



2 June 2022

Tailored Super Plan

Member booklet

Information regarding the Tailored Super Plan USI 53226460365005 is contained in this *Product Disclosure Statement* (PDS) and the following Booklets, which each form part of this PDS:

- *Tailored Super Plan, Investment and Fee Booklet (TSP Investment and Fee Booklet)*
- *Tailored Super Plan Additional Information Booklet (TSP Additional Information Booklet)*, (collectively, the "Booklets").

This PDS provides a summary of significant information for the Tailored Super Plan, a Division of Aware Super (referred to in this document as 'Aware Super' or 'the fund'). It contains references to important information in the Booklets which also form part of this PDS. You should consider all the important information about the Tailored Super Plan contained in this PDS and the Booklets before making a decision. You should also review the target market determination (TMD) available at retire.aware.com.au/TMD to determine if this product is right for you. This PDS has been prepared by Aware Super Pty Ltd (referred to in this document as the 'trustee', 'we', 'us', 'our'), the trustee of Aware Super (referred to as 'Aware Super' or 'the fund').

The information in these documents is general information only and does not take into account your objectives, personal financial situation or needs. You should obtain financial advice that is tailored to your personal circumstances. The information in this PDS was accurate at the time of its preparation.

We may change any matter in this PDS without member consent, but in the case of an increase in fees and charges, we will notify members at least 30 days before the change occurs. Information which is not materially adverse to you is subject to change and may be updated from time to time. A paper or electronic copy of this PDS, the Booklets and any update are available free of charge by contacting us on **1800 620 305** or on the website at retire.aware.com.au/pds.

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

The Tailored Super Plan is only available to people receiving this PDS (electronically or otherwise) in Australia. We are not bound to accept any application for the Tailored Super Plan.

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ABN 11 118 202 672, AFSL 293340 as trustee
of Aware Super ABN 53 226 460 365

Unique Superannuation Identifier (USI)
53 226 460 365 005

1 About the Tailored Super Plan

Tailored Super Plan

The Tailored Super Plan is a superannuation product offered within the fund (a complying superannuation fund). In the Tailored Super Plan, you can choose to invest in one or more of the eleven investment options (including diversified and single asset class investment options), each having a separate investment strategy.

We maintain a website so you can keep up to date on important matters relating to the Tailored Super Plan. You can find important information and documents about the Tailored Super Plan that are required to be disclosed under superannuation law at retire.aware.com.au/documents.

Aware Super

Aware Super is an industry fund run solely for the benefit of members. As one of Australia's largest superannuation funds, we use our size and stability to keep costs down and deliver a range of superannuation products. You can stay with the fund if you change jobs, or even if you're not working. Through our retirement specialist partner, Aware Financial Services Australia Limited (ABN 86 003 742 756; AFSL 238430) (**Aware Financial Services**), we also offer financial advice.

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

In 2016, Aware Super acquired Aware Financial Services. Like Aware Super, Aware Financial Services has a long history of providing financial services to public sector employees and putting member needs first. Combined, the two organisations help everyday Australians get the most out of their superannuation and retirement, with access to high quality, cost-effective investment solutions and tailored financial advice when they need it most.

2 How super works

Compulsory retirement savings

The federal government wants Australians to save for their retirement through super rather than rely solely on the age pension, so the Government has provided tax incentives to encourage people to contribute to superannuation. **See Section 7 – How super is taxed.**

For most people, superannuation is compulsory. Generally, employers are required by law to make superannuation guarantee (SG) contributions on behalf of employees. Some awards and enterprise agreements have different requirements.

Choosing a super fund

Most employees have the right to choose the superannuation fund into which their compulsory employer contributions will be paid (choice of fund). This PDS summarises the key features of the Tailored Super Plan so you can easily compare it with other super funds.

Accessing your super

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

Combine your super

If you have super with more than one fund, you will be paying fees to, and receiving paperwork from, each fund. If you have super with other funds, you can transfer it to the Tailored Super Plan, but remember to check if any costs apply and how any insurance arrangements may be affected, if applicable. You should also consider where future employer contributions may be paid.

Your super account

Your super is in an accumulation account. Contributions and rollovers are added to your account, while withdrawals, advice fees (if applicable) and taxes are deducted from your account.

Contributions

In addition to the SG contributions, there are other types of contributions that can be made to your super to build your retirement savings. The types of contributions available to you depend on your age and employment status. There are limits on contributions, such as how much can be contributed to your super each financial year without incurring additional tax. See the *TSP Additional Information Booklet* for more detailed information. The main types of super contributions that can be made to super are shown below.

Contribution types

Concessional (before-tax) contributions

Employer SG, award and employer voluntary contributions

Salary sacrifice

Personal deductible contributions

Non-concessional (after-tax) contributions

Personal contributions

Spouse contributions

Other contributions

Government co-contribution

Downsizer contribution

Low-income superannuation tax offset

Spouse contribution splitting

Small business CGT contribution

Personal injury contributions

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

3 Benefits of investing with Tailored Super Plan

We offer a range of features and services to help you build and manage your superannuation throughout your working life and retirement.

- **An industry fund** – designed to deliver better financial outcomes for members, not shareholders.
- **Competitive fees** – as one of Australia's largest superannuation funds, we use our size and stability to keep costs down.
- **Investment choice** – access to a range of investment options.
- **Financial advice** – you have access to a range of advice services.
- **Stay with us when you change jobs or retire** – keep your account wherever you work and choose an income stream to help you move into retirement.
- **Online access** – gives you easy access to information that will help you understand and manage your super.
- **Non-lapsing and binding beneficiary nominations** – helps you ensure your death benefit is paid according to your wishes.

You should read the important information about the benefits of investing in the Tailored Super Plan before making a decision. Go to the *TSP Additional Information Booklet* at retire.aware.com.au/pds. The material relating to the benefits of investing with the Tailored Super Plan may change between the time when you read this Statement and the day when you acquire the product.

4 Risks of super

Investment risk

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

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

Different options may carry different levels of risk, depending on the assets that make up the option. When choosing an investment option, you should think about the level of investment risk that is right for you. Things to consider include your age, investment timeframe, where other parts of your wealth are invested, and your attitude to risk. A professional financial planner can help you choose the most suitable investment option if you're unsure.

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

Other risks

Changes to laws and regulations can affect the value of your super, when and how you can add to or access your super, or how we manage your super – but we'll always let you know about any material changes.

The fund is also exposed to operational risks such as unit pricing errors, systems failures and fraud. However, the trustee maintains an administration reserve to provide funding for any material losses arising from these types of events.

Finally, our fees may increase, or we may discontinue or significantly change the investment option you are invested in. We will communicate material changes that affect your superannuation and you will be given at least 30 days' written notice before an increase in fees and charges takes effect. This notice period does not apply to Investment fees (other than the Trustee charge) as these amounts may vary from year-to-year and cannot be known precisely in advance. For more information on fees and costs, refer to the 'Fees and costs' section or our website at retire.aware.com.au/tsp.

You should read the important information about the risks of investing in super before making a decision as contained in this PDS and *TSP Investment and Fee Booklet*. Go to the 'Risks of investing' section of the *TSP Investment and Fee Booklet*. The material relating to the risks of investing in super may change between the time when you read this Statement and the day when you acquire the product.

5 How we invest your money

You should read the important information on 'How we invest your money' and 'Investment options' before making a decision. Go to the *TSP Investment and Fee Booklet* available at retire.aware.com.au/pds. The material relating to 'How we invest your money' and 'Investment options' may change between the time when you read this Statement and the day when you acquire the product.

When choosing an investment option, it's important to consider your personal objectives, financial situation and needs. Your choices range from conservative investment options that invest mostly in cash and fixed income, to investment options that offer greater growth potential from higher weightings to shares and property.

The Tailored Super Plan gives you a choice of eleven investment options, each with a specified investment objective. Our investment options include six diversified options and five single asset class options.

Diversified investment options

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

The diversified investment options are:

- High Growth
- Growth
- Socially Conscious
- Balanced Growth
- Conservative
- Defensive

Each diversified investment option has a target asset allocation, known as the strategic asset allocation, as well as asset allocation ranges, which are the minimum and maximum amounts we can invest in each asset class. The asset allocation targets and ranges for each investment option, as at the date of this PDS, are shown in the investment option tables in the *TSP Investment and Fee Booklet*.

We may vary the target asset allocation and ranges for an investment option from time to time without prior notice.

Single asset class investment options

These options are invested in one asset class only, so you can have a greater degree of control over your investment mix. However, keep in mind that some asset classes are not available as a single asset class option (infrastructure and private equity, for example), so it can be difficult to achieve the same level of diversification as our diversified investment options.

The single asset class investment options are:

- Australian Equities
- International Equities
- Property
- Fixed Interest
- Cash

You should consider the likely investment return, risk and your investment time frame when choosing which option to invest in.

You can choose to invest in one option or a combination of different investment options. Generally, you can reduce your level of investment risk by spreading your money across a range of asset classes. This can be achieved by investing in the diversified options or by investing in a variety of single asset class options. You can mix and match the options in any combination.

You can transfer (switch) your money into other investment options at any time, or ask that future contributions be paid into a different investment option. You can submit your switch request online or you can call us or visit your local Aware Super office. Currently, no fee is charged for switching.

If your application does not specify the investment option(s) for investment, we will contact you to obtain your investment allocation. If we are unable to contact you, we may not be able to accept your application.

Standard Risk Measures

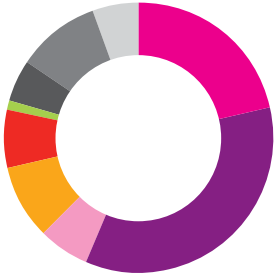
A Standard Risk Measure (SRM) is assigned to each investment option to indicate the expected level of risk associated with the option. The SRM is based on industry standards to allow members to compare investment options but is not a complete assessment of all forms of investment risk. For instance, it does not show the size of a potential negative return, or the likelihood that a positive return will be less than a member may need to meet their objectives. In addition, it does not take into account administration costs.

You should be comfortable with the potential losses of your chosen investment options. For more details on the Standard Risk Measure please refer to the *TSP Investment and Fee Booklet*.

Investment details for the Growth option

For illustrative purposes, we have set out details of the Growth option below. See the *TSP Investment and Fee Booklet* for details on all of the investment options offered in the Tailored Super Plan.

Growth

Summary	Invests in a wide range of Australian and overseas investments with a bias towards capital growth.		
Investment objective¹	CPI + 3.75% p.a. over rolling 10-year periods after taking into account fees, costs and tax.		
Growth/defensive allocation²		Target	Range
	Growth assets	75%	55% – 95%
	Defensive assets	25%	5% – 45%
Strategic asset allocation			
		Target	Range
	● Australian equities	21.5%	11% – 32%
	● International equities	35%	25% – 45%
	● Private equity	6%	0% – 26%
	● Infrastructure & real assets	9%	0% – 29%
	● Property	7%	0% – 27%
	● Liquid alternatives (Growth)	1%	0% – 21%
	● Liquid alternatives (Defensive)	0%	0% – 0%
	● Credit income	5%	0% – 25%
	● Fixed income	10%	0% – 25%
	● Cash	5.5%	1% – 45%
	● Currency exposure ³	22%	0% – 45%
Minimum suggested investment timeframe	Medium to long term (7 years)		
Standard Risk Measure⁴	6 – High		
Estimated number of negative annual returns over any 20 year period⁴	4 to less than 6		
Who might invest in this option?	This option may suit investors who can accept fluctuations in returns, including years of negative returns, but are seeking strong long-term returns.		

¹ The investment objectives do not constitute a forecast or guarantee of future performance or the future rates of return of the investment option. Refer to the 'Investment objectives' section for more information in the *TSP Investment and Fee Booklet*.

² We may vary the actual asset allocation for an investment option from time to time. Each of the asset classes may include small cash balances for portfolio management purposes. Refer to our website for the latest asset allocations.

³ This currency exposure target and range refers to the proportion of assets that are subject to foreign exchange rate movements. For further information, refer to the 'Foreign currency management' section in the *TSP Investment and Fee Booklet*.

⁴ For more information on the methodology used to determine risk measures and the estimated number of annual negative returns, refer to the 'Standard Risk Measures' section or our website at retire.aware.com.au/srm.

6 Fees and other costs

Did you know?

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

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

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

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

To find out more

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

* We are required by law to include this statement however it is not applicable as the Tailored Super Plan is not an employer sponsored product, nor are fees negotiable.

Fees and costs for the Growth option

This section provides summary information about the fees and other costs for the Growth investment option. Similar information is included in other PDS's so you can compare the Tailored Super Plan's fees and other costs with those for other funds. Please note: the fees below are not negotiable.

Fees and other costs table – Tailored Super Plan

Type of fee	Amount	How and when paid
Investment fee ^{1,2}	0.96% The investment fees for the other options varies according to which option you select.	Deducted from the assets of the option or the assets of underlying investment vehicles before the unit price for an investment option is determined.
Administration fee ²	\$52 per year (\$4.33 per month) plus an asset-based administration fee of 0.15% per year (\$75 per \$50,000). The asset-based administration fee is capped at \$750 per year.	Calculated based on your average daily balance and deducted from your account at the end of each month or on exit. Fees for part of a month are calculated based on the number of days you were in the fund.
Buy-sell spread	Nil	The fund does not charge a buy-sell spread.
Switching fee	Nil	The fund does not charge a switching fee.
Advice fee relating to all members investing in a particular option(s)	Nil	No advice fee is charged for providing general and simple advice limited to your Aware Super account.
Other fees and costs	An advice fee for personal advice may apply. The amount of any applicable advice fee will vary, depending on your individual circumstances and the fee arrangement that you have agreed with your planner.	If applicable, you can direct us to deduct the advice fee directly from your account. The frequency and timing of the deduction of any applicable advice fee will vary, depending on the fee arrangement that you have agreed with your planner.
Indirect cost ratio ¹	Nil	All indirect costs are included in investment fees.

¹ Investment fees may vary from year to year and cannot be precisely calculated in advance. The investment fees for all investment options are provided in the 'Additional explanation of fees and costs' section of the *TSP Investment and Fee Booklet* and reflect the estimated fees and costs for each investment option for the 12 months to 30 June 2021 and include performance-related costs of 0.58% for High Growth, 0.49% for Growth, 0.44% for Balanced Growth and 0.33% for Conservative. While past costs are not a reliable indicator of future costs, performance-related costs were higher than average for these investment options in the 2020-21 financial year.

² If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

You should read the important information about 'Fees and costs' and 'Additional explanation of fees and costs' before making a decision. Go to the *TSP Investment and Fee Booklet* at retire.aware.com.au/pds. The material relating to 'Fees and costs' and 'Additional explanation of fees and costs' may change between the time when you read this Statement and the day when you acquire the product.

Additional explanation of fees and costs

Taxes

Where applicable, government taxes will be deducted from your account balance.

How fees and costs are charged to your account

Fees and costs can be deducted from your account, from the returns on your investment or from the assets of the superannuation entity as a whole.

Personal advice fees

An additional fee may apply for personal advice services provided to you by a financial planner and you elect to deduct the fees for personal advice from your account. If applicable, the advice fee will be determined and charged in accordance with the fee arrangement that you have agreed with your planner.

Please see the Statement of Advice from your financial planner for more details, including for contact details of your financial planner.

Fee definitions

Please see the 'Fees and costs' section of the *TSP Investment and Fee Booklet* for a definition of each type of fee referred to in this PDS.

Can the fees change?

We have the right to increase fees or charge new fees without your consent. We will give you at least 30 days prior notice of any increase in fees or charges or any other change in fees or charges, as required by the law. This notice period excludes investment fees, other than the Trustee charge, as investment fees may vary from year to year and cannot be known precisely in advance. Please see the *TSP Investment and Fee Booklet* for more information.

Example of annual fees and costs

This table gives an example of how the fees and costs for the Growth 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 – Growth option		BALANCE OF \$50,000
Investment fees ¹	0.96% p.a.	For every \$50,000 you have in the superannuation product you will be charged \$480 each year
Plus Administration fees and costs	\$52 (\$4.33 per month) + 0.15% p.a. ²	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$75 in administration fees and costs, plus \$52 regardless of your balance
Plus Indirect costs for the superannuation product	0.00% p.a.	And , indirect costs of \$0.00 each year will be deducted from your investment
EQUALS Cost of product ³		If your balance was \$50,000, then for that year you will be charged fees of: \$607 for the superannuation product

¹ This amount reflects the Trustee charge and an estimate of other components of investment fees for the 12 months to 30 June 2021, including performance-related costs of 0.49%. The amount you'll pay in future years will depend on the actual fees and costs incurred by the trustee in managing the investment option and the Trustee charge where applicable. While past costs are not a reliable indicator of future costs, performance-related costs were higher than average for the Growth option in the 2020-21 financial year.

² The asset-based administration fee is capped at \$750 per year.

³ Additional fees may apply such as fees for comprehensive advice that you have agreed to with a financial planner. Please refer to the PDS for further information on fees and costs.

Please note: The example above is illustrative only and is based on the factors stated. It should not be taken to contain or provide an estimate of the fees and other costs you will pay in relation to the Tailored Super Plan.

7 How super is taxed

You should read the important information about 'How super is taxed' and 'The importance of providing your tax file number' before making a decision. Go to the *TSP Additional Information Booklet* available at retire.aware.com.au/pds. The material relating to 'How super is taxed' and 'The importance of providing your tax file number' may change between the time when you read this Statement and the day when you acquire the product.

There are a number of ways that super is taxed. Please see the table below:

Type of tax	Description	How the tax is paid
Tax on contributions	<p>Prior to the issue of units in the relevant Investment option, a provision for tax at the rate of 15%¹ is deducted from employer, personal 'before-tax' and salary sacrifice contributions.</p> <p>Contributions from your after-tax savings are not taxed unless you exceed the after-tax contributions limit and the excess contributions are not withdrawn from your super (see the <i>TSP Additional Information Booklet</i> for further information).</p>	<p>Instalments of contributions tax are paid by us to the ATO when they become due.</p> <p>The provision for this tax is deducted before your concessional contribution is invested.</p> <p>If tax is payable on your excess after-tax contributions, the ATO will issue a release authority for an amount to be withdrawn from the fund to satisfy the tax on the excess after-tax contributions.</p>
Tax on fund earnings	Generally taxed at a rate of up to 15%.	A provision for this tax is reflected in each investment option's unit price and is not deducted directly from your account.
Tax on withdrawals	<p>60 and over: Generally, the whole amount of each lump sum withdrawal received on or after age 60 is not included in your assessable income and is not subject to income tax.</p> <p>Under age 60: If you are below age 60, lump sum withdrawals will be taxed at lump sum rates as outlined in the 'How super is taxed' section in the <i>TSP Additional Information Booklet</i>.</p>	Tax (where applicable) is payable on assessment of your income tax return, but we deduct an amount from your withdrawal benefit as prescribed by law. The prescribed amount may differ from the tax payable on assessment.

¹ There is a cap (or limit) on the amount of concessional contributions that will be taxed at the 15% concessional rate. 'High income' earners (people with combined income and contributions (as defined) over \$250,000 a year) will have an additional 15% tax imposed by the ATO after they lodge their income tax return on their before-tax contributions that push their income over \$250,000.

Please note: tax on death benefits paid to beneficiaries or your legal personal representative may be different. Please refer to the *TSP Additional information booklet* for more information.

When you join the Tailored Super Plan, you should consider providing us with your tax file number. You are not required to provide your TFN but if you decline to provide it, the trustee will not be able to accept your application nor will we accept any contributions made by you or in respect of you. 'Before-tax' contributions are subject to a higher rate of tax if you have not provided your TFN.

If the ATO, your employer or another superfund has provided your TFN to us we will update your records accordingly.

The above tax rules apply except if you exceed the before or after-tax contribution limits for superannuation. **If you exceed the contribution limits for super additional charges and taxes may be payable.** Please refer to the *TSP Additional Information Booklet* for more detail.

8 How to open an account

You should read the important information about 'Cooling off period' and 'Enquiries and complaints' before making a decision. Go to the *TSP Additional Information Booklet* available at retire.aware.com.au/pds. The material relating to 'Cooling off period' and 'Enquiries and complaints' may change between the time when you read this Statement and the day when you acquire the product.

- Read this PDS, the *TSP Additional Information Booklet* and the *TSP Investment and Fee Booklet*.
- Call us on **1800 620 305** and ask one of the Client Services team members to help you with your application. Alternatively, you can complete your application in your local Aware Super office or download the application form online, print the form and mail your completed form to us.
- If you're not sure which investment options are best for you, we recommend that you seek financial advice. Our members have access to single issue advice about their Aware Super account at no charge and comprehensive advice on a fee-for-service arrangement, through our financial planning business.
- You or your employer can then start to make regular and/or ad hoc contributions into your account.

The minimum initial investment (total of contributions and rollovers) in the Tailored Super Plan is \$2000.

Cooling-off period

As a new investor, you have a 14-day cooling-off period to decide whether the Tailored Super Plan is right for you. The cooling-off period starts on the earlier of either the day you receive confirmation of your initial investment, or five business days after we open your Tailored Super Plan, whichever happens first.

If you cancel your account, the amount returned to you or transferred to another fund may vary from the amount you invested because there may be changes in the value of the investment option in which your account is invested (which could be either positive or negative). We will also deduct any tax that may be payable on the amount you have invested and any payments made to you. You may wish to obtain financial advice before exercising your cooling-off rights as it may have tax implications.

The amount refunded is based on the unit price for the business day on which we receive your request (provided we receive it electronically by 3.00pm or at one of the Aware Super offices by 2.00pm Sydney time on a business day), less any applicable tax.

Cooling-off does not apply to switching between investment options.

You cannot exercise your cooling-off rights if you have exercised any other right or power you have in relation to your Tailored Super Plan.

Complaints resolution

We can usually answer any questions you have about your account over the phone. If you're not satisfied with the response or need more help, please contact our Complaints Team:

Email: complaints_officer@aware.com.au

Telephone: 1800 620 305

International: +61 2 4036 3511

Online: aware.com.au/contact

In writing: Complaints Officer Aware Super
GPO Box 5336
Sydney NSW 2001

Once we receive your complaint, we will investigate and try to resolve your concerns as soon as possible, generally within 30 days.

If you're not satisfied with the outcome, you can contact the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent service to help resolve complaints and can be contacted as follows:

Online: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

9 Other information

You should read the important information about:

- Privacy
- Family law
- Our responsibilities to you
- Anti-money laundering and counter terrorism financing

before making a decision. For more detail, go to the relevant sections under the heading 'Other things to know' of the *TSP Additional Information Booklet* available at retire.aware.com.au/pds or from one of the Aware Super offices. The material relating to the additional important information may change between the time when you read this Statement and the day when you acquire the product.

Contact us

Phone **1800 620 305**

Email enquiries@aware.com.au

Web aware.com.au

Post GPO Box 5336, Sydney, NSW, 2001

Tailored Super Plan application form



After reading the Tailored Super Plan Product Disclosure Statement and Target Market Determination, please use a dark pen and CAPITAL letters, or type directly into this form on your pc, print and sign it and send it to us. Use (X) to mark boxes.

If you have any questions, please call us on 1800 620 305.

Before you start your application

We understand that moving your superannuation to the Tailored Super Plan may seem complex. That's why we've compiled a list of things you need to help complete your application. If you need help along the way, please call us on 1800 620 305.

What you will need to complete this form

- Your superannuation fund account details
- Identification details
- Your tax file number (TFN)

Important things to check before starting this application

- If you're combining your superannuation accounts, please consider your insurance arrangements before proceeding.
- If you're closing your existing superannuation account, don't forget to inform your employer of your new superannuation details.

Do you have an existing account with us?

- Please provide your Aware Super client ID
- Please provide your Aware Super member number

1. Your details

* Indicates that providing this information is mandatory. Not doing so may delay the processing of your request.

Title Last name*

Given name(s)*

Date of birth* - - Male Female

Residential address* (PO Boxes will not be accepted)

Suburb* State* Postcode*

Postal address (if different from residential)

Suburb State Postcode

Daytime contact number* Mobile number

Email*

Tax file number (TFN) Please ensure you provide your TFN, the Trustee will not accept your application if you do not provide a valid TFN. For further information, refer to the Tailored Super Plan Additional Information Booklet.

i Once your account is established, please visit retire.aware.com.au/registration to set up your online account access. Until you set up online access, you will continue to receive communications via the post.

i Any contributions made by your employer should be made via Superstream. Once your account has been established please contact your employer(s) and provide them with your updated super account details. If you are opening this account without an initial contribution. Please leave this section blank.

i Please refer to the notes section for further information relating to funding your Tailored Super Plan.

i Please review the Direct Debit Service Agreement at the end of this form before submitting this application.

i If you have insurance through your external fund(s) it will not be brought across when you transfer your benefit. Please consider your insurance needs before proceeding with this application. Insurance is not offered within this product.

2. Funding your Tailored Super Plan

This section allows you to nominate the initial amount you would like to invest into your Tailored Super Plan. This initial amount can be via a contribution or a rollover from another superannuation fund(s) into the account.

Rollover(s) from your superannuation fund(s) (as shown in rollover fund details below)	\$ <input style="width: 90%;" type="text"/>
Personal contribution ¹	\$ <input style="width: 90%;" type="text"/>
Spouse contribution ¹	\$ <input style="width: 90%;" type="text"/>
Downsizer contribution	\$ <input style="width: 90%;" type="text"/>
Employment termination payment	\$ <input style="width: 90%;" type="text"/>
Total	\$ <input style="width: 90%;" type="text"/>

If you are making an initial contribution into your account, complete the section below to nominate how you will make the payment.

Please note: if you are making a spouse contribution, you cannot elect direct debit.

¹Please select (X) if the following statement describes your current situation:

I confirm that I have met the work test requirements for the current financial year if I am 67 years of age or over but not yet 75 for the purpose of making Personal and/or receiving a Spouse contribution.

Payment method

Direct Debit* EFT BPAY® Cheque

* The direct debit will be processed as soon as this form is processed. Please ensure there are sufficient funds in the nominated bank account to avoid bank dishonour fees being charged.

EFT and BPAY® details will be available from the secure website or your adviser once your application has been processed.

Please complete this section to nominate the bank account details if you are using Direct Debit.

Name(s) on account

Name of bank or financial institution

Name of branch

BSB number Bank account number

Rollover fund details

If you have elected to rollover your Superannuation fund(s) or SMSF(s) into your Tailored Super Plan, please provide details below.

Name of fund

Member/Account number of fund

USI of fund* Estimated amount
 \$

Electronic Service Address (ESA) – if SMSF ABN – if SMSF

* The USI is the Unique Superannuation Identifier, which ensures we request to transfer the benefits from the correct superannuation fund. To obtain your funds USI, please refer to your most recent statement or visit their website.

2. Funding your Tailored Super Plan (continued)

Name of fund

Member/Account number of fund

USI of fund*

Estimated amount

\$

Electronic Service Address (ESA) – if SMSF

ABN – if SMSF

* The USI is the Unique Superannuation Identifier, which ensures we request to transfer the benefits from the correct superannuation fund. To obtain your funds USI, please refer to your most recent statement or visit their website.

i This section must be completed and add up to 100% for us to set up your account. For detailed information on each of the available investment options, please read *Tailored Super Plan Investment and Fee Booklet* on the website.

3. Your investments

Choose the investment options you want to invest your money in and specify what percentage to allocate to each. The investment instructions you specify when opening your account will apply to all future applications unless changed in the meantime.

Specify the percentage you wish to invest in each investment option (must add to 100%)

Diversified investment options		
High Growth	This option may suit investors who can accept significant fluctuations in returns, including years of negative returns, in order to maximise their long-term returns.	<input type="text"/> %
Growth	This option may suit investors who can accept fluctuations in returns, including years of negative returns, but are seeking strong long-term returns.	<input type="text"/> %
Socially Conscious	This option may suit investors seeking strong long-term returns from socially responsible investments that can accept fluctuations in returns and the possibility of negative returns over the short term.	<input type="text"/> %
Balanced Growth	This option may suit investors who can accept fluctuations in returns, including some years of negative returns, but are seeking to moderate the level of risk through a more balanced approach to the delivery of long-term returns.	<input type="text"/> %
Conservative	This option may suit investors seeking modest capital growth over the medium term who are willing to accept a moderate level of risk.	<input type="text"/> %
Defensive	This option may suit investors seeking fairly stable returns over the short to medium term with a low risk of capital loss.	<input type="text"/> %
Single asset class investment options		
Australian Equities	This option may suit investors wanting strong long-term returns but who are prepared to accept full exposure to the ups and downs of investing in the share market, including periods of negative returns.	<input type="text"/> %
International Equities	This option may suit investors wanting strong long-term returns but who are prepared to accept full exposure to the ups and downs of investing in the share market and the impact of currency movements, including periods of negative returns.	<input type="text"/> %
Property	This option may suit investors seeking strong returns over the medium to long term from property investments, but that are willing to accept fluctuations in returns and the possibility of negative returns over the short term. Please note that listed property exposures reflect security prices on listed markets.	<input type="text"/> %
Fixed Interest	This option may suit investors who seek returns from a portfolio of Australian bonds, and are willing to accept fluctuations in returns and the possibility of negative returns over the shorter term.	<input type="text"/> %
Cash	This option may suit investors who seek a very low risk short-term investment with very stable but low expected returns.	<input type="text"/> %
Total (must add to 100%)		<input type="text"/> %

i Please note you can change your options at any time once your account has been created.

i For further information relating to beneficiary types, please refer to the notes section below or the *Tailored Super Plan Additional Information Booklet* on the website.

4. Your beneficiaries

This section allows you to nominate what you would like to happen to your Tailored Super Plan, in the event of your death. The Trustee will not accept a Beneficiary Nomination executed under a Power of Attorney. You can choose between three types of beneficiary nominations:

Beneficiary type	Description
Non-lapsing nomination	If this nomination is valid and in effect at the time of your death, the Trustee is bound to pay your death benefit to your nominated dependents and/or legal personal representative. A non-lapsing nomination remains valid until you revoke it or is no longer valid. A non-lapsing nomination does not need to be renewed.
Binding nomination (lapsing)	If this nomination is valid and in effect at the date of your death, the Trustee must pay your benefit to your nominated dependants and/or legal personal representative. This nomination is only valid for 3 years from the date it becomes effective, after which you must provide a new nomination.
Non-binding nomination	This nomination is not binding on the Trustee, but will be taken into account when determining who will receive your death benefit.

i You can add or change beneficiary at any time once you have opened your account.

Please select the type of beneficiary nomination you would like to make (select **(X)** only one option):

- Option 1: Non-lapsing nomination** – please complete the section below (skip section 5)
- Option 2: Binding nomination (lapsing)** – please complete the section below and the declaration in Section 5 on page 5.
- Option 3: Non-binding nomination** – please complete the section below (skip section 5).

i Please refer to the *Tailored Super Plan Additional Information Booklet* for further information relating to the relationship definitions of spouse, child, interdependent and financial dependant.

Full name	% of benefit
Beneficiary #1 <div style="border: 1px solid #ccc; height: 20px; width: 100%; margin-bottom: 5px;"></div> Date of birth: D D M M Y Y Y Y Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant	<div style="border: 1px solid #ccc; width: 40px; height: 20px; display: inline-block;"></div> %
Beneficiary #2 <div style="border: 1px solid #ccc; height: 20px; width: 100%; margin-bottom: 5px;"></div> Date of birth: D D M M Y Y Y Y Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant	<div style="border: 1px solid #ccc; width: 40px; height: 20px; display: inline-block;"></div> %
Beneficiary #3 <div style="border: 1px solid #ccc; height: 20px; width: 100%; margin-bottom: 5px;"></div> Date of birth: D D M M Y Y Y Y Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant	<div style="border: 1px solid #ccc; width: 40px; height: 20px; display: inline-block;"></div> %
Beneficiary #4 <div style="border: 1px solid #ccc; height: 20px; width: 100%; margin-bottom: 5px;"></div> Date of birth: D D M M Y Y Y Y Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant	<div style="border: 1px solid #ccc; width: 40px; height: 20px; display: inline-block;"></div> %
<input type="checkbox"/> Legal personal representative (executor or administrator of your estate)	<div style="border: 1px solid #ccc; width: 40px; height: 20px; display: inline-block;"></div> %
Total must add up to 100%	<div style="border: 1px solid #ccc; width: 40px; height: 20px; display: inline-block;"></div> %

i Only complete, if you have nominated option 2, in the **Your beneficiaries** section.

5. Binding nomination (lapsing) declaration

I declare that:

- All information provided by me on this form is accurate and complete.
- I understand this nomination will only be valid if the beneficiaries listed are my spouse, child, financial dependant, interdependent or legal personal representative of my estate when I die.
- I understand I can amend this nomination by completing a new beneficiaries nomination form.
- I have read and understood the information in the latest Product Disclosure Statement and the *Tailored Super Plan Additional Information Booklet*, together with any supplements, online updates and notices (collectively, the Disclosure Documents).
- I have read, understood and accept the privacy policy.

Signature of Investor

Date signed

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

p To ensure your binding nomination is valid please have this section completed.

Binding nominations: Witness signatures

Important note:

The investor must sign this form in the presence of **BOTH** witnesses. And both witnesses must sign **ON THE SAME DATE** as the investor. If these dates are not the same, or one or more dates are not provided, the nomination will not be valid.

Witness declaration

Each of us declare that:

- I am 18 years or over
- I am not a nominated beneficiary of this investor
- This form was signed and dated by the investor in my presence.

Witness 1 name

Witness 1 signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

This **MUST** be the same date that the Investor signed

Witness 2 name

Witness 2 signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

This **MUST** be the same date that the Investor signed

6. Privacy

The personal information provided on this form is collected by and held for Aware Super, in accordance with the Australian Privacy Principles of the Privacy Act 1988 (Cth), for the purpose of administering accounts and providing services associated with fund membership. For further information about how personal information is handled, please call us on **1800 620 305** or visit aware.com.au/privacy to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about access to and correction of personal information, how a complaint can be made about a privacy breach and other important information about how personal information is collected, used and disclosed.

7. Declaration and signature

- I hereby apply for the Tailored Super Plan.
- All information provided on this form is accurate and complete.
- I have read the current Product Disclosure Statement (PDS) for the Tailored Super Plan as well as any supplements or on-line updates. The PDS is available by typing retire.aware.com.au/PDS into my internet browser.
- I have read and considered the relevant target market determination (TMD) available at retire.aware.com.au/TMD.
- I acknowledge that I have read and understood the privacy section and consent to the collection, handling use and disclosure of my personal information in accordance with the Privacy Act 1988.
- I agree to be bound by the trust deed for Aware Super Pty Ltd, as amended from time to time.
- I agree to Aware Super managing and administering my account in accordance with the Tailored Super Plan PDS and the trust deed for Aware Super Pty Ltd (each as amended from time to time).
- I understand that if my transaction is received at an Aware Super office before 2.00pm or, electronically before 3.00pm, Sydney time on any Business Day, it will be on processed using the unit price applicable for that day. This price will be struck on business day 2 and applied to my transaction. If my transaction is received at an Aware Super office after 2.00pm or, electronically after 3.00pm Sydney time on any business day it will be processed using the unit prices applicable for the next business day. This price will be struck on business day 3 and applied to my transaction. It is important to consider this when making your transaction request.
- I understand that in the event the amount that I transfer pursuant to this application differs to the amount stated in my application form, my application will be processed on the basis of the amount received, subject to any maximum or minimum application limits.
- I have read and understood the Direct Debit Request Service Agreement (if applicable).
- I have received the PDS and completed the application form in Australia.

Agent's declaration

I agree and declare that:

- I am authorised by the Client to execute this application as agent for the Client.
- I understand and confirm that the Client understands the consequences of investing in the Tailored Super Plan.
- I take joint and several responsibility for the consequences of this application and will reimburse and make the Trustee whole in respect of any successful claims against the Trustee made by or in respect of the Client in relation to this application.



On completion of this form please print and sign by hand.

Signature of Investor/Agent (as applicable)

Date signed

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---



See notes section below for further details of the people who are authorised to certify copies of documents.

8. Proof of identity

We require a **certified copy of proof of identity (POI)** document(s) before we can process your application.

- I have included the following POI documents with this application:
- Certified copy of ONE of the following primary identification documents:**
 - current drivers licence with a photograph, issued in Australia or under the authority of a foreign country
 - Australian passport
 - current Australian state/territory proof of age card containing my photograph
 - current passport, similar travel document or national identity card issued by a foreign government or the UN, containing my photograph and either my signature or a unique identifier.
- OR
- Certified copy of TWO secondary identification documents (see the Notes for details)**



Send the form to this address.

9. Where to send your completed form

Before sending the form, please ensure you read the checklist below.

Return the completed form to **Product Applications, Aware Super GPO BOX 5336, Sydney NSW 2001** or your local regional office, if you have any questions please call us on **1800 620 305**.

What is needed once you have completed this application and your account has been set up

You will need to ensure your details are updated with your current employer.

Provide your employer with your account number, the Tailored Super Plan Unique Superannuation Identifier (USI) 53226460365005 and ABN 53226460365.



Checklist

Before sending in your documents, please make sure you have:

- Read and understood the Tailored Super Plan Product Disclosure Statement.
- Confirmed your investment choice.
- Read, understood, signed and dated the declaration.
- Attached copies of your identification documents that are certified by an authorised person (unless you have already provided these).
- Made a death benefit nomination (optional).

What type of initial contribution will be made?

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

To be eligible to receive a contribution from your spouse, we must hold your TFN, you must not be employed by your spouse, and you must be either less than 67 years of age or 67 or over but not yet 75 and have worked at least 40 hours in a period of not more than 30 consecutive days during each financial year these contributions are made. Your employer can make compulsory contributions for you, but if you want salary sacrifice contributions made to your account, you must be either less than 67 years of age or 67 or over but not yet 75 and have worked at least 40 hours in a period of not more than 30 consecutive days during each financial year these contributions are made. If we don't hold your TFN, additional tax may be payable on these contributions. Your employer must agree if you wish to make a personal or salary sacrifice contribution by payroll deduction. Please call us on 1800 620 305 for further information on the forms required should the above contributions apply to you.

From 1 July 2022 the following changes will apply to the eligibility of super contributions. If you are between 67 to 75 years old you will be able to make or receive personal contributions and salary sacrificed contributions without meeting the work test, subject to the existing contribution caps. You will still be required to meet the work test or the work test exemption criteria to claim a deduction for personal superannuation contributions. In addition, the downsizer contribution age will decrease from 65 to 60 years or older.

Proof of identity (POI)

We require a certified copy of your proof of identity (POI) documents before we can start your Tailored Super Plan.

Power of attorney

If you hold a Power of Attorney and are starting a Tailored Super Plan on behalf of an individual, you must provide certified copies of POI documents for yourself and the individual.

Updated and additional POI

We may request updated and/or additional certified POI documents at any time if we consider this is necessary for the security of our members' benefits.

Providing certified proof of your identity is a three-step process

- 1 Collect your originals**
Collect your proof of identity document(s). We've listed the documents you can use below.
- 2 Photocopy your originals**
- 3 Have your photocopies certified**
Take your photocopies and your original documents to a person who can certify documents. A list of authorised certifiers and certification guidelines is included under **Certification of personal documents** on the next page.

For existing Aware Super clients

If you've already provided a certified copy of your POI document(s), you don't have to provide it again, unless either your name or bank account details has changed. If either of these has changed, you must provide a certified copy of an updated POI document(s) verifying the change(s).

Change of name

If you've changed your name, you must provide a certified copy of one of the following name change documents:

- marriage certificate or certificate of registration (if you're on the relationship register) issued by the Births, Deaths and Marriages Registration Office (ceremonial certificates cannot be accepted)
- deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office. If you've reverted to your maiden name, we'll require your marriage certificate (from the Births, Deaths and Marriages Registration Office) showing your original maiden name and your married name.

Change of bank account details

If you are setting up or updating the bank account you're nominating to receive payments into, you must provide certified proof of identity. Alternatively, you may change your bank account details via our secure online portal.

Acceptable POI documents

To prove your identity, you can provide either:

ONE certified document from List A; OR

ONE certified document from List B PLUS ONE certified document from List C.

List A

- A current driver's licence with a photograph, issued in Australia or under the authority of a foreign country*
- An Australian passport (if expiry is less than 2 years old)
- A current Australian state/territory proof of age card containing your photograph
- A current passport, similar travel document or national identity card issued by a foreign government department, the UN or an agency of the UN, containing your photograph and either your signature or a unique identifier*

List B

- A birth certificate issued by a state or territory of Australia, by a foreign government, or by the United Nations or an agency of the United Nations*
- A citizenship certificate issued by the Commonwealth or a foreign government*
- A current Centrelink pension card that entitles you to receive financial benefits

List C

- A notice issued by the ATO within the last 12 months that shows your name and current residential address and records an amount payable to or by you e.g. your last tax assessment
- A notice issued by a local council or utilities provider in the last three months showing the provision of services to you and your current residential address e.g. rates notice, electricity or water bill
- A notice issued by the Commonwealth or a state or territory government within the last 12 months showing your name and current residential address and the provision of financial benefits to you e.g. Centrelink letter
- If you're under 18, you can provide a student card, or a letter from a school principal. The letter must include the date it was issued (within three months of providing your proof of ID), your name, residential address and the dates you attended the school.

* If the document and/or the certification is not written in English, it must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI). If you are unable to provide these documents please call us to discuss alternatives.

Certification of personal documents

All copied pages of original personal identity documents (including any change of name documents) must be certified as true copies by an authorised person with the appropriate qualifications or registration (see below) who cannot be the owner or addressee of the document. The authorised person must sight the original and the copy to ensure the documents are identical, then certify each page by writing "I certify that this document is a true copy of the original", followed by their signature, printed name, address, qualification (e.g. justice of the peace, Australia Post employee), registration number (if applicable) and date.

If you are in Australia

The following lists a subset of people who are authorised to witness your signature on a statutory declaration as well as certify copies of original documents. For a complete list of authorised witnesses/certifiers, go to the Attorney-General's Department website at www.ag.gov.au.

- Australia Post employee in charge of an office providing postal services (charges may apply)
- chiropractor
- dentist
- Financial adviser or financial planner
- full-time or part-time teacher employed at a school or tertiary institution
- justice of the peace
- legal practitioner
- magistrate
- medical practitioner
- nurse
- optometrist
- pharmacist
- physiotherapist
- police officer
- psychologist
- veterinary surgeon

If you are outside Australia

The following people can certify copies of the originals:

- consular staff at an Australia Embassy, High Commission or Consulate
- a public notary or other person authorised to administer an oath or affirmation or to authenticate documents in the country you are visiting or living in.

The professions listed under **If you are in Australia** can only certify documents outside Australia if they work or are registered in Australia. Where your documents are certified outside Australia, the certifier must quote their registration number or the relevant law that qualifies them to authenticate your documents.

Samantha Sample has provided a copy of her identification that includes her **signature, full name, date of birth** and current residential address.

The authorised person has sighted the original identification and confirmed that the copy is a true copy.

Details for the authorised person to include are full name, address, qualification, registration number (if applicable), date and signature.



If you are providing a certified copy of your driver's licence, please ensure this copy contains the card number which may be located on the back of your card.

Driver Licence

Samantha SAMPLE Card Number 2 123 456 789

123 ANY ST
SUBURB NSW 2000

12345678
Licence Class A
Conditions S

Signature

Date of Birth 01 JAN 1980 Expiry 01 JAN 2025

I certify that this document is a true copy of the original.

K Anderson

Name: Kate Anderson
Address: 6 Some St Suburb NSW 2000
Qualification: JP
Registration no: 123456
Date: 11 October 2021

Detailed information on beneficiary nominations and their differences

You can choose what happens to your Tailored Super Plan if you die. Your death benefit nomination options are:

- a non-binding nomination; or
- a binding nomination (lapsing); or
- a non-lapsing nomination.

Non-binding nomination

A non-binding nomination records your beneficiary preferences but the Trustee has the final decision about the distribution of your benefit.

Binding nomination (lapsing)

If you make this type of nomination(s), the Trustee is bound to pay the percentage of your account balance specified, provided your binding nomination is current and valid at the time of your death. Please note that special conditions apply in order for your binding nomination(s) to be valid. These include:

- A binding nomination must be witnessed and signed on the same day by two persons over age 18 who are NOT your nominated beneficiaries for this investment;
- A binding nomination is only valid for 3 years from the date it became effective, after which time it lapses. After that time, you must provide a new nomination to bind the Trustee;
- Your nominated beneficiary must survive you; and
- If you nominate a beneficiary other than your Estate, that person must be a dependant at the time of your death.

Non-lapsing nominations

You must be at least 18 years old to lodge a non-lapsing nomination. A non-lapsing nomination is a request by you to the Trustee to pay the percentages of your account balance specified in the nomination to your nominated beneficiaries. If the Trustee consents to the nomination and it's valid at the time of your death, we're bound to pay your death benefit to your nominated dependents and/or legal personal representative. A non-lapsing nomination does not need to be renewed, so it's important to review your nomination regularly to ensure that it is still appropriate for you.

Refer to the Tailored Super Plan PDS for further information.

How to make after-tax (non-employer) super contribution payments

If you'd like to make a contribution to your Tailored Super Plan, please see details below.

Electronic Funds Transfer (EFT)

To transfer money via EFT please use the following details and send an advice to dirdep@aware.com.au, either the day before the payment is made or the day the deposit is credited to the Aware Super bank account.

This advice must include the following information:

- Contact details should Aware Super require to contact you to clarify any matters
- Your full name
- Your Aware Super client code
- A breakdown of the contributions into the following categories:
 - Voluntary after tax contributions
 - Eligible spouse contributions.

EFT Individual Direct Credit	Bank Account Name	Super Applications Account
	BSB Number	032-000
	Bank Account Number	448266
	Reference	Client Code & Surname

BPAY®



BPAY® details are specific to each account, the BPAY® details for your account will be available from the secure website once your account has been created.

Cheque

To submit contributions by cheque (made payable to Aware Super), you'll need to send the cheque, together with an advice of the non-employer contribution, to:

Client Administration Solutions – Aware Super
GPO Box 5336
SYDNEY NSW 2001

Direct Debit Service Agreement

Tailored Super Plan



This Direct Debit Request Service Agreement ("Agreement") sets out the terms and conditions which apply when you set up a direct debit with us ("Direct Debit").

For the purposes of this agreement, references to 'we' or 'us' mean the following:

- to the extent that the Agreement relates to an interest in the Aware Super Pty Ltd (ABN 11 118 202 672) as Trustee of Aware Super;
- to the extent that the Agreement relates to a unitholding in any of the managed investment schemes collectively referred to as the StatePlus Investment Funds: State Super Financial Services Australia Limited (86 003 742 756) as the responsible entity of the relevant managed investment scheme.

1. Our commitment to you

- a) If we make any material change to the terms of the Direct Debit arrangements, we will give you at least 14 days written notice of these changes.
- b) We will keep information relating to your nominated Financial Institution account ("Nominated Account") confidential, except where required for the purposes of conducting Direct Debits with your Financial Institution or providing information to the Financial Institution in connection with a claim made on us relating to an alleged incorrect debit.
- c) For a Regular Savings Plan Direct Debits will be processed by us (or by an entity appointed by us to process such transactions) on the nominated day(s) ("Due Date"). For any other deposit request Direct Debits will be processed on the day the request is authorised by you ("Process Date"). Where the Due Date or Process Date is not a business day, the Direct Debits will be processed on the next business day. As it is not certain that your Nominated Account will be debited on the same day the Direct Debit is processed, you should contact your Financial Institution directly to check when your Nominated Account will be debited.
- d) The amount debited will be invested into your account in the Investment Fund, in accordance with the most recent investment instructions received from you.

2. Your commitment to us

It is your responsibility to:

- a) Ensure that your Nominated Account can accept direct debits, as direct debits are not available on all types of accounts. You should contact your Financial Institution if you are uncertain whether your Nominated Account can accept direct debits.
- b) Ensure there are sufficient cleared funds available in the Nominated Account to meet each Direct Debit on the Due Date.
- c) Advise us immediately if the Nominated Account is transferred or closed or the account details change.
- d) Ensure that all account holders on the Nominated Account sign the form.
- e) Meet any Financial Institution charges resulting from the use of the Direct Debit system.

3. Your rights

- a) You may alter the Direct Debit arrangements at any time by telling us in writing. We must receive your written notification at least 5 business days before the Due Date, for any of the following:
 - stopping an individual Direct Debit
 - deferring a Direct Debit
 - suspending future Direct Debits
 - altering the DDR Schedule
 - cancelling the Direct Debits completely.
- b) Where you consider that a Direct Debit on your Nominated Account has been initiated incorrectly, you should immediately contact us.

4. Other information

- a) The details of your Direct Debit arrangements are contained in **Section 2 – Funding your Tailored Super Plan**, on page 2 of this agreement. You should check these details against a recent statement from your nominated Financial Institution to ensure they are correct.
- b) We reserve the right to cancel Direct Debit arrangements if two consecutive Direct Debits are dishonoured by your Financial Institution. If this occurs, we will contact you to arrange an alternate payment method which is suitable to you and us.
- c) We reserve the right to cancel or amend the terms of this Agreement at any time by giving you 14 days written notice.

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