

Application form

Important

This Application Form is for investment in the Australian Ethical Retail Superannuation Fund (Australian Ethical Super) and must not be circulated or distributed uncompleted unless accompanied by a copy of the latest Financial Services Guide (FSG) and Product Disclosure Statement (PDS), which contains information relevant to investing in the Super Fund. You can download a current PDS and related disclosure documentation (Additional Information Booklet(s) and Insurance Guide) at australianethical.com.au/super/pds

Please use **BLOCK LETTERS** and **black ink**.

Send your completed form to:

Australian Ethical Super, Locked Bag 20013, Melbourne VIC 3001

Email:

Step 1: Personal details

Title

Mr

Mrs

Ms

Miss

Other, please specify

Full given name(s)

Date of birth

D	D	M	M	Y	Y	Y	Y
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Surname

Email*

Mobile Phone

Home Phone

Work Phone

Sex

Male

Female

We need to collect information about the chromosomal sex at birth of our members because this affects the overall cost of default group insurance cover which is automatically available to all members of the Fund. We understand sex at birth is different to gender identity.

*By providing my email and mobile number, I agree to be notified of and receive important disclosure documents and member communications electronically (which may include email, SMS, a link to a website, an application or other online channels). You can change your communications preferences in client access on our website, or by calling us.

Residential address (PO Box is NOT acceptable)

Street number and name

Suburb

State

Postcode

Country

Postal address (If different to residential address)

Street number and name

Suburb

State

Postcode

Country

Step 1: Personal details continued...

Tax File Number (TFN)

Tax File Number

Under the Superannuation Industry (Supervision) Act 1993, Australian Ethical Super is authorised to collect, use and disclose your tax file number (TFN). The Trustee of Australian Ethical Super may disclose your TFN to another super provider, when your benefits are being transferred, unless you request the Trustee in writing that your TFN not be disclosed to any other super provider. Declining to quote your TFN to the trustee is not an offence. However giving your TFN to your super fund will have the following advantages:

- Australian Ethical Super will be able to accept all permitted types of contributions to your account(s);
- other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your super and benefit payments when you start drawing down your super benefits;
- it will make it much easier to find different super accounts in your name so that you receive all your super benefits when you retire;
- the Trustee will be able to use the ATO SuperTICK service to verify your TFN, name and date of birth; and upon your request, the Trustee will be able to find and consolidate your other super into your Australian Ethical Super account using the ATO's Super Match service

Step 2: Selecting your investment options

Select your preferred investment option or spread of options. You can make changes in your member portal at any time once your account is set up.

If no selection is made your super will be invested in the Balanced (accumulation) option.

Options	Percentage*
Defensive	
Conservative	
Balanced	
Advocacy	
Growth	
Australian Shares	
International Shares	
TOTAL	100%

*Ensure that your investment selections total 100% and that each option is in whole percentages.

Step 3: Declaration

By completing the Application Form I declare that:

My application is lawful because

- All the details I have provided for this application are true and correct.
- I received and accepted this offer in Australia.

I have made an informed decision because

- I have read the PDS to which this application applies.
- If I have received the PDS from the internet or by other electronic means, I have received the entire document.

I am responsible for my decision to make this application, and

- I acknowledge that no representation has been made to me by or on behalf of Australian Ethical other than those contained in the PDS.
- I am not making this application because of an unsolicited meeting with or phone call from another person.

I am aware that Australian Ethical Super will have records of my personal information, and consent to my information being used and/or disclosed to:

- administer my investment;
- provide information to me;
- conduct market research and analysis;
- develop products;
- meet regulatory obligations;
- inform the licensee or adviser I have indicated on the Application Form, until I notify you otherwise.*

*Our [Privacy Collection Notice \(Super\)](#) available online outlines more information on how we collect, secure, use and disclose your personal information.

Providing my TFN

- If I have provided my TFN at Step 1, I declare that I have read the important information about my tax file number and consent to providing my TFN for the legal purposes stated, including finding and amalgamating my superannuation benefits, providing information to the ATO, and providing information to another superannuation fund if I transfer my benefits.

Payments to my nominated financial adviser

- If this application is made through a financial adviser, and I have authorised the adviser to receive payment by way of an adviser service fee, I understand this fee will be deducted from my investment. Please complete the adviser services form if you would like to nominate a third party information authority and/or adviser service fee.

I am authorised to sign this application form because

- If this application is signed by me under a Power of Attorney, I declare that I have not received notice of revocation of that power and I hereby supply a certified copy of the Power of Attorney.

I have read all the terms and conditions contained in the Product Disclosure Statement and, in particular

- I agree to the offer contained in the PDS and to be bound by the provisions of the Trust Deed that governs Australian Ethical Super.
- I understand that Australian Ethical has the right to reject any applications, switches or regular contributions.
- I understand that by electing to use the phone and/or email facilities, I agree that Australian Ethical will not be responsible to me for any fraudulently completed, incorrect or incomplete communications and that Australian Ethical will not compensate me for my losses. I also release and indemnify Australian Ethical against any liabilities whatsoever arising out of Australian Ethical acting on any communications received by phone or email.
- I understand the nature of risk attached to the investments I am applying for and acknowledge that neither Australian Ethical, nor the Trustee of the Fund guarantee a return of capital or the performance of my investment.

Your insurance

- I understand that I will automatically receive Default Death and TPD insurance cover when I have a balance of at least \$6,000 in my account and am at least 25 or older (but under 65) provided I don't have an 'inactive' account and I haven't cancelled cover previously held through Australian Ethical Super. Alternatively, I can elect to have this cover as soon as I join the Fund by opting in.
- I acknowledge that I have read and understood the Insurance Guide [available online](#) and agree to all terms, conditions and provisions therein relating to Default Cover such as the type of cover, eligibility, costs, when cover commences or ceases and how cover may exclude pre-existing conditions.

Step 4: Signature

Signature

I have read, understood and agree to the above declaration.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Signatory's full name (please print)

Important information about Default Death and Total & Permanent Disablement (TPD) Insurance

Default Death and TPD insurance will automatically be applied to your account when you reach a balance of at least \$6,000 and are at least 25 years or older (but under 65), provided you don't have an 'inactive' account and you have not cancelled cover previously held through Australian Ethical Super. The level of Default Cover depends on your age at the time you become eligible to claim.

Important: If you receive Default Death and TPD cover and do not opt out of the cover, a premium based on your level of cover, age, sex at birth and occupation category will be automatically deducted from your account in monthly instalments.

You can see what the rates and levels of cover are in the Insurance Guide, as well as important terms, conditions and limitations of cover.

If you don't advise us of your occupation, you will be given cover for a person in an occupation category of Light Manual.

If you don't want to wait to meet these two conditions but would like to have insurance anyway, you can also choose to opt-in, we'll send you more information about electing to start your insurance in your welcome letter.

Life changes, so should your insurance needs - read our [Insurance Guide](#) available online to understand what's right for you.

Contact us

t 1300 134 337

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Australian Ethical Superannuation Pty Ltd
ABN 43 079 259 733

 **australianethical**
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