouse**, please provide your spouse's name:

Title	Given name(s)
<input type="text"/>	<input type="text"/>
Last name	
<input type="text"/>	

4. Privacy

The personal information provided on this form is collected by and held for Aware Super by the fund administrator, Mercer Administration, in accordance with the Australian Privacy Principles of the *Privacy Act 1988* (Cth), for the purpose of administering accounts and providing services associated with fund membership. For further information about how personal information is handled, please call us on **1300 650 873** or visit aware.com.au/privacy to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about access to and correction of personal information, how a complaint can be made about a privacy breach and other important information about how personal information is collected, used and disclosed.

5. Declaration

- I am applying to be a member of Aware Super and I agree to be bound by the Trust Deed and Rules of Aware Super.
- I have read and understand the Aware Super *Member Booklet* that contained this application form and all relevant *Member Booklet Supplements*. I confirm that I have received these documents, and accept the offer to join, in Australia.
- I understand that the trustee recommends that I seek advice from a financial adviser before making any decision about my super.
- I confirm that I have met the work test requirements for the financial year if I am age 67 or over or that only compulsory employer and/or downsizer contributions will be made to the account.
- Where I have provided my email address I agree that the trustee can contact me by email.
- I accept responsibility for my choice of investment option(s) and acknowledge that the trustee is not liable for any loss from a choice I have made.
- I understand that if I do not choose an investment option, my account balance will automatically be invested in the MySuper Life Cycle strategy, as set out in the current *Member Booklet*.
- I have read and understand the Aware Super privacy policy.
- All information supplied by me in this application is accurate and complete and I will notify the trustee immediately if any of this information changes.

Signature

Date signed (DD-MM-YYYY)



Please sign and date form here.



Send the form to this address.



For internal use only

6. Where to send your completed form

Return the completed form to **Aware Super PO Box 1229 WOLLONGONG NSW 2500**. If you have any questions, please call us on **1300 650 873**.

Internal use only for Aware Super advisers
Adviser name
Regional office
Regional office email address
Phone number

Before you make a decision about joining as a personal member, you should read the current *Member Booklet (Product Disclosure Statement)*. The *Member Booklet* is available on our website, or call us and we will send you a copy.

You can also join online. Go to aware.com.au/join and follow the instructions.

All of the forms are located on our website at aware.com.au/forms. You can type data directly into these forms, print and sign them, and send them to us. If you prefer to write on the forms, please use a dark pen and print clearly.

1. Your personal details

Tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, the trustee is authorised to collect, use and disclose your TFN. The trustee may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you write to your super fund and ask the trustee not to disclose your TFN to any other trustee. It is not compulsory to provide your TFN but if you don't, you may pay additional tax on your contributions and benefit payments, and some contributions may not be accepted.

Secondary Accounts

If you have elected to open a secondary account as part of an advice strategy or for tax purposes, you acknowledge that there will be:

- Fees applicable to all accounts held as presented in the Product Disclosure Statement.
- No insurance held on the secondary account

2. Investment choice

You can switch between the MySuper Life Cycle strategy and the Choice strategy and between the individual investment options within the Choice strategy at any time. There is no fee for account balance switches, or changes to the options into which your future contributions are invested. See the *Member Booklet Supplement: Investments* for more information about investment choice.

3. What type of initial contribution will be made?

Depending on the type of contribution being made there may be other forms or additional information you need to send us. To be eligible to make a personal contribution, we must hold your tax file number (TFN) and you must be either less than 67 years of age, or 67 or over but not yet 75 and have worked at least 40 hours in a period of not more than 30 consecutive days during each financial year these contributions are made. However, you can make a downsizer contribution if you are 65 years or older and investing the proceeds from the sale of your house, even if you have not met the work test or you are 75 years of age or more. Other eligibility rules apply. See our the *Member Booklet Supplement: How super works* available on our website and from customer service for more information.

To be eligible to receive a contribution from your spouse, we must hold your TFN, you must not be employed by your spouse, and you must be either less than 67 years of age or 67 or over but not yet 75 and have worked at least 40 hours in a period of not more than 30 consecutive days during each financial year these contributions are made.

Your employer can make compulsory contributions for you, but if you want salary sacrifice contributions made to your account, you must be either less than 67 years of age or 67 or over but not yet 75 and have worked at least 40 hours in a period of not more than 30 consecutive days during each financial year these contributions are made. If we don't hold your TFN, additional tax may be payable on these contributions.

Your employer must agree if you wish to make a personal or salary sacrifice contribution by payroll deduction.

The forms to complete and return are shown in the table on the next page.

Contribution type*	Form or information required
Personal contribution via BPAY®	You will need the BPAY® Biller Code and your Customer Reference Number. Once your account has been set up, you can find these by accessing your account online, or calling us.
Personal contribution by EFT	Complete a <i>Personal conts by cheque or EFT, or contributions for your spouse or child</i> form and arrange a funds transfer.
Personal contribution by direct debit	Complete a <i>Direct debit request</i> form or you can login to your account and set up a direct debit online once your account has been established.
Employer SG contribution	If you would like your employer's compulsory SG contributions paid to Aware Super, you should complete the <i>Superannuation standard choice</i> form and give it to your employer.
Before-tax (salary sacrifice) or personal contribution by payroll deduction	Complete a <i>Contributions by payroll deduction</i> form and give it to your payroll manager. You should first check that your employer offers to arrange salary sacrifice contributions or payment of personal contributions for you.
Transfer money from another super fund	You can transfer balances from other super funds to your Aware Super account by completing a <i>Request to transfer benefits to Aware Super</i> form or by using our online Search and Combine tool once you have been issued with your member number.
Spouse after-tax contribution	Your spouse can make after-tax contributions to your account by completing a <i>Personal contributions by cheque or EFT, or contributions for your spouse or child</i> form and attaching a cheque or by completing a <i>Direct debit request</i> form. Your spouse can also contribute for you using BPAY. They will need the BPAY Biller Code and your unique Customer Reference Number for spouse contributions. Once your account has been set up, you can find these by accessing your account online, or calling us.
Spouse split contribution	If your spouse is a member of Aware Super, they can apply to split their before-tax (employer, salary sacrifice or personal deductible) contributions with you by completing an <i>Application to split superannuation contributions</i> form, otherwise they should contact their fund.

* If you are making a downsizer, CGT exempt or personal injury payment contribution, there are additional tax forms you need to complete and return with your contribution. Call us on 1300 650 873 for more information before making these contributions, or if you have any questions.



Checklist

- Have you confirmed that the *Member Booklet* containing this application form is the latest version? You can check the website or call us to ensure you have the latest version.
- Do you wish to nominate beneficiaries and if so, have you completed the appropriate form? There are separate forms for making a binding and non-binding nomination. For more information see *How to nominate beneficiaries* at aware.com.au/factsheets.
- Do you wish to choose your own investment options and if so, have you completed **Section 2** correctly?
- Do you wish to apply for insurance cover and if so, have you completed the *Application for insurance (or to increase your current insurance benefit)* form available on our website and from customer service?
- Have you signed and dated **Section 5 Declaration**?