

GHD Superannuation Plan

Product Disclosure Statement

3 September 2022

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Join form enclosed, or join online
at australiansuper.com/join



MySuper Authorised 65 714 394 898 856 issued
by AustralianSuper Pty Ltd ABN 94 006 457 987
AFSL 233788 Trustee of the AustralianSuper
superannuation fund ('AustralianSuper' or the 'Fund')
ABN 65 714 394 898 USI STA0100AU
GPO Box 1901, Melbourne VIC 3001

1 About AustralianSuper

This Product Disclosure Statement explains the key features and benefits of being with AustralianSuper.

AustralianSuper is Australia's largest industry super fund – trusted by 2.71 million Australians to look after \$261 billion in assets¹. Here's why:

You come first

As a profit-for-member super fund, we act in your best interests and not the interests of shareholders.

Helping you build a better future

We're committed to providing strong, long-term returns to help you build a better future.

Working with employers

We work with around 398,000¹ employers Australia-wide.

Award-winning products and services

You can be confident knowing your super is being managed by an award-winning fund (see back cover)².

MySuper Authorised

AustralianSuper is MySuper Authorised 65 714 394 898 856 and can accept all Superannuation Guarantee contributions from employers.

A copy of the product dashboard for AustralianSuper's MySuper Balanced option is available at australiansuper.com/MySuperDashboard

Other information

You can find important information, including our Trust Deed, Annual Report and remuneration for executive officers, at australiansuper.com

¹ As at 31 March 2022.

² Awards and ratings are only one factor to be taken into account when choosing a super fund.

AustralianSuper is here to look after you

See how we compare at australiansuper.com/compare

A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at australiansuper.com/tmd

About this Product Disclosure Statement

This Product Disclosure Statement (PDS) is a summary of significant information and contains a number of references to important information (each of which forms part of the PDS). You should consider that information before making a decision about the product.

The information is current as at the date of publication, but may change frequently. Information contained in this PDS that is not materially adverse may change from time to time and will be made available online at australiansuper.com/pds. A paper or electronic copy of the updated changes will be made available on request at no extra charge.

This PDS provides general information only and doesn't take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

2 How super works

Super is an important way for you to save for retirement.

Super is an investment for your future and the sooner money starts going into your account, the better off you'll be when you retire. That's because, over the long term, your super grows from investment returns and any money that's added to your account.

There are many ways money can be added (contributed) to your account.

Superannuation Guarantee contributions

Employers pay a compulsory contribution to your super known as the Superannuation Guarantee (SG). Currently, this is an amount equal to 10.5% of your annual salary (subject to salary cap).

There are also other types of contributions that could help you grow your super.

Personal contributions

- **Before-tax**¹ – includes salary sacrifice contributions made by you, any personal contributions for which you claim a tax deduction and voluntary contributions made by your employer for which they claim a tax deduction.
- **After-tax**¹ – includes any extra additional contributions you make from your take-home pay, for which you don't advise us you wish to claim a tax deduction.

Useful information to know

Tax benefits are provided by the Government to encourage you to save more for retirement and grow your super over time.

You generally can't access your super savings until you reach your preservation age. Your preservation age varies depending on the year you were born.

To learn more about accessing your super, rollovers and preservation age, visit australiansuper.com/AccessYourSuper

It's your super, it's your choice

Normally you can tell your employer where you want your super to be paid. But in some cases, it depends on your employment contract. If you don't make a choice and do not have an existing super account which is 'stapled' to you, they will pay your contributions to a MySuper compliant super fund.

Protecting your super

If you have an account balance below \$6,000, legislation requires us to transfer your account to the Australian Tax Office (ATO) after 16 months of inactivity. Where possible, the ATO will transfer your account to your active super fund. To find out how to keep your AustralianSuper account active, visit australiansuper.com/pys

Combine your super and transfer your insurance to save

If you've had more than one job in the past, you may have more than one super account and several insurance policies. Having multiple accounts isn't just messier – it could be a lot more expensive. Learn more about combining your super and transferring insurance cover at australiansuper.com/combine

¹ Depending on your income and personal circumstances, you may be better off contributing before or after tax, or using a combination of both. The Government places limits on the amount that can be contributed to super. To learn more, visit australiansuper.com/InfoTax

3 Benefits of investing with AustralianSuper

We're here to help you get the most from your money today and tomorrow. That's why we offer simple and effective solutions to help you manage your account.

Get more from being a member



A range of investment options to choose from, with our Balanced option backed by a history of strong long-term investment performance¹



Sustainable and affordable insurance to protect you and those who matter to you



Retirement and financial planning webinars at no additional cost



Advice tools and calculators to help you understand super



Financial advice available over-the-phone and face-to-face²

¹ AustralianSuper Balanced investment option compared to the SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index to 30 June 2022. Investment returns aren't guaranteed. Past performance isn't a reliable indicator of future returns.

² Personal financial product advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd. Some personal advice may attract a fee, which would be outlined before any work is completed and is subject to your agreement. With your approval, the fee for advice relating to your AustralianSuper account may be deducted from your AustralianSuper account subject to eligibility criteria.

Access your account online or download the mobile app to track your super 24/7. To set up your online account, visit australiansuper.com/register

Download the app here:



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4 Risks of super

All investments, including super, have some risk.

How you invest your super will depend on your age, how long you'll invest your super, other investments you may have, and your tolerance for volatility.

Volatility is when the returns on your investment go up or down over time. The level of volatility your super investment could have will depend on the types of assets that your super is invested in. Assets are investments such as shares, property, fixed interest, or cash.

Different types of assets have different levels of potential return and volatility. Generally, higher long-term returns are accompanied by a greater potential for volatility in the short term.

You can choose from a range of investment options, each with a different mix of assets. So, the likely investment return and the level of potential volatility of returns involved are different for each option.

What you need to think about

When considering your super, it's important to understand that:

- investment returns may go up and down over time and the value of investments will vary, so the value of your super may also go up and down
- investing too conservatively can be risky because over the long term your investment may not earn a return above the inflation rate
- returns aren't guaranteed, and you may lose some of your money
- past returns aren't a reliable indicator of future returns
- the laws affecting your super may change
- the amount of your future super savings (including contributions and returns) may not be enough for your retirement.

More information

For more information about available investment options, the different asset classes and investment risk, download the *Investment guide*, available at australiansuper.com/InvestmentGuide



5 How we invest your money

How we invest your money when you join:

If you join through your employer or complete the *Join AustralianSuper* form you'll be invested in the Balanced option (MySuper) until you make an investment choice.

OR

If you join online at australiansuper.com/join you can choose your own investment option/s through the join process.

Investment details for the Balanced option

This option invests in a wide range of assets, including shares, private equity, infrastructure, property, fixed interest, credit and cash. Designed to have medium to long-term growth with possible short-term fluctuations.

Investment objective

- To beat CPI² by more than 4% pa over the medium to longer term.
- To beat the median balanced fund over the medium to longer term.

Minimum investment timeframe

Be prepared to stay invested in this option for at least 10 years due to the potential for short-term volatility.

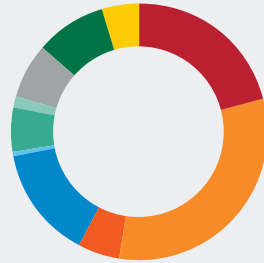
Risk levels

- Short-term risk classifies investment options according to their likelihood of negative returns in a given year. This is also known as the Standard Risk Measure.
- Medium-term risk balances two risks. The first is that your super savings will be reduced by volatility and the second is that your super savings won't keep up with wage inflation.
- Long-term risk is the risk that your super savings won't keep up with wage inflation.

Estimated number of negative annual returns over any 20-year period

Approximately 5 out of every 20 years.

Balanced option investment mix – strategic asset allocation and ranges¹



- Australian shares **21%** (10–45%)
- International shares **31.5%** (10–45%)
- Private equity **5.5%** (0–15%)
- Unlisted infrastructure **14%** (0–30%)
- Listed infrastructure **0.75%** (0–10%)
- Unlisted property **5.5%** (0–30%)
- Listed property **1.25%** (0–10%)
- Credit **7%** (0–20%)
- Fixed interest **9%** (0–25%)
- Cash **4.5%** (0–20%)
- Other assets³ **0%** (0–5%)

Risk level for the time invested

Short term	(if savings are required in 5 years or less)	High
Medium term	(if savings are required after 5 to 20 years)	Medium
Long term	(if savings are required after 20 years or more)	Low

¹ Investment information is current at the date of publication and may change from time to time. See australiansuper.com/AssetAllocation for updated information. Investment returns aren't guaranteed.

² CPI stands for Consumer Price Index – which is used as a measure of inflation.

³ Investments that represent unique opportunities or strategies. Examples may include strategic equity holdings, commodities, royalties, leases and other alternative approaches.

AustralianSuper has a range of investment options to suit a wide range of investors.

PreMixed options	DIY Mix options
<p>Combines a mix of asset classes to provide different types and levels of risk and potential return.</p> <ul style="list-style-type: none">• High Growth• Balanced• Socially Aware• Indexed Diversified• Conservative Balanced• Stable	<p>Made up of a single asset class. With DIY Mix options you can select a combination of asset classes to suit you.</p> <ul style="list-style-type: none">• Australian Shares• International Shares• Diversified Fixed Interest• Cash
Member Direct investment option	
<p>Member Direct investment option enables you to invest in your choice of stocks in the S&P/ASX 300 Index, selected Exchange Traded Funds (ETFs), selected Listed Investment Companies (LICs), term deposits and cash.</p>	

Changing your investment option

You can choose your preferred investment option in the mobile app or by logging into your account. It won't cost you anything to switch. Find out more about choosing or changing your investment options at australiansuper.com/switching

You should read the important information about our investment options before making a decision. The *Investment guide* contains information about our other investment options including the risk and expected returns over different periods of time. Download the *Investment guide* from australiansuper.com/InvestmentGuide

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

The material relating to our investment options may change between the time when you read this PDS and the day when you acquire the product.

6 Fees and costs

Did you know?

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

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

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

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

To find out more

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

This section shows the fees and other costs you may be charged for the AustralianSuper MySuper Balanced investment option. You can use this information to compare fees and costs between different superannuation products.

See australiansuper.com/FeesandCostsGuide for the fees and costs for our other investment options.

Fees and costs summary

AustralianSuper MySuper Balanced investment option

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs¹		
Administration fees and costs	\$1 per week	The Flat administration fee is deducted directly from your account on the last Friday of each month based on the number of Fridays in the month.
	Plus 0.10% pa capped at \$350 pa	The Asset-based administration fee is deducted directly from your account on the last Friday of each month based on your closing account balance on this date and is pro-rated based on the number of Fridays in the month.
	Nil ²	Administration costs paid from reserves that are not otherwise charged as administration fees. These costs are not directly charged to your account but have reduced the reserve balance held by the Fund to cover future administration costs.
Investment fees and costs ^{2,3}	0.49% pa	Deducted from pre-tax investment returns and reflected in the daily crediting rate.
Transaction costs ²	0.20% pa	Deducted from pre-tax investment returns and reflected in the daily crediting rate.
Member activity related fees and costs		
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Other fees and costs	See section 8 of this PDS for details of insurance fees and the <i>Additional explanation of fees and costs</i> at australiansuper.com/FeesandCostsGuide for details of other activity related fees and costs.	

¹ If your account balance is less than \$6,000 at the end of the financial year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of your account balance. Any amount charged in excess of that cap will be refunded directly to your account.

² These amounts are calculated based on previous financial year(s). The actual amount will change from year to year and may be more or less than the amounts shown. For details of the calculation basis for these amounts see australiansuper.com/FeesandCostsGuide

³ Investment fees and costs include an amount of 0.12% pa for Performance fees.

You will receive a tax benefit of 15% on any administration fees and any insurance fees deducted directly from your account. The tax benefit will be paid directly into your account each month. See section 7 of this PDS for further information on how super is taxed.

Example of annual fees and costs

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

Example – AustralianSuper MySuper Balanced investment option		Balance of \$50,000
Administration fees and costs	0.10% plus \$52 (\$1 per week)	For every \$50,000 you have in the superannuation product, you will be charged \$50 in administration fees and costs up to a maximum of \$350 plus you will be charged \$52 regardless of your account balance.
PLUS Investment fees and costs	0.49%	AND , you will have deducted from your investment \$245 in investment fees and costs.
PLUS Transaction costs	0.20%	AND , you will have deducted from your investment \$100 in transaction costs.
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$447 for the superannuation product.

Note: Additional fees may apply. Assumes your balance of \$50,000 is maintained throughout the year. You will receive a tax benefit of \$15.30 on the administration fees shown above which will reduce the cost of product for the year after tax benefits to \$431.70.

Changing your fees

We can change the fees we charge at any time without your consent. You'll be given at least 30 days' notice before any increase in fees deducted directly from your account takes effect.

Advice fees for personal advice

If you receive personal financial advice from an AustralianSuper employed or registered Financial Adviser, you may be charged a fee which would be outlined before any work is completed and is subject to your agreement.

The *Statement of Advice* provided by your Financial Adviser will set out the fees you'll pay.

Personal financial product advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd.

See how fees affect your super

Use the Superannuation calculator at moneysmart.gov.au to see how fees and costs affect your final super balance.

You should read all the important information about fees and other costs because it is important to understand their impact on your investment – visit australiansuper.com/FeesandCostsGuide. The material relating to our fees and costs may change between the time when you read this PDS and the day when you acquire the product.

7 How super is taxed

Tax on contributions

The tax paid on super contributions depends on the amount and type of contribution. Tax is deducted after the contribution is received. There are limits on how much you can contribute, and if you exceed these limits you may pay extra tax.

Type	Tax on contributions in 2022/2023
Before-tax contribution	<p>If your income is \$250,000 or less, 15% will be applied to contributions up to the before-tax contributions cap of \$27,500.</p> <p>If your adjusted taxable income (including your before-tax contributions) is more than \$250,000 per year, your before-tax contributions will be taxed at 30%, to that extent.</p> <p>Contributions that exceed the cap will be taxed at your personal rate (less a 15% tax offset), plus an interest charge.</p> <p>You can choose to withdraw up to 85% of excess contributions, which won't then count towards your after-tax limit.</p>
After-tax contribution	<p>No tax on amounts up to the after-tax contributions cap of \$110,000 a year (or up to \$330,000 over 3 years if certain conditions are met).</p> <p>You can choose to withdraw any excess contributions plus 85% of its earnings. These earnings will be taxed at your personal rate (less a 15% tax offset). If you don't withdraw the excess contributions, they will be taxed at 47%¹ in the Fund.</p> <p>There may be restrictions on the after-tax contributions you can make if you already have a very large balance in your super account/s.</p>

Tax on investment earnings: Investment earnings are taxed at up to 15%. This tax is deducted from the crediting rate that applies to your super, before the earnings are credited to your account.

Tax on withdrawals: Your super is made up of two components: taxable and tax-free. There's no tax payable on the tax-free component. Lump sum withdrawals are generally tax-free if you're aged 60 or over.

Tax on the taxable component² if you're under 60

2022/2023 – If you're between your preservation age and 59, the first \$230,000 is tax-free and the balance is taxed at 17%¹.

If you're younger than your preservation age, your lump sum withdrawal will be taxed at 22%¹.

Tax on withdrawals is deducted before you receive your payment.

Tax rates, contribution limits and the way excess contributions are treated are subject to change. You should read *Tax and super* at australiansuper.com/TaxGuide

You should provide your Tax File Number (TFN). If we don't have your TFN, your before-tax contributions and withdrawals are taxed at a higher rate and we can't accept after-tax contributions from you. You should read the important information about providing your TFN before making a decision.

Go to australiansuper.com/TFNGuide The material relating to tax may change between the time when you read this PDS and the day when you acquire the product.

¹ Includes the Medicare levy.

² If your taxable component includes an untaxed element, additional tax may be applied to that element.

8 Insurance in your super

Most members receive basic cover (also referred to as default cover) when they join (age limits and conditions apply). This cover provides a basic level of protection if you die, or become ill or injured.

- **Death cover** – can provide a lump sum to your beneficiaries if you die.
- **Total & Permanent Disablement (TPD) cover** – can provide a lump sum payment if you become totally and permanently disabled and can no longer work.

If you have Death or TPD cover you're also covered for terminal illness. A terminal illness payment can help ease some of the financial stress if you're suffering from a terminal medical condition.

Your basic cover and costs

Your basic Death and TPD cover design is age-based so your cover amount and cost will change as you get older. Unless you opt out by cancelling your cover, the cost of your cover will be deducted monthly from your super account, once you're eligible for cover to start.

The cost of cover includes a cost for meeting stamp duty charges. It also includes a cost incurred by the Trustee for administering insurance arrangements, which amounts to 7.8% of the total weekly cost.

See how much basic Death and TPD cover you could have and the weekly cost – based on your age and a White Collar individual work rating¹

Age	Death cover (\$)	Weekly cost of Death (\$)	TPD cover (\$)	Weekly cost of TPD (\$)	Age	Death cover (\$)	Weekly cost of Death (\$)	TPD cover (\$)	Weekly cost of TPD (\$)
15-24	0	0.00	0	0.00	47	428,000	7.37	115,000	4.22
25	464,000	2.40	240,000	1.03	48	392,000	7.36	105,000	4.28
26	528,000	2.79	260,000	1.18	49	360,000	7.37	95,000	4.30
27	588,000	3.24	280,000	1.33	50	320,000	7.19	85,000	4.29
28	644,000	3.65	290,000	1.46	51	288,000	7.10	75,000	4.20
29	700,000	4.12	305,000	1.72	52	252,000	6.82	65,000	4.04
30	712,000	4.27	305,000	1.87	53	216,000	6.47	55,000	3.83
31	728,000	4.57	300,000	2.02	54	184,000	6.11	50,000	3.93
32	732,000	4.84	295,000	2.21	55	148,000	5.43	45,000	4.03
33	732,000	5.08	285,000	2.39	56	120,000	4.90	35,000	3.59
34	732,000	5.28	280,000	2.61	57	88,000	4.02	30,000	3.53
35	720,000	5.47	265,000	2.73	58	60,000	3.06	30,000	4.03
36	712,000	5.68	255,000	2.94	59	36,000	2.07	30,000	4.65
37	696,000	5.86	245,000	3.12	60	36,000	2.32	25,000	4.07
38	684,000	6.17	235,000	3.33	61	36,000	2.61	25,000	4.93
39	664,000	6.29	225,000	3.56	62	36,000	2.95	25,000	5.84
40	640,000	6.52	215,000	3.77	63	36,000	3.22	25,000	6.70
41	616,000	6.71	200,000	3.89	64	36,000	3.35	25,000	7.69
42	584,000	6.81	185,000	4.00	65	36,000	3.48	n/a	n/a
43	560,000	7.00	170,000	4.10	66	36,000	3.61	n/a	n/a
44	524,000	7.12	160,000	4.28	67	36,000	3.74	n/a	n/a
45	496,000	7.23	145,000	4.30	68	36,000	3.87	n/a	n/a
46	460,000	7.29	135,000	4.45	69	36,000	4.00	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded for disclosure purposes.

¹ To find out more see the About individual work ratings section on page 15.

You can also apply for Income Protection, which can provide monthly payments to help you get by if you become ill or injured (at work or outside of work) and can't work temporarily. As an employee of GHD Services Pty Ltd you may receive Income Protection through a work-related policy. Please ask your employer for details.

When your basic cover starts

You automatically receive basic cover if you're eligible. You're eligible if you're 25 or older; and your super balance reaches \$6,000; and you've received an employer super contribution after your super balance first reaches \$6,000 (age limits and other conditions apply).

Once you're eligible, your basic cover will start on the latest of these dates:

- the date you turn 25 (as long as you're receiving employer super contributions), or
- the date your balance first reaches \$6,000, or
- the date you started working for your employer, or
- the start date of the payment period that applies to your first employer super contribution (after your balance first reaches \$6,000).

Basic cover can't start any earlier than 120 days before we receive your first employer super contribution (after your super balance first reaches \$6,000).

The cost of your cover will be deducted monthly from your super account unless you choose to cancel it – which you can do anytime. Your first payment will be deducted after we receive your first employer super contribution. It may be higher than your ongoing monthly payments because it includes insurance costs from the date your cover started to the date of your first payment deduction (which may be for a period that's longer than a month). We'll write to you to let you know your cover has started and the date it started.

There are circumstances when your basic cover may start for a short period even though you've cancelled it. This is because your request to cancel your cover is effective from the date we receive your request. If we receive your first employer super contribution after the date we receive your request to cancel cover (cancellation date), but the start date of the payment period the employer super contribution applies to is earlier than the cancellation date, you'll have cover from the start date of the payment period up to the cancellation date. The cost for this cover will be deducted from your super account after your cover has been cancelled.

For more information about when cover starts, see the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

If you don't want your basic cover to start automatically when you become eligible, you can opt out by cancelling it. If you don't cancel it, the cost of your cover will be deducted monthly from your super account. See the Change or cancel your cover anytime section on page 14 to learn how you can cancel it – even if it hasn't started yet.



Income Protection

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

You can choose how much of your income you want to protect, as long as it's no more than 85% of your monthly salary. Up to 75% is paid to you and up to 10% to your super. Salary is generally your annual (before-tax) salary, excluding employer super contributions. If you're eligible for payments, your monthly benefit will be based on your salary before you were injured or ill (pre-disability income) and other factors.

The benefit payment period is up to two years, but you may be able to apply for a benefit payment period up to five years or up to age 65¹. A longer benefit payment period will cost more. You can also choose a 30 or 60 day waiting period – which is the minimum time you must wait before you're entitled to an Income Protection benefit (as long as you're eligible). No benefits are paid during, or for, the waiting period. A shorter waiting period will cost more.

For more information – and to see the weekly cost of Income Protection – see the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

Start your basic cover earlier

Apply to start your basic cover before your super balance reaches \$6,000² without providing detailed health information for the Insurer to consider.

If you don't want to hold all cover types, you can cancel the cover type(s) you don't want. See the Change or cancel your cover anytime section on page 14 to find out how.

You'll be eligible to start your basic cover earlier without providing detailed health information, as long as you apply before your insurance cover starts, and you've never opted out of cover, reduced cover, cancelled cover, applied to increase cover, applied to transfer cover from another super fund or insurer, applied to change your Income Protection waiting period and/or benefit payment period or made a Life Events application.

If you've already applied to make any of these changes, you won't be eligible (this includes declined or withdrawn applications).



You can apply for more cover (including Income Protection) anytime. You'll need to provide detailed health information for the Insurer to consider.

¹ Some occupations aren't eligible for a benefit payment period up to five years and up to age 65. These are listed at australiansuper.com/occupations

² See the When your basic cover starts section on page 12 to find out when basic cover starts.

How to apply to start your basic cover earlier

You can apply when you join online at australiansuper.com/join or by using the *Join AustralianSuper* form in this PDS.

Or you can apply when you become a member by completing the *Start your basic cover* form you receive with your welcome letter.

You'll need to apply within 120 days of the date on your welcome letter.

If you don't apply or you're not eligible to apply, your basic cover will automatically start later – once you've turned 25; and your super balance has reached \$6,000; and you've received a super contribution from your employer after your super balance first reaches \$6,000.

Limited cover

Limited cover means you don't have full cover yet and you won't be covered for any pre-existing illness or injuries you had before you got your insurance and it may last for different lengths of time. You'll be covered for an illness that becomes apparent, or an injury that occurs on or after the date that your insurance starts or increases.

Full cover means your cover is not limited cover.

There are circumstances when your cover (including basic cover) may be limited cover. To learn more see the *Limited cover* section in the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

Change or cancel your cover anytime

You can apply for, change or cancel insurance cover anytime by logging into your account or completing the appropriate form at australiansuper.com/InsuranceForms

Some changes you can make include:

- reducing or applying to increase the amount of cover you have
- applying to change your individual work rating
- applying to transfer cover from another super fund or insurer
- applying to change your Income Protection benefit payment period or waiting period.

Check how much cover you may need and what it might cost by using our calculator at australiansuper.com/InsuranceCalculator

If you apply to make any changes to your basic cover or transfer cover from another super fund or insurer and your application is accepted, any cover type/s you've changed or transferred will start automatically (as long as you're receiving employer super contributions), even if you haven't turned 25¹ and/or your super balance hasn't reached \$6,000. This means that the cost of your cover will be deducted monthly from your super account from the later of the date your application is accepted or the date your cover starts.

If you cancel your cover now you might not be able to get cover later. That's because you'll need to reapply and provide detailed health information for the Insurer to consider.

¹ Any age-based cover will only start once you're 25.

About individual work ratings

A work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional. Your individual work rating is one of the factors that determines how much you pay for your insurance cover.

When you join AustralianSuper and have insurance cover, the cost of your cover is based on a White Collar individual work rating. However you may be eligible for a Professional work rating and to pay less for your cover if you apply, and are accepted.

Insurance cover with a Blue Collar work rating is the most expensive.

Check by answering a few questions at australiansuper.com/WorkRatingTool

To apply for a Professional work rating, complete the work rating questions when you join online at australiansuper.com/join or in the *Join AustralianSuper* form in this PDS. Once you're a member you can also apply by logging into your account and going to *My insurance*, then *Change my insurance* and selecting *Change my individual work rating* to submit your application or completing the *Change your individual work rating* form at australiansuper.com/InsuranceForms

Before making a decision and applying for cover, you should read the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide. It details terms and conditions about insurance, including costs, your eligibility for cover, how much you can apply for, what you're covered for, when it starts and stops, active employment, limited cover and exclusions, and your insurance options.

Your eligibility to claim for benefits will be determined by the Insurer in line with our insurance policy terms and conditions.

The material relating to insurance may change between the time when you read this PDS and the day when you acquire the product.

9 How to open an account

There are two ways you can join us.

Join online

Set up your account the way you want – straight away!

Go to australiansuper.com/join

OR

Send us an application form

Complete the *Join AustralianSuper* form provided with this PDS.

You can change your mind about us

If you've chosen AustralianSuper (instead of your employer signing you up) and you change your mind, a 14 day 'cooling off' period applies. This period starts from the earlier of:

- the date we confirm your AustralianSuper account has been established; or
- five days after the date your account with AustralianSuper was established.

If you'd like to cancel your membership during this period, please write to us at GPO Box 1901, Melbourne VIC 3001 or australiansuper.com/email

If you cancel your membership during this period, we'll transfer your account to an approved fund of your choice. Any contributions tax we've paid on your behalf will be deducted beforehand. We'll also deduct any fees due.

Your account will attract investment returns (positive or negative), in line with how we apply crediting rates. See australiansuper.com/InvestmentGuide for more details.

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

How to make a complaint

We work hard to ensure you won't have cause to make a complaint, but if you do, you can discuss it with us by calling **1300 300 273** (8am to 8pm AEST/AEDT weekdays) or by emailing your complaint to us at complaints@australiansuper.com or via our website at australiansuper.com/email

We aim to have all complaints resolved within 45 days. If your complaint isn't resolved by our internal complaints procedure within these timeframes you can refer it to the Australian Financial Complaints Authority (AFCA).

Visit australiansuper.com/contact-us for full details of our complaints process, other ways you can send through your complaint and AFCA's contact details.

We respect your privacy

Protecting your personal information is important to us. Our Privacy Policy outlines the type of information we keep about you. It also explains how we - and any organisations we appoint to provide services on our behalf - will use this information.

For more information on privacy, go to australiansuper.com/privacy

Temporary residents permanently leaving

If you're a temporary resident permanently leaving Australia, you have six months to claim your super from us before we have to transfer it to the Australian Taxation Office (ATO). Once we've transferred your super, you'll need to contact the ATO directly to claim it. Go to ato.gov.au

Under Australian Securities and Investments Commission relief, we don't have to give you an exit statement if we transfer your super to the ATO in these circumstances.

We're here to help

Call us **1300 300 273** (8am to 8pm AEST/AEDT weekdays)

Email or message us australiansuper.com/contact-us



Reader's Digest Most Trusted Brands - Superannuation category winner for 10 years running 2013-2022, according to research conducted by independent research agency Catalyst Research.

Forms to open and set up your account

Many people find it quicker and easier to open their account online at australiansuper.com/join or you can use these forms to open and get the most out of your account.

I want to...

Join AustralianSuper

Complete this form in full to join AustralianSuper and to start or make changes to your basic insurance cover*.

Pay my super into AustralianSuper

If you have an employer who makes super contributions for you, complete this form and give it to them.

Combine my super into AustralianSuper

Complete this form to transfer your balance from your other super account to AustralianSuper. If you want to combine from more than one super account into your AustralianSuper account you can make photocopies of the form or combine online at australiansuper.com/combine

If you need any help to fill out any of these forms, please call us on **1300 300 273** between 8am and 8pm AEST/AEDT weekdays.

Don't like forms? Join online at australiansuper.com/join



Privacy Collection Statement

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

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria 3001, collects your personal information (PI) to operate your super account (including insurance), improve our products and services and keep you informed. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer. We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, Link Group), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers. A list of countries can be found at the URL below. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details go to australiansuper.com/privacy or call us on **1300 300 273**.

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3 Nominate your beneficiaries

Provide details of your legal personal representative or any dependants* who may be entitled to your super (including any insurance benefit) if you die. To make your nomination binding, download the *Binding death benefit nomination* form available at australiansuper.com/forms

Full name	Address	Relationship to you	Benefit proportion %
* As defined by Superannuation law.			Total must add up to 100.00%

When you use this form to nominate beneficiaries, you're telling us which of your dependants you'd like us to pay your super to if you die. We're not bound by your nomination, but we use this information as a guide to work out who to pay your benefit to.



4 Change your insurance (optional)

You automatically receive basic (age-based) Death and Total & Permanent Disablement (TPD) cover with your super account. This cover will start automatically if you're 25 or older; and your super balance reaches \$6,000; and you've received an employer super contribution after your super balance first reaches \$6,000 (age limits and other conditions apply). This is detailed in Section 8 of the Product Disclosure Statement.

Complete this section to make changes to your cover. You can cancel some or all of your cover, apply to start your basic cover earlier, and apply to change your individual work rating.

If you apply to start your basic cover earlier and your application is accepted, your cover will start automatically (if you're receiving contributions into your super account), even if your super balance hasn't reached \$6,000. Age-based cover will start when you turn 25 (if you're eligible). This means that the cost of your cover will be deducted monthly from your super account from the later of the date your application is accepted and the date your cover starts.

If you don't want cover to start automatically when you turn 25 or when your super balance reaches \$6,000, you can opt out by cancelling your cover (go to section 4.2).

Start your basic cover earlier

Apply to start your basic age-based cover before your super balance reaches \$6,000 without providing detailed health information for the Insurer to consider (section 4.3). **You'll need to apply within 120 days of the date on your welcome letter.** You'll be eligible to start your basic cover earlier, as long as you apply before your insurance cover starts, and you've never opted out of cover, reduced cover, cancelled cover, applied to increase cover, applied to transfer cover from another super fund or insurer, applied to change your Income Protection waiting period and/or benefit payment period or made a Life Events application.

If you've already applied to make any of these changes, you won't be eligible (this includes declined or withdrawn applications). If you don't want to hold all cover types, you can cancel the cover type(s) you don't want (go to section 4.2).



Want more cover?

You can apply for more cover anytime (including Income Protection). You'll need to provide detailed health information for the Insurer to consider. To apply, log into your account and go to *My insurance* or download and complete the *Change your insurance* form at australiansuper.com/InsuranceForms

Need more time to think about insurance?

If you don't want to change your basic insurance now, skip to section 5. You'll still be able to apply to start your basic cover earlier later. We'll write to you with details.

Before you change your cover

You should read the *Insurance in your super* guide. It contains terms and conditions about insurance, including costs, your eligibility for cover, how much you can apply for, when cover starts and stops, active employment, limited cover and exclusions. Download a copy of the guide for your division at australiansuper.com/InsuranceGuide

Your eligibility to claim for benefits will be determined by the Insurer in line with our insurance policy terms and conditions.

4.1 Duty to take reasonable care

The duty to take reasonable care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth. This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the Insurance Contracts Act 1984 (Cth) there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances;
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason – we're here to help and can provide additional support.

4.2 Cancel your cover

Complete this section to cancel any part of your cover (or all of it). When you cancel your cover you won't be insured for that type of cover from the date your cancellation is accepted. This means for the type of cover you cancel:

- Your basic cover won't start when you become eligible.
- You (or your beneficiaries) won't be able to make an insurance claim if something happens after the cancellation.
- The cost of cover won't be or will stop being deducted from your super account (costs are deducted one month in arrears).
- You might not be able to get cover later. That's because you'll need to reapply and provide detailed health information for the Insurer to consider.

If you're replacing this cover with another insurance policy, you should wait until the other insurer confirms your cover has started before you cancel. You should consider getting financial advice to help work out if cancellation is right for you.

Print (X) next to each type of cover you wish to cancel. Death TPD

4.3 Start your age-based cover now

Complete this section to start your basic cover now. If you're receiving employer super contributions, you can apply to start your basic cover, even if your super balance hasn't reached \$6,000. You must be 25 or older for basic age-based cover to start. You should read the *Insurance in your super* guide for important information about when your cover will start.

The cost of your cover will be deducted monthly from your super account from the later of the date your application is accepted or the date your cover starts.

Please print (X) to start your basic cover now.

You'll receive basic (age-based) Death and TPD cover.

If you don't want all of your basic cover to start, you can cancel part of your cover (section 4.2). If you've chosen to cancel any part of your cover (or all of it), the type(s) of cover you've cancelled won't start automatically, even if your super balance reaches \$6,000 in the future. If you want that cover type in the future, you'll need to reapply and provide detailed health information for the Insurer to consider.

4.4 Start your basic cover later

This is our default option. There's no action required if you'd like your basic cover to start later – once you've turned 25; and your super balance has reached \$6,000; and you've received a super contribution from your employer after your super balance first reaches \$6,000. If you've chosen to cancel any part of your cover (or all of it), the type of cover you've cancelled won't start, even if your super balance reaches \$6,000 in the future.

4.5 Change your individual work rating

A work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional. Your work rating is one of the factors that determines how much you pay for your insurance cover.

As a GHD member you're automatically provided with a White Collar individual work rating. If the usual activities of your job match the descriptions for Professional (refer to the *Insurance in your super* guide for your division), you may be eligible to pay less for your cover if you apply, and are accepted, for this work rating.

Provide your occupation and complete the questions below to apply to change your individual work rating to Professional.

Job title/occupation

1. Are the usual activities of your job 'white collar'? Yes No

This means:

- you spend more than 80% of your job doing clerical or administrative activities in an office-based environment, or
- you're a professional using your university qualifications in a job that has no unusual work hazards (some examples of unusual work hazards include: working underground, working underwater, working at heights or working in the air).

2. Are you earning a salary* of \$100,000 or more a year from your job? Yes No

3. Do you have a university qualification? Yes No

4. Do you have a management role in your company? Yes No

* Salary is generally your annual (before-tax) salary, excluding employer super contributions. For more information see the *Insurance in your super* guide.

5 Your investment choice

When you join AustralianSuper by completing this form, you'll automatically be invested in the default Balanced option – our MySuper authorised product.

If you'd like to move your money into a different investment option or options, it won't cost you anything to switch. Just log into your account or the mobile app or complete and return the *Investment choice (superannuation)* form available at australiansuper.com/forms

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



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Pay my super into AustralianSuper

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

Please complete in pen using CAPITAL letters and print (X) to mark boxes where applicable.

1 Member to complete

Please complete your details below and provide this form to your employer if you want them to pay your super into your AustralianSuper account.

Employee details

Employee name:

AustralianSuper account name:

Member Number: Date of request:

Sign here

Date

Print name

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



2 Information for the employer

Your employee has requested you pay their super into their AustralianSuper account. This form is an allowable alternative to the ATO Standard Choice form.

AustralianSuper is a complying, resident and regulated super fund and can accept all types of super contributions within the meaning of the Superannuation Industry (Supervision) Act 1993 (SIS Act) and is not subject to a direction under section 63 of that Act. AustralianSuper is a registrable superannuation entity and may be nominated as a default fund, as it meets the minimum statutory insurance cover requirements. The Trustee of the Fund is AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788.

Fund details

Fund name:

Unique Superannuation Identifier (USI):

Australian Business Number (ABN):

Fund telephone number:

How to make payments into AustralianSuper

QuickSuper* is our online payment solution that gives you the choice of making one payment for all your employees – regardless of the super fund they belong to. It's suitable for all types of businesses and is free to use.

You can register for QuickSuper at australiansuper.com/PaySuper[†]. You'll need to have your company details and AustralianSuper employer number handy. If you don't have an AustralianSuper employer number, you can join us at australiansuper.com/join

Employee number if known: Date employee's request received: Date employee's request actioned:

Call us on **1300 300 273** if you need help understanding your employer super obligations or making payments for your employees.



* QuickSuper is a registered trademark and a product owned and operated by Westpac Banking Corporation ABN 33 007 457 141. Westpac's terms and conditions applicable to the QuickSuper service are available after your eligibility for the free clearing house service is assessed by AustralianSuper. A Product Disclosure Statement (PDS) is available from Westpac upon request. AustralianSuper doesn't accept liability for any loss or damage caused by use of the QuickSuper service and doesn't receive any commissions from Westpac if employers use this service. You can choose to make your contributions using a different service, but it needs to meet the government's minimum data standards, visit ato.gov.au

[†] You can choose to submit your contributions using a different service, but it needs to meet the Government's minimum data standards as legislated in the Stronger Super reforms. You can find out more by visiting ato.gov.au/Business/Super-for-employers/Paying-super-contributions

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Combine your super

Request to transfer (rollover) the whole or a partial balance of your other super account to AustralianSuper

Please complete in pen using CAPITAL letters and print (X) to mark boxes where applicable. Form must be completed in full. If you want to combine super from multiple accounts, you'll need to complete a separate form with original signatures for each account you wish to combine. Alternatively you can combine multiple accounts online at australiansuper.com/combine

1 Fill in your personal details

Last name										Mr	Mrs	Ms	Miss	Dr			
<input type="text"/>										<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
First name/s										Date of birth							
<input type="text"/>										D	D	M	M	Y	Y	Y	Y
Other/previous names																	
<input type="text"/>																	
Street address																	
<input type="text"/>																	
Suburb										State		Postcode					
<input type="text"/>										<input type="text"/>		<input type="text"/>					
Previous street address (if details with your FROM fund are different to those above)																	
<input type="text"/>																	
Suburb										State		Postcode					
<input type="text"/>										<input type="text"/>		<input type="text"/>					
Telephone (business hours)					Telephone (after hours)					Mobile							
<input type="text"/>					<input type="text"/>					<input type="text"/>							
Male	Female	Email															
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text"/>															

If I provide my email address and/or phone number, I'm consenting to AustralianSuper communicating with me via email, my online account, mobile app and phone as appropriate. I understand I can change my communication preferences through my online account or by calling **1300 300 273**.

2 Provide super account details

FROM:

<input checked="" type="checkbox"/> Other super fund														
Fund name														
<input type="text"/>														
Fund phone number					Member or account number									
<input type="text"/>					<input type="text"/>									
Australian Business Number (ABN)					Unique Superannuation Identifier (USI)									
<input type="text"/>					<input type="text"/>									

<input checked="" type="checkbox"/> Self-managed super fund (SMSF)														
SMSF name										Australian Business Number (ABN)				
<input type="text"/>										<input type="text"/>				
Electronic Service Address (ESA)														
<input type="text"/>														

TO: Fund name	Member Number	Phone number
<input type="text" value="AUSTRALIANSUPER"/>	<input type="text"/>	<input type="text" value="1 3 0 0 3 0 0 2 7 3"/>
Australian Business Number (ABN)	Unique Superannuation Identifier (USI)	
<input type="text" value="6 5 7 1 4 3 9 4 8 9 8"/>	<input type="text" value="S T A 0 1 0 0 A U"/>	

3 Is this a whole or partial balance transfer?

- Whole - I'd like to transfer the whole balance of this account. This means you're asking us to close your other super account.
- Partial - I'd like to transfer a nominated amount: \$, , .00

Before combining (consolidating) super from your other super account, you should consider any fees and costs that may apply and the impact on your insurance cover and benefits. When you combine your super account, any insurance cover you have with your other super fund doesn't automatically transfer. If you want to transfer your cover, you'll need to do this before you combine your super. You should wait until you've received written confirmation from us that your cover has transferred before combining your super. For more information about transferring cover, read the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

4 Your tax file number

Use my Tax File Number (TFN) to process my super transfer.

Enter your TFN here

By giving us your TFN, you are authorising us to give this information to your other super fund. They'll confirm your ID with the Australian Taxation Office. It's optional to provide your Tax File Number (TFN) but there are several advantages if you do. See 'Providing your TFN' below for more information.

If you wish to claim a tax deduction for personal super contributions, you must lodge a notice of intent to claim a tax deduction with your other fund, before you combine your super.

5 Sign this form

By signing this request form I'm making the following statements:

- I'm aware I may ask my super provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits such as insurance cover, and do not require any further information.
- I discharge the super provider of my FROM fund of all further liability in respect of the benefits paid and transferred to AustralianSuper.
- I authorise AustralianSuper (or its agents) to contact my other super fund regarding this request to combine my super from that fund into my AustralianSuper account only.
- I'm aware that once my completed form is received by AustralianSuper, it will usually be processed within three business days.
- I've read the Privacy Collection Statement below and I understand how AustralianSuper will use my personal information. To the best of my knowledge, the information I have provided on this form is correct.
- If I've provided my email address and/or phone number, I consent to AustralianSuper sending me information about my account, AustralianSuper's products and services and marketing communications, including third-party products and services, via email, my online account, SMS, mobile app or phone, as appropriate and in accordance with AustralianSuper's Privacy Policy and my existing communication preferences. I understand I can change my communication preferences at any time by calling AustralianSuper on **1300 300 273** or through the Manage my communications section of my online account.

I request and consent to the transfer of super as described within this form and authorise the super provider of each fund to give effect to this transfer.

You need to sign here

Date

Print name

Important information

1. You can't nominate a balance transfer date. The balance transfer will start within three business days of the date we receive your completed application.
2. If you want to transfer any insurance cover you have with your other super fund to AustralianSuper, you'll need to complete an *Insurance transfer* form before you combine your super. Download a copy at australiansuper.com/InsuranceForms
3. If you're making a whole balance transfer, check any remaining employer contributions have been received and no future payments will be made into your FROM account.
4. This form doesn't:
 - transfer super benefits if you don't know where your super is
 - transfer benefits from multiple funds on one form – you must use a separate form for each fund you wish to transfer

- change the fund to which your employer pays your contributions
- open a new super account, or
- transfer benefits under certain conditions or circumstances, for example if there is a superannuation agreement under the Family Law Act 1975 in place.

Providing your TFN

We're authorised under super law to collect, use and disclose your Tax File Number (TFN). It's optional to provide your TFN, but if we have it, we'll be able to accept all types of contributions from you, you won't pay more tax than you need to and it'll be easier to find your super. If you transfer your super to another fund, we'll give them your TFN unless you tell us not to in writing. Visit australiansuper.com/TFNGuide for more details.



Privacy Collection Statement

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

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria 3001, collects your personal information (PI) to operate your super account (including insurance), improve our products and services and keep you informed. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer. We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, Link Group), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers. A list of countries can be found at the URL below. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details go to australiansuper.com/privacy or call us on **1300 300 273**.



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