

Personal Super

Product Disclosure Statement

Preparation Date: 1 July 2019

THINGS YOU SHOULD KNOW

- This Product Disclosure Statement (“PDS”) is a summary of significant information about Emplus Personal Super. Other important information referred to in this PDS is contained in the Emplus Personal Super *Member Guide* and *Insurance Guide*. The information in these guides form part of this PDS;
 - You should consider both the information in this PDS, *Member Guide* and *Insurance Guide* before making a decision about the product;
 - This PDS and the Guides can be obtained from www.emplus.com.au/forms or free of charge by contacting the Fund Administrator by phoning 1800 336 911 or email info@emplus.com.au;
 - Information in this PDS and the associated Guides may change from time to time. Where the change is made to information that is not materially adverse information, we will make the updated information available at www.emplus.com.au. A copy of this updated information will be given or made available on request, free of charge, by calling 1800 336 911 or email info@emplus.com.au;
 - The information provided in this PDS is general information only and does not take into account your objectives, personal financial situation or needs; and
 - You should consider obtaining professional financial advice tailored to your personal circumstances before making decisions regarding your investment in Emplus Personal Super to determine if the product is appropriate for your needs.
 - The Trustee reserves the right to vary the benefits, the insurer and insurance related costs at any time.
- This document applies to individuals (including spouses of members of Emplus Employer Super) who wish to apply to join Emplus Personal Super (personal superannuation members). If you are enrolled into Emplus by your employer, this PDS will not apply to the account established for you.
- The Trustee is the issuer of this PDS. All parties named in this PDS have consented to being named.

Emplus Personal Super is a product offered from the Emplus Division (“Emplus”) of AMG Super (“Fund”).
Fund Details and Contact Information:

- + MySuper authorisation number: 30099320583624
- + RSE Registration Number: R1001006
- + Unique Super Identifier: ETL0196AU
- + SPIN: ETL0196AU
- + ABN: 30 099 320 583
- + Website: www.emplus.com.au
- + Email: info@emplus.com.au
- + Freecall: 1800 336 911 or Phone: (07) 3899 7200
- + Mail: PO Box 3528, TINGALPA DC QLD 4173

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1. About Emplus Personal Super

Emplus Personal Super is designed to provide you with superannuation benefits for your retirement and insurance for you and your family’s peace of mind.

Emplus Personal Super is part of the Emplus Division (“Emplus”) in AMG Super (“Fund”).

Emplus Personal Super provides superannuation benefits to personal superannuation members. The Trustee is authorised to offer a MySuper product (Authorisation number: 30099320583624) and can accept superannuation guarantee contributions from employers.

Emplus Personal Super offers members a choice from a range of over 20 investment options including diversified and single sector options. You can also choose a lifecycle option – called *m+* Lifestages – where your investments change depending on your age. The default investment option is AMG MySuper.

Trustee and Issuer: Equity Trustees Superannuation Limited
 ABN 50 055 641 757, AFSL 229757, RSE L0001458
 Level 1, 575 Bourke Street, Melbourne VIC 3000
 Freecall: 1300 133 472 or Phone: (03) 8623 5000

Fund Administrator: Acclaim Management Group Limited
 ABN 52 091 082 058, AFSL 305604
 Level 9, 324 Queen Street, Brisbane QLD 4000
 Freecall: 1800 336 911 or Phone (07) 3899 7200

The objective of this product is to provide long term capital growth from a range of investments that are compliant with the Superannuation Industry (Supervision) Act 1993.

The Trustee of the Fund is Equity Trustees Superannuation Limited ("ETSL"), a professional trustee responsible for managing the Fund and its service providers to ensure that it complies with all legal requirements and operates in the best interests of Members. You can access additional information about Equity Trustees Superannuation Limited at www.emplus.com.au/about-us or www.eqtl.com.au/about-us including director details, executive remuneration disclosure and other documents or information that must be disclosed on the website under superannuation legislation. The product dashboard for AMG MySuper can be accessed at www.emplus.com.au/investments/dashboard/.

Acclaim Management Group Limited ("Acclaim") is the Administrator of the Fund. The Administrator attends to the day to day administration of the Fund. Information about the Fund's other service providers can be found at www.emplus.com.au/about-us.

2. How super works

Superannuation is a long-term investment designed to help you save for your retirement which is, in part, compulsory.

Most Australian employers are required by Government legislation to contribute 9.5% of an employee's ordinary time earnings to a superannuation fund nominated by the employee or, if an employee does not nominate a fund, to the employer's default fund. This compulsory employer contribution is called the Superannuation Guarantee ("SG").

In most cases you can choose the super fund into which your employer pays your contributions. In some cases, your super fund may be selected according to the terms of your employment.

Super is a tax effective way to save for your future because of the tax concessions provided by the Government. There are other contributions that can be made to Emplus Personal Super in addition to your SG contributions, such as voluntary contributions and Government co-contributions.

There are limitations on contributions to, and withdrawals from, superannuation. You can access your superannuation savings once you retire on or after reaching your preservation age or in other circumstances permitted by law (for example, death, permanent incapacity and financial hardship), called "conditions of release". The conditions of release for temporary residents vary from those applicable to Australian citizens, New Zealand citizens or permanent residents of Australia.

There are certain circumstances in which superannuation benefits must be reported and transferred by the Trustee to the Tax Office. For example, accounts under \$6,000 where we haven't received any money for a member for 16 continuous months (if there is no insurance attached to the account and an exception does not apply), lost accounts of members that are unidentifiable or have a balance below the threshold set by the Government from time to time,

unclaimed benefits on or after age 65 and unclaimed benefits of former temporary residents.

General information about super is available from www.moneySMART.gov.au

3. Benefits of investing with Emplus Personal Super

Emplus Personal Super is available to any individual (including a spouse of an employee enrolled into Emplus Employer Super by their employer) that wishes to apply for membership of Emplus Personal Super.

Members of Emplus Personal Super have an accumulation style account. This means any contributions made to their superannuation account accumulate over time, together with any investment earnings (which may be positive or negative) after taking into account any fees, costs or other charges (e.g. insurance premiums or taxes).

Members can choose how their contributions and/or account balance are invested by selecting from over 20 investment options referred to in Section 5.

The investment strategy for each investment option is determined by the Trustee.

Members joining Emplus Personal Super can apply for insurance cover for death, total and permanent disablement (TPD) and income protection at group rates. Insurance cover is provided to insured members by OnePath Life Limited ("the Insurer"). Further information about insurance is set out in Section 8.

Eligible members invested into the AMG MySuper investment option because they have not made an investment choice will automatically be provided with death and TPD cover in accordance with the AMG MySuper Default Table of Cover insurance cover. This insurance cover will be provided with Limited Default Cover exclusions (e.g. excludes Pre-Existing Medical Conditions). Other eligibility criteria apply. Further information about insurance is set out in Section 8 and in the Emplus Personal Super *Insurance Guide*.

When a member retires, or meets another condition of release such as permanent incapacity or death, his/her account is payable as one or more lump sums.

You can transfer superannuation in or out of Emplus Personal Super. No minimum withdrawal is required.

Other significant features and benefits of Emplus Personal Super are:

- **Contribution-Splitting with your spouse is available**
- **Investment earnings (which may be positive or negative) are allocated to members' accounts, after allowing for relevant fees, costs and taxes, through unit prices**
- **Binding death benefit nominations are available**
- **Online transacting and reporting is available**
- **Your personal information is handled in accordance with our privacy policies.**

You should read the important information about how super works before making a decision. For more information about how super works, go to the 'How Super Works' section of the Emplus Personal Super *Member Guide* which is available by going to the Forms page at www.emplus.com.au/forms or on request by phoning 1800 336 911. The information relating to how super works may change between the time you read this PDS and the day when you acquire this product.

4. Risks of super

All investments involve risks. Super funds may invest in a range of asset classes – for example cash, fixed interest, listed property and shares – that have different levels of risk. Generally, the higher the potential return of an investment over the longer term, the greater the risk of loss in the shorter term.

Emplus Personal Super offers a variety of investment options, containing a different mix of these asset classes. The likely investment return, and the risk of losing money, is different for each investment option depending on the underlying mix of assets.

What are the risks involved?

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

- **Investments will fluctuate in value and returns can be volatile and may vary.**
- **Returns are not guaranteed and you may lose some of your money.**
- **Past performance is not a reliable indicator of future performance.**
- **Laws affecting your super may change in the future.**
- **The amount of your super savings (including contributions and returns) may not be enough to provide adequately for your retirement.**
- **Levels of risk will vary depending on a range of factors including your age, investment timeframe, where other parts of your wealth are invested and your risk tolerance.**

Key risks relevant to Emplus Personal Super include interest rate risk, market risk, sector risk, company specific risk, managed investment risk, stock selection risk, liquidity risk, currency risk, risk of changes to superannuation and tax laws, fund or operational risk and gearing risk. Section 5 of this PDS contains the risk profile of the AMG MySuper investment option.

You should read the important information about risks of investing before making a decision. For more information about risks including the risk profile of other investment options, go to the 'Risks of Super' section of the Emplus Personal Super *Member Guide* which is available by going to the Forms page at www.emplus.com.au/forms or on request by phoning 1800 336 911. The information relating to risks may change between the time you read this PDS and the day when you acquire this product.

5. How we invest your money

You can choose from a range of over 20 investment options. These investment options include options offering exposure to different asset classes and different levels of risk, managed by a range of leading investment managers.

You can choose one investment option to have your account balance invested in or spread it across a range of investment options. You may choose one or combine a number of the following investment options:

Investment Options	
AMG MySuper	m+ Global Shares
m+ LifeStages	m+ Australian Equities – Geared
m+ High Growth	m+ Australian Equities – Growth
m+ Growth	m+ Australian Equities – Value
m+ Balanced	m+ Australian Equities – Index
m+ Moderate	m+ Australian Equities – Small Companies
m+ Conservative	m+ Global Property Securities
m+ International Equities – Growth	m+ Australian Property Securities
m+ International Equities – Index (Hedged)	m+ Diversified Fixed Income
m+ International Equities – Index (Unhedged)	m+ Australian Fixed Interest
m+ International Equities – Emerging Markets	m+ Cash
m+ Global Smaller Companies Shares	

Under the m+ LifeStages Option, your account is invested depending upon your age, as follows:

m+ LifeStages Options

Current Age	Investment Option
Up to 34	m+Growth
35 to 49	m+Balanced
50 to 59	m+Moderate
60 and over	m+Conservative

You should read the important information about the benefits and features of Emplus Personal Super before making a decision. For more information about the benefits and features of Emplus Personal Super, go to the 'Benefits of Investing with Emplus' section of the Emplus Personal Super *Member Guide* which is available by going to the Forms page at www.emplus.com.au/forms or on request by phoning 1800 336 911. The information relating to the benefits and features of Emplus Personal Super may change between the time you read this PDS and the day when you acquire this product.

The following table provides details for the AMG MySuper investment option:

AMG MySuper (default investment option)		
Description of option	A single diversified portfolio of cash, listed property, fixed interest securities, Australian and International shares.	
Suitable for	Members seeking a diversified investment over a broad range of asset classes, in order to achieve a diversified capital growth-based return with moderate income.	
Minimum Suggested Investment Time Frame	4 to less than 6 years	
Investment Return Objective*	To achieve returns (net of fees and taxes on investments) that exceed movements in the Consumer Price Index (CPI) by at least 3.0% over rolling 10 year periods.	
Level of Investment Risk	High (Risk Band 6). Probability of negative returns is 4 to less than 6 years in 20 years	
Asset Allocation	ASSET CLASS	BENCH MARK
	Australian Shares	35%
	International Shares	25%
	Listed Property Securities	10%
	Australian Fixed Interest	10%
	International Fixed Interest	15%
	Cash	5%
	TOTAL	100%

*The investment return objective is formulated in accordance with legislative requirements for the return target for the AMG MySuper product dashboard available at www.emplus.com.au. The return target, risk and other information in the product dashboard may differ, from time to time, from information shown in this PDS for AMG MySuper.

If you do not make an investment choice your account will be invested in the AMG MySuper product.

You can switch investment options at any time by submitting an Investment Switch Form to the Administrator. Buy / Sell spread costs will apply.

The investment options may be changed from time to time. The Trustee may close, remove or add investment options by notice to members.

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

You should read the important information about how we invest your money before making a decision. For more information about how we invest your money including details of all of the Emplus Personal Super investment options and how to switch investments, go to the 'How We Invest Your Money' section of the Emplus Personal Super *Member Guide* which is available by going to the Forms page at www.emplus.com.au/forms or on request by phoning 1800 336 911. The information relating to investments may change between the time you read this PDS and the day when you acquire this product.

6. Fees and costs

DID YOU KNOW?

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

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

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

You or your employer, as applicable, may be able to negotiate to pay lower fees 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 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.

Fees and costs can be paid directly from your account or may be deducted from investment returns or Fund assets. You can use the fees and costs information in the following table to compare costs between different superannuation products.

AMG MySuper Fees and Costs ¹		
Type of Fee	Amount	How and When Paid
Investment Fee²	0.03% of assets p.a. (estimated)	Deducted from the assets of the MySuper product. The deduction is reflected in the daily unit price.
Administration Fee¹	\$65.00 per annum Plus 0.56% of assets p.a. (estimated)	Dollar based fee deducted at the end of each month, or on exit from Emplus, in arrears from your account balance. Percentage based fee deducted from the assets of the investment option. The deduction is reflected in the daily unit price.
Buy-Sell Spread	+0.09%/-0.10%	The deduction is reflected in the unit price when units are bought and sold
Switching Fee	Not applicable	Not applicable
Advice Fees relating to all members investing in a particular MySuper product or an investment option	Not applicable (however personal advice fees may apply)	Not applicable
Other Fees and Costs³	Various, depending on activity, personal advice or insurance cover	Deducted from your account balance, as applicable
Indirect Cost Ratio¹	0.32% of assets p.a. (estimated)	Deducted from underlying assets of the MySuper product before returns are received by the Fund. The deduction is reflected in the daily unit price.

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

2. Indirect investment related fees also apply and are included in the total Indirect Cost Ratio.

3. Other fees may apply, including activity fees, advice fees for personal advice or insurance fees (as applicable). Please refer to the 'Additional Explanation of Fees and Costs' in the Emplus Personal Super *Member Guide*.

Note: Estimated fees and costs are subject to variation from year to year.

Example of Annual Fees and Costs:

This table gives an example of how fees and costs for the AMG MySuper option for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

Example: AMG MySuper		BALANCE OF \$50,000
Investment Fees	0.03%	For every \$50,000 you have in the superannuation product you will be charged \$15 each year
PLUS Administration Fees	\$65 (\$1.25 per week) Plus 0.56%	And , you will be charged \$65 in administration fees regardless of your balance Plus \$280 per year in administration fees based on a percentage of your balance
PLUS Indirect Costs for the superannuation product	0.32%	And , indirect costs of \$160 each year will be deducted from your investment
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$520 for the superannuation product

NOTE: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.10%** (this will equal to **\$50** for every \$50,000 you withdraw).

Warning: Additional advice fees may be payable if you get advice from a financial adviser about your account. These fees are negotiable with your financial adviser and can be deducted from your account if you consent. Refer to the Statement of Advice provided to you in which details of these fees are set out. For more information on optional Advice Fees, refer to the Fees and Costs section of the Emplus Personal Super *Member Guide*, available at www.emplus.com.au/forms or phone the Fund Administrator on 1800 336 911 to obtain a hard copy.

The Trustee can change the amount of fees without your consent. Any material increases in fees must usually be notified at least 30 days in advance. Estimated fees and costs may vary from year to year depending on the experience of this product and its underlying investments.

You should read the important information about fees and costs before making a decision. For more information about the fees and costs including fees and costs applicable to all of the Emplus Personal Super investment options and definitions of fees, go to the 'Fees and Costs' section of the Emplus Personal Super *Member Guide* which is available by going to the Forms page at www.emplus.com.au/forms or on request by phoning 1800 336 911. The definitions of fees are also available at www.emplus.com.au/fees. The information relating to fees and costs may change between the time you read this PDS and the day when you acquire this product.

7. How super is taxed

There are a number of ways super is taxed. The amount of tax paid depends on factors such as account type, your age, the amount and type of any contributions to your account and whether we hold your Tax File Number. The Trustee will withhold and pay tax as necessary on contributions, investment earnings and withdrawals.

Withdrawals

- If you are age 60 or over, withdrawals, lump sum death benefits paid to tax-dependants and terminal illness benefits are generally tax-free.
- If you are under age 60, withdrawals are subject to tax as summarised in the table below:

Component	Tax payable
Tax-Free	No tax payable
Taxable	If under preservation age, taxed at 20%* If you have reached preservation age but you are under 60, the first \$210,000** is tax-free and the balance is taxed at 15%*

*Plus, Medicare Levy.

** For the 2019/2020 financial year. Subject to indexation in future years.

Taxes do not usually apply to withdrawals that are made by way of transfer to another super product.

Investment Earnings

The investment earnings applicable to your investments are taxed at a rate of up to 15%. The actual rate may be less due to tax credits or other rebates.

Contributions

If we hold your Tax File Number ("TFN"), the following tax rules apply (provided you do not exceed the relevant annual contribution caps):

- **Concessional contributions such as employer contributions (including salary sacrifice contributions) and personal contributions for which a tax deduction is obtained are generally taxed at up to 15% of the contribution.**
- **Non-concessional contributions such as personal contributions for which a tax deduction is not obtained (e.g. contributions made from your after-tax pay) are generally tax free.**

Warning: When making contributions it is important to note that there are tax consequences (you pay higher

levels of tax) if you exceed the relevant contributions caps.

How Tax is Paid

The Trustee will pay the tax relating to your super account to the Australian Taxation Office ("ATO"). Contributions tax is deducted from contributions allocated to your account prior to them being invested. An allowance for investment earnings tax is deducted from investment income and included in the calculation of unit prices. Tax applicable to lump sum benefits is deducted before benefits are paid.

If, however, you exceed relevant annual contribution caps, you will be personally liable for tax (and any other charges) relating to excess contributions. It may be possible for you to withdraw excess contributions, to pay tax you are liable for. Further, if you are a high income earner, additional tax may apply to concessional contributions which do not exceed the relevant cap. You will be liable for this additional tax.

Warning: You should provide your TFN when acquiring this product. If you are transferred into this product from another superannuation fund, that other fund may have provided us with your TFN. If we don't hold your TFN, higher tax will apply to your concessional contributions, we cannot accept member contributions for you, the tax on superannuation benefits may be higher and it may be more difficult to locate any lost super benefits or consolidate your superannuation. Further information about tax is available from www.ato.gov.au.

You should read the important information about tax before making a decision. For more information about taxation matters relevant to superannuation, go to the 'Tax and Your Super' section of the Emplus Personal Super *Member Guide* available by going to the Forms page of www.emplus.com.au/forms or on request by phoning 1800 336 911. The information relating to tax may change between the time you read this PDS and the day when you acquire this product.

8. Insurance in your super

Insurance is a very important part of your financial planning, as it provides you and your family with financial security should something unexpected happen to you. Linking insurance to your superannuation can potentially be both cost and tax-effective.

Capitalised words in this section have specific meanings set out in the Dictionary and Schedule of the insurance policies, some of which are summarised in the Emplus Personal Super *Insurance Guide*. Insurance cover is provided through group policies issued to the Trustee by OnePath Life Limited ABN 33 009 657 176, AFSL No 238341 (“the Insurer”).

As an alternative to obtaining insurance through the Insurer’s group policies, you might be able to obtain insurance under an external policy with an insurer of your choice which, subject to certain conditions, the Trustee might agree to own. Further information regarding insurance through an alternative insurer is available in the *Insurance Guide*.

Types of insurance cover

Emplus Personal Super offers a range of insurance cover options to suit your individual needs. These options are:

- **Death (including Terminal Illness) only**
- **Death (including Terminal Illness) and Total and Permanent Disablement (TPD)**
- **Income Protection.**

Insurance cover can be increased, reduced or cancelled to meet your changing needs by contacting the Fund Administrator on 1800 336 911 or info@emplus.com.au. It is important that you regularly review your insurance arrangements. We recommend that you speak to your financial adviser before applying for or varying your insurance cover.

Default Cover

You will be automatically provided with default death and TPD insurance cover (Default Cover) in accordance with the Default Table of Cover below if you are invested in the AMG MySuper investment option because you have not made your own investment choice, you have not opted out of this default cover, and you have not received, and are not entitled to receive, a total and permanent disablement or terminal illness benefit from any insurance policy, are not in a waiting period for such a benefit, and are not in the process of claiming a total and permanent disablement benefit or terminal illness benefit from any entity. Other eligibility criteria apply. This insurance cover will be Limited Default Cover (i.e. excludes Pre-Existing Medical Conditions as defined in the relevant insurance policy). The insurance premium for default cover will be deducted from your account.

You can opt out of default cover by contacting the Fund Administrator.

Eligibility criteria (set out in more detail in the Emplus Personal Super *Insurance Guide*) include being under age 64 and working as a Permanent Employee for a minimum number of hours per week.

The amount of cover you’ll receive depends on your age and we’ll automatically adjust this amount throughout your membership of this product, based on your age, unless cover ceases or changes for some other reason. Other conditions apply.

If you are eligible, default Death and TPD cover generally starts on the date you commence employment with your employer.

Up to age 64 (at your next birthday), you receive two units of Default Death and TPD cover for \$4.10 per week. Provided your cover commenced before age 64 and has not ceased for any reason, from age 65 to 69 (age next birthday), you will be provided with two units of Death only cover for \$2.06 per week.

The amount of cover (sum insured) provided for 2 units of Death and TPD cover, or Death only cover, is set out in the Default Table of Cover below:

Age Next Birthday [^]	Sum Insured 1 Unit Death & TPD Cover	Number of Units Default Cover	Sum Insured Default Death & TPD Cover
16 – 20	\$50,000	2	\$100,000
21 – 25	\$75,000	2	\$150,000
26 – 45	\$86,000	2	\$172,000
46	\$60,000	2	\$120,000
47	\$42,000	2	\$84,000
48	\$37,000	2	\$74,000
49	\$34,000	2	\$68,000
50	\$32,000	2	\$64,000
51	\$29,000	2	\$58,000
52	\$27,000	2	\$54,000
53	\$25,000	2	\$50,000
54	\$22,000	2	\$44,000
55	\$20,000	2	\$40,000
56	\$19,000	2	\$38,000
57	\$17,000	2	\$34,000
58	\$16,000	2	\$32,000
59	\$15,000	2	\$30,000
60	\$14,000	2	\$28,000
61	\$13,000	2	\$26,000
62	\$12,000	2	\$24,000
63	\$11,000	2	\$22,000
64	\$10,000	2	\$20,000
65	\$9,000	2	\$18,000
66 *	\$6,000	2	\$12,000
67 *	\$6,000	2	\$12,000
68 *	\$6,000	2	\$12,000
69 *	\$6,000	2	\$12,000
70 *	\$6,000	2	\$12,000

*Death cover only. TPD cover ceases on your 65th birthday.

[^]Age Next Birthday at 1 July each year

Voluntary Cover

You can apply for voluntary or additional insurance cover by completing an insurance application form (including Personal Statement) which you can find at www.emplus.com.au/forms or request by phoning 1800 336 911. Your application will be assessed by the Insurer.

Your voluntary cover will commence once the Insurer has accepted the application for cover and provided you have sufficient account balance to cover the monthly insurance fees. The cost of voluntary or additional insurance cover depends on the amount and nature of the cover and is determined in accordance with rate tables shown in the Employer Personal Super *Insurance Guide*. The acceptance of cover may be subject to premium loadings, exclusions or restrictions. You can choose to reduce or cancel this voluntary insurance cover in the future by contacting the Fund Administrator.

As a condition of your insurance cover, the Trustee requires you to comply with a Duty of Disclosure and to disclose every matter that you know may be relevant to the Insurer's decision to accept the risk of insurance, and if so, on what terms. Please read your Duty of Disclosure set out in the Emplus Personal Super *Insurance Guide*.

Important

You will need to ensure you have sufficient funds in your account to meet the premiums. You should note that even if there are sufficient funds in your account to meet premiums, your cover may cease for other reasons including because of new laws applicable from 1 July 2019 which require the Trustee to cease any insurance cover you have in the Fund if the Trustee has not received an amount (eg. contributions or rollins) for you for 16 continuous months (ie. your account is inactive), unless you elect to keep your cover even if your account becomes inactive.

Warning:

- **Unless you decline to acquire or cancel Default Cover, premiums for this insurance cover will be deducted from your account, and**
- **Insurance terms and conditions (in particular, eligibility criteria, cover cessation circumstances, conditions and exclusions) may affect your entitlement to insurance cover or the payment of insured benefits so you should read the Emplus Personal Super *Insurance Guide* before deciding whether the insurance is appropriate for you, and**
- **There are costs associated with all insurance cover for which you are responsible. The cost of your insurance cover will be deducted from your account, unless you cancel your cover.**

You should read the important information about insurance before making a decision. For more information about insurance including when cover starts and ends, eligibility criteria for commencement of cover and payment of insured benefits, the level and types of cover available, insurance costs, exclusions, and other important terms and conditions, go to the Emplus Personal Super *Insurance Guide* available by going to the Forms page at www.emplus.com.au/forms or on request by phoning 1800 336 911. The information relating to insurance may change between the time you read this PDS and the day when you acquire this product.

9. How to open an account

An individual wishing to open an account with **Emplus Personal Super** must complete a Member Application Form accompanying this PDS and submit it to the Fund Administrator.

The Member Application Form can also be obtained by contacting the Fund Administrator by phone on 1800 336 911, or email info@emplus.com.au, or at www.emplus.com.au/forms.

By completing the Member Application Form, you can provide your personal details and tax file number, make an investment choice, select insurance cover and nominate death benefit beneficiaries. You should read this PDS, the Emplus Personal Super *Member Guide* and Emplus Personal Super *Insurance Guide* before completing the application form. These guides contain important additional information which form part of this PDS, and together with the PDS, provide disclosure about what may happen if we do not receive all this information from you.

If you become a member of this product you can cancel your account within 14 days from the end of the 5th day after the account is opened or from you receiving confirmation of the account establishment (whichever is earlier). This is called your "cooling off" right. Upon exercising this right your investment amount will be refunded after making an allowance for any investment fluctuations, fees, costs, taxes and insurance premiums, as permitted by law.

If you have a complaint relating to this product (except privacy complaints), contact:

The Complaints Officer: Emplus
PO Box 3528 Tingalpa DC QLD 4173
Phone: 1800 336 911
Email: info@emplus.com.au

The Trustee will endeavour to deal with your complaint promptly and in any event, within 90 days. You can also lodge a complaint with the Australian Financial Complaints Authority ('AFCA'). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)

In writing to:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

For complaints regarding privacy, please refer to the Emplus Personal Super *Member Guide*.

You should read the important information about cooling off before making a decision. For more information about cooling off (including restrictions applicable to any refunds), go to the 'General Information' section of the Emplus Personal Super *Member Guide* available by going to the Forms page at www.emplus.com.au/forms or on request by phoning 1800 336 911. The information relating to cooling off and complaints handling may change between the time you read this PDS and the day when you acquire this product.