

Personal Super

Product Disclosure Statement

Preparation Date: 1 May 2020

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
- + 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 12 investment options including diversified and single sector options. The default investment option is AMG MySuper.

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.

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 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.eqt.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

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.

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 12 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 Hannover Life Re of Australasia Limited (ABN 37 062 395 484) ('Insurer'). Further information about insurance is set out in Section 8.

Eligible members will be provided with automatic insurance cover. Conditions 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 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.

4. Risks of super

Things you should know:

- All investments carry risk
- Different investment strategies (options) may carry different levels of risk, depending on the assets that make up the strategy; and
- Assets with the highest long-term returns may also carry the highest level of short-term risk.

Other significant risks associated with the Emplus Personal Super or its investment options include interest rate risk, market risk, sector risk, company specific risk, managed investment risk, stock selection risk, liquidity risk, derivative risk, currency risk, risk of changes to superannuation and tax laws, information risk, insurance risk and fund or operational risk.

General risks relevant to the Emplus Personal Super (as with most other funds) are:

- The value of investments will vary
- The level of returns will vary, and future returns may differ from past returns
- Returns are not guaranteed, and persons may lose some of their money
- Superannuation laws may change in the future
- The amount of a person's future superannuation savings (including contributions and returns) may not be enough to provide adequately for the person's retirement.

The level of risk for each person will vary depending on a range of factors including age, investment timeframes, where other parts of the person's wealth are invested and the person's risk tolerance.

5. How we invest your money

You can choose from a range of 12 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 Balanced	AMG Australian Fixed Interest
AMG Conservative	AMG Listed Property
AMG Managed Growth	AMG Cash
AMG High Growth	AMG International Fixed Interest
AMG Capital Stable	AMG International Equities
AMG Australian Equities	AMG MySuper

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 Nomination 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. Advanced notice will be provided for changes considered to be material.

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		
Type of Fee	Amount	How and When Paid
Investment Fee^{1,2}	0.03% of assets p.a. (estimated)	Deducted from earnings before daily unit prices are calculated.
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 earnings before daily unit prices are calculated.
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 Costs^{1,3}	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 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, including but not limited to a buy/sell spread which is reflected in the AMG MySuper option unit price.

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 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

The types of insurance cover available to you are:

- **Death cover**, including terminal illness cover
- **Total & Permanent Disablement (TPD)** cover
- **Income Protection (IP)** cover, including a range of waiting periods and benefit payment periods.

We believe that all members should be able to protect their families and their future. That's why you will automatically receive insurance cover when you join Emplus Personal Super provided you meet the Insurer's eligibility criteria.

Automatic Cover

Automatic Cover consists of Death and TPD insurance cover and the level of cover ranges from \$100,000 for a 16 year old, up to \$210,600 for a 26 year old and reduces to 6,800 for a 70 year old. Automatic cover is designed to provide members with appropriate level of cover depending on age and when it is needed the most.

Voluntary insurance cover

You may also apply for additional insurance cover above any automatic insurance you receive or if you are not eligible for automatic cover. This can be done by either:

- Transferring existing cover held within another super fund when rolling over to Emplus Personal Super under transfer terms acceptable to the Fund's Insurer. The 'Insurance Transfer Form' is available from www.emplus.com.au or by contacting us on 1800 336 911; or
- Submitting a completed 'Insurance Cover Application Form' along with any medical or other evidence required, which will be assessed by the Insurer. The 'Insurance Cover Application Form' is available from www.emplus.com.au or by contacting us on 1800 336 911.

Voluntary insurance cover only commences once the Insurer has accepted your application.

Insurance cover (automatic or voluntary insurance cover) ceases in certain circumstances including when the maximum insurable age is reached or there is insufficient money in a member's account to pay for the cover. You should note that even if there are sufficient funds in your account to meet premiums your cover may cease for other reasons. This includes new laws which require the Trustee to cease any insurance cover you have in the Fund if the Trustee has not received an amount (e.g. contributions or rollovers) for you for 16 continuous months (i.e. your account is inactive), unless you elect to maintain your cover even if your account balance becomes inactive. Members can opt out of the automatic cover, cancel or reduce their insurance cover by making a written request to the Fund's Administrator. **Note: Unless you cancel automatic cover (or cover ceases for some other reason) the costs of cover will be deducted from your account. If you elect to maintain cover, the costs of cover will continue to be deducted and may erode your balance in the Fund.**

Cost of insurance cover

There are costs associated with any insurance cover. Different premium rates apply to different types of cover based on your personal circumstances including your gender, age next birthday, occupation, amount and type of cover. For additional Voluntary Cover the premium rates may be loaded by the insurer based on your personal circumstances including your health status.

If you are eligible for Automatic Cover, you will pay between \$0.67 to \$7.03 per week for the cover, with the actual cost depending on your gender and age next birthday as set out in the *Emplus Personal Super Insurance Guide*. Further information will be also be detailed in your Welcome Kit.

You are responsible for paying the insurance costs. Insurance costs are deducted monthly in arrears from your account (and paid to the Insurer) either by deductions from your cash holding or redemption of units. They may be adjusted for any changes to your cover during a financial year.

Warning: Insurance terms and conditions (in particular, eligibility criteria, cover cessation circumstances and exclusions) may affect your entitlement to insurance cover or the payment of insured benefits so you should read the Insurance Information in the Emplus Personal Super Insurance Guide before deciding whether the insurance is appropriate for you.

Important information about your insurance contract:

This document does not contain full details of the contract between Emplus and its Insurer and only offers a general guide to the insurance offered by Emplus Super. The insurance is provided under a contract between the Trustee and Hannover Life Re of Australasia Ltd (HLRA). If there is any conflict between this document and the insurance contract with HLRA, the insurance contract will prevail.

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 we are unable to open your account or increase your interest in the Fund for any reason, monies received for investment in your chosen product may be retained in a separate trust account in accordance with relevant law. Any interest on these monies is retained in the Fund's pool of assets.

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.

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*.

Directory

Fund Administrator

Acclaim Management Group Limited
ABN 52 091 082 058

PO Box 3528
Tingalpa DC QLD 4173

Phone: (07) 3899 7200
Freecall: 1800 336 911

Internet: www.emplus.com.au
Email: info@emplus.com.au

Emplus Enquiries and Complaints Officer

Enquiries and Complaints Officer
Acclaim Management Group Limited
ABN 52 091 082 058

PO Box 3528
Tingalpa DC QLD 4173

Phone: (07) 3899 7200
Freecall: 1800 336 911

Internet: www.emplus.com.au
Email: info@emplus.com.au

Insurer

Hannover Life Re of Australasia Limited
ABN 37 062 395 484

Tower 1, Level 33, 100 Barangaroo Avenue SYDNEY
NSW 2000

Phone: 02 9251-6911
Internet: www.hannover-re.com/1093873/australia_lh

Trustee

Equity Trustees Superannuation Limited
ABN 50 055 641 757
AFSL No 229757
RSE Licence No: L0001458

Level 1, 575 Bourke Street
Melbourne VIC 3000

Phone: (03) 8623 5000