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PRODUCT DISCLOSURE STATEMENT

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Please Read

1. This Product Disclosure Statement (PDS) is a summary of significant information you need to consider before making a decision about the Future Super Fund. It includes references to important information that forms part of the PDS and is included in the Additional Information Booklet and the Insurance Guide. The Additional Information Booklet and the Insurance Guide can be found on our website at www.futuresuper.com.au or by contacting us on 1300 658 422.
2. The information in this PDS is general information only and does not take account of your personal financial objectives, situation or needs. You should obtain financial advice that is tailored to your personal circumstances before making a decision about Future Super.
3. The information in this PDS is current at the date of issue, however it is subject to change from time to time. The Trustee reserves the right to update information that is not materially adverse at any time. You may request a free paper copy or electronic copy of this PDS and any updated information by going to our website or calling us on 1300 658 422.
4. This PDS can only be used by people receiving it (including electronically) in Australia. Applications for membership of Future Super from outside Australia will not be accepted.
5. Interests in Future Super are issued by Diversa Trustees Limited (ABN 49 006 421 638; AFSL 235153; RSE Licence L0000635) ("the Trustee" or "we") as trustee of the Future Super Fund (ABN 45 960 194 277; RSE Registration R1072914) ("the Fund" or "Future Super"). The Fund is administered by OneVue Super Services Pty Limited (ABN 74 006 877 872; AFSL 246883) ("the Administrator"). Insurance cover is provided to eligible members by AIA Australia Limited (ABN 79 004 837 861; AFSL 230043) ("the Insurer").
6. The founder, promoter and investment manager of the Fund is Future Super Investment Services Pty Ltd (ABN 55 621 040 702; AFS Representative No. 001271441) ("the Promoter" and "the Investment Manager"), which is a Corporate Authorised Representative of Future Superannuation Holdings Pty Ltd (ABN 90 167 800 580; AFSL 482684).
7. The Trustee does not in any way endorse, warrant or accept responsibility for any services provided by the Promoter in its own right or directly to members or prospective members. In this document, "we" means Diversa Trustees Limited, as trustee for Future Super.

Section 1: About the Future Super Fund

Future Super is a superannuation fund that invests with the mission to create a prosperous future free from climate change and inequality. We invest ethically to deliver competitive returns and environmental impact, so your future is as secure as your retirement.

Choosing Future Super

Future Super is a choice fund, which means we are unable to accept default members. To become a member of Future Super you may join via our Online Join Form or complete the paper Application Form and submit it to us. You can only have one accumulation account open with the Fund at any time.

Future Super offers members a choice of three investment options – Balanced Index, Balanced Impact and Renewables Plus Growth. You must make an investment selection at the time of joining. You may change your selected option at any time through the Online Member Account at www.futuresuper.com.au.

Additional information about our investment options and any other documents that must be disclosed in accordance with superannuation law is available on our website at www.futuresuper.com.au. To access information regarding the Trustee, including the policies that the Trustee must make available to members such as executive remuneration disclosure and any other document that must be disclosed under the Superannuation Industry (Supervision) Regulations 1994 (Cth), please visit www.diversa.com.au/trustee/governance.

Section 2: How super works

Superannuation is a way to save for your retirement that is, in part, compulsory. The Government provides incentives like tax concessions to encourage you to save. Because superannuation is taxed differently to other investments, adding to your super can be a great way to grow your wealth for a better retirement.

It's Your Choice

Generally, your employer must make regular compulsory contributions to your superannuation fund, known as Superannuation Guarantee (SG) contributions. Most people can choose the super fund to receive these contributions; it's called having a "Choice of Fund". Contact your employer to check whether you can make a Choice of Fund. If you haven't exercised Choice of Fund in the past, it's possible that you might have had a new super account created for you each time you've joined a new employer, even if you already had an existing super account.

To stop the creation of multiple super accounts the Government has introduced a system whereby your existing super fund is 'stapled' to you when you change jobs. This means that when you start a new job, your employer will pay SG contributions to the same fund you had at your last job, unless you take action to make a change. Your employer obtains information about your existing super fund from the ATO. If you have never had a super account before you will need to choose one, or your employer will create an account for you with their default fund.

It's important you take an interest in your super and help it grow into a healthy retirement nest egg. More general information on choice and stapling is available from the ATO's website.

Contributing to Super

Contribution types available to Future Super members are:

- Employer contributions
- Salary sacrifice (voluntary and before-tax)
- Personal contributions (voluntary and after-tax)

- Rollovers (transferring from another super fund into your Future Super account)
- Spouse contributions

Annual limits apply to the amount of contributions that can be paid into your super fund – both from your employer and personally. Further information is provided in the Additional Information Booklet available at www.futuresuper.com.au or by calling us on 1300 658 422.

Withdrawing from Super

Superannuation is intended to provide for your retirement. You cannot access your super until you reach your preservation age or meet another condition of release. Once you reach age 60 and permanently retire, your money can be taken out of super tax-free as a pension income stream or a lump sum.

What's my preservation age?

Date of Birth	Benefits Preserved Until You Reach The Age Of
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 and after	60

You should read the important information about how superannuation works before making a decision. For more information, read Section 1 of the Additional Information Booklet available at www.futuresuper.com.au or call 1300 658 422. You should also visit the How Super Works section of ASIC's website www.moneysmart.gov.au. The information relating to how superannuation works may change between the time you read this PDS and the day you acquire this product.

Section 3: Benefits of investing with Future Super

Smart Investment Philosophy

Our investment managers have a history of competitive performance, and we manage risk for members by investing with a clear set of values.

Our investment philosophy values companies that excel at looking after people and the environment, because they are also likely to perform better financially over the long-term.

Transparency

Members of Future Super can access information on every investment we hold at www.futuresuper.com.au/investments.

We are committed to making super easier for people to understand and engage with because active ownership benefits everyone. We seek new ways to inform, connect and engage with our members on the issues that matter.

No Fossil Fuels

Future Super members know that their money is not invested in companies that mine, extract, burn or distribute fossil fuels or

which provide significant services or finance to fossil fuel projects.

Leading Customer Service

Future Super manages customer service in house, so when you speak to us, you're really speaking to us.

Ethical Money

Future Super has the highest quality ethical screens in the industry and is 100% fossil fuel free. Members can be confident that their super is invested in ethical portfolios that target competitive long-term returns.

Other Features

- An Online Member Account with access at any time to your account to view your balance and make changes to your super.
- A variety of investment options with different impact and financial goals.
- Optional insurance with premiums paid out of your super.

Owning Real Impact

Future Super's investment portfolio actively builds a safer and cleaner future. Our expertise in finding profitable assets that create environmental and social improvement gives members the chance to contribute to a better future whilst saving for retirement.

Future Super's Balanced Impact and Renewables Plus Growth investment options have the highest allocation to impact assets of all Australian super fund investment options. This means that they invest in projects and funds designed to produce positive change in the world as well as provide good financial return.

You should read the important information about the benefits of investing with Future Super before making a decision. For more information, read Section 2 of the Additional Information Booklet available at www.futuresuper.com.au or call 1300 658 422. The information relating to the benefits of investing with Future Super may change between the time you read this PDS and the day you acquire this product

Section 4: Risks of super

Superannuation, like all investments, carries risks. Future Super invests in different types of assets, including Australian shares, International shares, property, alternative assets and fixed interest. Different asset classes have different levels of risk. Assets with the highest long-term returns may also carry the highest level of short-term risk.

IMPORTANT: The appropriate level of risk for you will depend on a range of factors including your age, your investment timeframe, your risk tolerance and what other investments you hold and how they are invested. You should assess your personal situation carefully before making an investment decision.

How these risks affect you will depend on a range of factors including: your age, your investment timeframe, your risk tolerance, what other investments you hold, and how they are invested. You should assess your personal position carefully before making an investment decision.

Risks you should understand when considering your super investment:

- The value of your investment will fluctuate;
- The level of investment returns will vary and future returns may differ from past returns;
- Returns are not guaranteed; you may lose some or all of your money;

- The amount of your super benefit at retirement (including contributions and returns) may not be enough to provide adequately for your retirement; and
- Superannuation laws may change in the future.

The significant risks associated with this product include investment risks arising from:

- Changes in the economic and political climate;
- Changes in government policies and superannuation laws;
- Changes in interest rates;
- The use of derivatives;
- Inadequate diversification;
- Investment decisions made by the Investment Manager or external fund managers; and
- Changes in company operations or philosophy may cause temporary ethical non-compliance in your investments

You should read the important information about the risks of investing with Future Super before making a decision. For more information, read Section 3 of the Additional Information Booklet available at www.futuresuper.com.au or call 1300 658 422. The information relating to the risks of investing with Future Super may change between the time you read this PDS and the day when you acquire this product.

Section 5: How Future Super invests your money

This PDS offers a summary of how your money will be invested in the **Future Super Balanced Index investment option**. For details on the other investment options please see the Additional Information Booklet available at www.futuresuper.com.au or call 1300 658 422.

Choosing your Investment Strategy

Future Super offers members a choice of three investment options which consider the environment, social issues, ethical issues and labour standards in the investment process and the ongoing management of investments: Future Super Balanced Index, Future Super Balanced Impact and Future Super Renewables Plus Growth.

If you do not choose an investment option, if your instruction is not clear to the Trustee, or if your allocation does not equal 100% to one investment option, and we are unable to clarify your instructions, your application to join Future Super will not be accepted. You may change your selected option at any time through the Online Member Account at www.futuresuper.com.au.

WARNING: When choosing your investment option, it is important to consider the likely investment return and risk, and to select an option that best suits your age, investment timeframe, risk tolerance, and where other parts of your wealth are invested.

Future Super Balanced Index - Investment Strategy

Investment Return Objective

CPI + 2.50% per annum over rolling ten-year periods (after fees and taxes).

Investment Strategy

The option aims to invest in a diverse mix of assets with the majority in the growth assets such as shares, and a modest investment in defensive assets such as cash and fixed interest. The option's exposure to these asset classes will be obtained primarily by holding assets directly, including Exchange Traded Funds. This option targets investments that are ethically screened and have zero exposure to fossil fuels. Where possible the exposures will be managed based on a series of rules-based models (Indexes). This option aims to provide investors with the highest possible returns consistent with a 'balanced' investment strategy. Specific allocations may vary but the Fund will retain a broad 70/30 split between growth and income assets and a bias toward Australian assets.

Asset Classes and Benchmark Allocations	Benchmark (%)	Minimum (%)	Maximum (%)
Cash	5.0	2.0	20.0
Australian Fixed Interest	25.0	15.0	45.0
International Fixed Interest	0.0	0.0	15.0
Defensive Alternatives	0.0	0.0	5.0
Defensive	30.0		
Australian Shares*	35.0	20.0	45.0
International Shares*	35.0	20.0	45.0
Growth Alternatives	0.0	0.0	5.0
Growth	70.0		
Total	100.0		

Suitability

Future Super Balanced Index investment strategy is suitable for members comfortable with accepting short-term market/performance volatility in order to achieve higher long-term returns. This product is intended for everyday Australians who want to shift their retirement savings away from companies and activities which are harmful to the environment and society.

Recommended Minimum Investment Timeframe

Minimum 4 - 6 years

Risk Level†

Risk Band 7: Very High (6 or more estimated negative annual returns over any 20-year period).

Performance and Portfolio Information

We may make changes to Future Super from time to time, including changes to the investment options and the types of assets they hold. We will notify members of these changes. You can also keep up to date with Future Super's unit price, performance and portfolio holdings at www.futuresuper.com.au.

* Includes property securities and real estate investment trusts (REITs).

† Based on the Standard Risk Measure, which allows you to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period.

There may be periods where uncertainty occurs in investment markets. In these situations, strategic action may need to be taken to make changes to the underlying allocation of assets or investment categories. Any decision taken will depend on the length of time the uncertainty is expected to persist. In uncertain periods for investment markets, we make seek the advice or recommendation of the Investment Manager or external fund managers.

Ethical Investment Overview

Future Super is designed to provide members with a way of building their retirement savings in a way that also seeks to reduce climate change and inequality. Future Super's values are taken into account in the selection, retention, or realisation of all investments, as well as in our investor stewardship activities. For more information see the Additional Information Booklet available at www.futuresuper.com.au or contact 1300 658 422.

We Avoid

Investment in activities and industries harmful to society or the environment.

E.g., No fossil fuels.

We Seek

Financially sound investments which support a transition to a sustainable economy and environment.

E.g., Clean energy.

We Avoid

Investment in industries or companies that engage in exploitation or predatory practices.

E.g., No gambling.

We Seek

Financially sound investments which promote equitable healthcare, education and society.

E.g., Disability housing.

We Avoid

Investment in industries that create harmful or addictive goods and services.

E.g., no weapons.

We Engage

In stewardship to guide responsible corporate action on environmental, social and governance issues.

You should read the important information about investments with Future Super before making a decision. For more information, read Section 4 of the Additional Information Booklet available at www.futuresuper.com.au or call 1300 658 422. The information relating to investments with Future Super may change between the time you read this PDS and the day when you acquire this product

Section 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.

‡ This text is required by legislation. Future Super's fees are not negotiable.

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 has a superannuation calculator to help you check out different fee options (moneysmart.gov.au/how-super-works/superannuation-calculator).

Fees and Costs

You should read all the information about fees and costs because it is important to understand their impact on your investment. The following table sets out the fees and costs for an investment in the Future Super Balanced Index investment option. These fees and costs can be deducted directly from your account balance, from the calculation of the option's investment return before it is allocated to your account, or from the Fund's assets as a whole. The fees quoted in this section are inclusive of GST. Entry fees and exit fees cannot be charged. For a list of definitions relating to fees, please refer to section 5 of the Additional Information Booklet available at www.futuresuper.com.au or the fee definition FAQ at www.futuresuper.com.au.

WARNING: If you consult a financial adviser, additional fees may be payable to the adviser. You should refer to the adviser's Statement of Advice for details.

Future Super Balanced Index – Fees and Costs

Type of Fee [§]	Amount	How and When Paid
Investment fee ^{**}	0.200% p.a.	Deducted from investment earnings before the unit price is determined; accrued and paid in arrears. ^{††} This fee is not deducted directly from your account.
Administration fees ^{**}	\$60.00 flat fee p.a. (\$1.15 per week) ^{††} + 0.504% p.a.	Deducted directly from your account balance monthly, payable in arrears. The percentage-based fee is accrued and reflected in the unit price when the unit price is calculated and paid in arrears. ^{††} This component of the administration fee is not deducted directly from your account.
Buy-sell spread ^{§§}	0.070% buy 0.070% sell	Taken into account when the unit prices for transactions for payments in and benefit payments/transfers out and other deductions are calculated. ^{§§} This

[§] This information relates to the financial year 1 July 2021 to 30 June 2022.

^{**} If your account balance is less than \$6,000 at the end of the financial year (30 June), the total combined amount of investment fees, administration fees and indirect costs charged to you is capped at 3% of your account balance. Any amount in excess of that cap must be refunded to your account.

^{††} Unit prices are calculated every business day.

^{††} The flat \$60.00 per annum Administration Fee is not charged when a member's balance is lower than \$6,000.

^{§§} The buy-sell spread is a mechanism to recover transaction costs incurred by the Trustee in relation to the purchase or sale of assets for Future Super when monies move into, or out of, an investment option in Future Super.

		fee is not deducted directly from your account.
Switching fee	Nil	N/A – Future Super does not charge switching fees.
Advice fee relating to all members in the investment option	Nil	N/A – Future Super does not provide or charge for advice.
Other fees and costs ^{***}	Varies	Other fees and costs may apply. Refer to the “Additional Explanation of Fees and Costs” in the Additional Information Booklet for more detailed information.
Indirect cost ratio ^{**} , ^{†††}	0.131% p.a.	Deducted from the investment returns of the underlying investments. ^{†††} This fee is not deducted directly from your account.

^{***} Other fees, such as activity fees and insurance fees, may also be charged, but these will depend on the nature of the activity or insurance chosen by you. Refer to the Additional Information Booklet available at www.futuresuper.com.au for more information. Taxes, insurance fees and other costs relating to insurance are set out in sections 7 and 8 of this PDS.

^{†††} The Indirect Cost Ratio (ICR) is the estimated indirect cost of underlying investments in each investment option. The ICR is inclusive of external management costs, transactional and operational costs and if and where applicable, performance-related fees. The ICR shown is the estimated cost incurred for the 12 months ended 30 June 2022 based on information provided by the underlying fund managers. The ICR is included in the unit price of each investment option and actual costs may vary depending on the investment option you choose. If actual costs vary considerably from this estimate, the estimate will be updated.

Example of Annual Fees and Costs

This table gives an example of how the fees and costs 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 – Future Super Balanced Index^{†††}		Balance of \$50,000
Investment fee	0.200% p.a.	For every \$50,000 you have invested in the Future Super Balanced Index investment option, you will be charged \$100.00 each year.
PLUS, Administration fees	\$60.00 flat fee p.a. (\$1.15 per week) + 0.504% p.a.	And, you will be charged \$312 in administration fees.
PLUS, Indirect costs for the superannuation product	0.131% p.a.	And, indirect costs of \$65.50 will be deducted from your investment.
EQUALS cost of the product		If your balance was \$50,000 then for that year you will be charged fees of \$477.50 for the superannuation product.

We can change the amount or level of fees and costs without your consent. Any material increases in fees must be notified to you at least 30 days in advance of the fee increase taking effect. We recommend that you regularly check the Fund's website www.futuresuper.com.au for the latest fees and costs information.

You should read the important information about fees and costs with Future Super before making a decision. For more information, read Section 5 of the Additional Information Booklet available at www.futuresuper.com.au or call 1300 658 422. The information relating to fees and costs may change between the time you read this PDS and the day when you acquire this product.

^{†††} This information relates to the financial year 1 July 2022 to 30 June 2023. Additional fees may apply.

^{§§§} This information relates to the financial year 1 July 2022 to 30 June 2023.

^{****} If you have more than one super account, all concessional contributions made to all of your accounts are added together and counted towards your concessional contributions cap, and all non-concessional contributions made to all of your accounts are added together and counted towards your non-concessional contributions cap.

^{††††} If your Total Superannuation Balance is less than \$500,000 on 30 June of the previous financial year, you may be entitled to start accumulating the unused portion of your concessional contribution caps from previous years (up to 5 years' worth) and make additional concessional contributions into your super account without having to pay extra tax. For more information, see the Additional Information Booklet available at www.vervesuper.com.au.

Section 7: How super is taxed

This section provides a summary of the significant tax information relating to super. It is based on the laws that apply on the date this PDS is issued. The information provided is general in nature and we recommend that you seek advice from a professional adviser to determine your personal obligations before making a decision.

Superannuation may be taxed at three distinct phases: When contributions are made to your account; on earnings that are generated for or by the superannuation fund; and when withdrawals are made from your account.

Tax on Contributions to Your Super Account^{§§§}

In cases where tax is deducted from your superannuation contributions or your account balance, it is forwarded by us to the ATO.

Type of Contribution	Contribution Cap ^{****}	Tax Rate
Concessional (before-tax contributions) <i>E.g., employer contributions, salary sacrifice contributions, contributions split with your spouse, contributions by those who are substantially self-employed, personal contributions claimed as a tax deduction.</i>	\$27,500 per annum Higher if you have unused carry-forward concessional contributions and your total superannuation balance is less than \$500,000. ^{††††}	15% ^{††††} - Higher if you are classified as a high-income earner. [^] If the contribution cap is exceeded, the excess contributions are included as taxable income and taxed at the marginal tax rate plus the Medicare levy.
Non-Concessional (after-tax contributions) <i>E.g., personal contributions (not claimed as a tax deduction), spouse contributions.</i>	\$110,000 per annum (Higher if you're participating in the bring-forward arrangements). ^{§§§§} Nil – if your total superannuation balance exceeds \$1.7 million.	Nil - If the contribution cap is exceeded, you can choose to withdraw the excess contributions and any earnings. The earnings are then included in your income tax assessment and taxed at your marginal rate. 15% - if you claim a tax deduction. ^{*****} If you don't withdraw the earnings, the excess is taxed at the

^{††††} Those earning over \$250,000 p.a. are required to pay contributions tax of 30%, while those earning less than \$37,000 p.a. may be eligible to receive the low-income super tax offset (LISTO) on the 15% contributions tax, provided we have your tax file number on record.

^{§§§§} If you are under 75 years of age, you may be eligible to make non-concessional contributions of up to three times the annual non-concessional contributions cap in a single year. For more information, see the Additional Information Booklet available at www.vervesuper.com.au.

^{*****} If you are eligible to claim a tax deduction on personal contributions, these contributions will be taxed at 15%. If you intend to claim a tax deduction for your personal contributions you must complete and lodge the ATO's Notice of intent to claim or vary a deduction for personal super contributions form (NAT 71121) by the date you lodge your tax return, the end of the financial year after the contribution was made, or before you withdraw your super from Verve Super (whichever date is earlier). For more information and to download the form, visit ato.gov.au/super.

top marginal rate plus the Medicare levy.

Tax on Insured Benefits

Type of Benefit	Tax Rate
Death benefit	Lump sum death benefits paid out to dependants (as defined for tax purposes) are tax free. If paid to a non-dependant, the benefit may be taxed at between 15-30%..
Total and Permanent Disablement benefit	Total and Permanent Disablement benefits are taxed at different rates, depending on your age when you were disabled.
Income Protection benefit	The benefits paid under Income Protection cover are paid as taxable income, similar to salary or wages. Any payments will be made once PAYG tax has been deducted.

WARNING: There will be taxation consequences if the applicable contribution caps are exceeded.

Tax on Investment Earnings

Investment earnings are generally taxed at 15%, however the rate may be lower due to tax credits or other tax rebates. This tax is calculated and deducted before investment returns are applied to your super account. In cases where any tax is deducted from your superannuation contributions or balance, it is forwarded by us to the ATO.

WARNING: You should provide your TFN when acquiring this product. If we don't hold your TFN then: higher tax will be applied to your concessional contributions; we cannot accept personal contributions for you; the tax on superannuation benefits may be higher; and it may be more difficult to locate any lost super or consolidate your accounts. Further information on the taxation of superannuation benefits can be obtained by calling the Australian Taxation Office on 13 10 20 or by visiting their website at www.ato.gov.au/super.

You should read the important information about how super is taxed before making a decision. For more information, read Section 6 of the Additional Information Booklet available at www.futuresuper.com.au or call 1300 658 422. The information relating to how super is taxed may change between the time you read this PDS and the day when you acquire this product.

Tax on Withdrawals as a Lump Sum from your Super Account^{††††}

Age	Component and Tax Treatment for Withdrawals
Age 60 or over	No tax incurred on withdrawals
Preservation age (generally age 55) to age 59	<ul style="list-style-type: none">• Tax free component* does not incur tax• Taxable component**• The first \$230,000*** is nil• The amount above \$230,000*** is taxed at 15% (plus Medicare levy)
Less than preservation age	Tax free component* does not incur tax Taxable component** taxed at your marginal rate or 20% (plus Medicare levy), whichever is lower.

Section 8: Insurance in your super

This section provides a summary of the different types of insurance cover that, subject to meeting eligibility requirements, you may be able to access as a member of Future Super. You should refer to the Insurance Guide available at www.futuresuper.com.au or contact us on 1300 658 422 for full details.

Type of Insurance	Description of Insurance ^{††††}
Death cover	A lump sum benefit is payable in the event of your death or terminal illness diagnosis. You can advise the Trustee of the person you would like to receive your death benefit if you die through a non-lapsing binding or a non-binding nomination.
Death and Total and Permanent Disablement (TPD) cover	A lump sum is payable in the event you become totally and permanently disabled.
Income Protection cover	A regular monthly income is payable should you be unable to work due to illness or injury.

There are costs associated with insurance cover. Different premium rates apply to different types of cover based on your personal circumstances including your age, gender, occupation, health status and the amount of cover you elect to hold. You are responsible for paying the insurance costs. Insurance premiums, calculated in accordance with the relevant insurance premium table, and considering any loadings which may apply specifically to you, are deducted from your account monthly and may be adjusted for any changes to your cover during a financial year. We remit premiums to the Insurer monthly.

^{††††} The low-rate cap amount is the limit set on the amount of taxable components of a lump sum that can receive a lower rate of tax. It only applies to members in this age group. The figure here is applicable for the 2022/2023 financial year. The threshold may be indexed in line with average weekly earnings each year in \$5,000 increments.

^{††††} Subject to acceptance of your claim by the Insurer.

Insurance cover only commences if you meet the eligibility criteria, and the Insurer has accepted your application. Insurance cover ceases in certain circumstances, including when your maximum insurable age is reached, there is insufficient money in your account to pay for cover, or your account is deemed to have been inactive for 16 consecutive months and you have not elected to maintain cover despite inactivity. If your insurance ceases for any reason and you later decide you want to recommence cover, you will need to apply and be accepted by the Insurer. Eligible members can obtain insurance cover by transferring existing cover held within another super fund when rolling over to Future Super under transfer terms acceptable to the Insurer. The Insurance Transfer form is available by contacting us on 1300 658 422.

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

You should read the important information about insurance (including when cover starts and ends, eligibility criteria for commencement of cover and payment of insured benefits, the level and types of cover available, premium costs, exclusions, and other important terms and conditions) before making a decision. For more information, read the Insurance Guide available at www.futuresuper.com.au or call 1300 658 422. The information relating to insurance may change between the time you read this PDS and the day when you acquire this product.

Section 9: How to open an account

There are just 3 easy steps to opening a Future Super account:

1. GET INFORMED

- + Read and understand the PDS
- + Seek financial advice

2. FILL YOUR DETAILS

- + Have your Tax File Number ready
- + Complete the Join Form

3. SET UP CONTRIBUTIONS

- + Notify your employer
- + Log in to your account

Cooling Off Period

A 14-day cooling off period applies for all new members. You should read the important information about Future Super's cooling off period before making a decision. Read the Additional Information Booklet available at www.futuresuper.com.au or call 1300 658 422.

Respecting your Privacy

Protecting your personal information is important to us. Our Privacy Policy outlines the type of information we will keep about you. It explains how we and any organisation we appoint to provide services to you on our behalf will use and store this information. For more information about our Privacy Policy, visit www.futuresuper.com.au/privacy.

Enquiries and Complaints

Superannuation legislation requires us to have arrangements in place for you to make enquiries or complaints about the

operation or management of the Fund. The arrangements that we have established are:

- Enquiries can be made by telephone to 1300 658 422 or in writing to info@futuresuper.com.au.
- A complaint can be made verbally or in writing. Please address your complaint to The Complaints Officer, Future Super, PO Box 1282, Albury, NSW 2640 or send electronically to info@futuresuper.com.au.

The receipt of complaints will be acknowledged by the Fund. The complaint will be investigated, and action initiated to resolve the matter. A written response will be made as soon as possible but within the timeframes prescribed by superannuation legislation.

The Complaints Officer will investigate your complaint and write to inform you of the results of that investigation no later than 45 calendar days after receiving your complaint (unless the complaint relates to a death benefit distribution, in which case the Complaints Officer will respond no later than 90 calendar days after the expiry of the 28 calendar day period for objecting to a proposed death benefit distribution).

For any complaint that is unable to be resolved to your satisfaction, or if you do not receive a response within the legislative timeframes (45 days from the date of making your complaint where the complaint was made on or after 5 October 2021 and 90 days for complaints received prior to 5 October 2021 and for any complaint relating to a death benefit), the government has established an independent body, the Australian Financial Complaints Authority (AFCA).

AFCA's contact details are:

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Complaints may be submitted by both current and former members, and their beneficiaries, and will largely be dealt with by correspondence. AFCA can deal with complaints that relate to a decision or a failure to decide by a trustee or a person acting for a trustee, in relation to a particular individual. AFCA cannot deal with certain complaints, for example, complaints about the management of a fund as a whole.