

Australian  
Ethical



# Simply Better Super



Investing for a better world

We harness the power of super to create real change  
for people, planet and animals.

# Super that looks after the future

Many super funds expose their members to investments in uranium mining, old growth forest logging, weapons, tobacco and gambling – often without transparency. But that's not our way.

Since 1986 we've used the 23 principles of the Australian Ethical Charter to invest ethically while achieving competitive long-term returns. Our Charter not only influences our investment choices but underpins every aspect of our business practices. We seek out future-building companies that will thrive in a low-carbon future. Think renewable energy, IT, health care and education.

We've been investing this way for more than 35 years. It simply makes good investment sense.

## Our impact



### Nil investment

in fossil fuel companies, nuclear, gambling or tobacco companies<sup>1</sup>



### 77% less CO<sub>2</sub>

produced by the companies we invest in, compared to Benchmark<sup>2</sup>



### 13x more investment

in renewable power generation than the Benchmark<sup>3</sup>

## We make good investments in:

- ✓ Clean energy
- ✓ Sustainable products
- ✓ Medical solutions
- ✓ Innovative technology
- ✓ Responsible banking
- ✓ Healthcare
- ✓ Recycling
- ✓ Energy efficiency
- ✓ Education
- ✓ Aged care

## We avoid companies involved in:

- ✗ Coal
- ✗ Coal seam gas
- ✗ Oil
- ✗ Weapons
- ✗ Tobacco
- ✗ Old growth forest logging
- ✗ Exploitation
- ✗ Gambling
- ✗ Human rights abuses
- ✗ Harmful products

# The fastest growing super fund in Australia

We are the pioneers of ethical investing in Australia. It's all we've done since 1986.

## Join the movement

We are the fastest growing super fund in Australia.<sup>4</sup> Now more than ever, people want their money to make a difference for themselves and for the planet.

## Investment choice

We offer seven ethical investment options (six in retirement) so members can choose the one that's right for their financial needs. All our options are ethically screened, so whatever their choice, they'll be making their money matter.

## Our performance

Our Australian Shares super option was No. 1 on returns over 3, 5, 7 & 10 years.<sup>5</sup> Our Balanced MySuper option was assessed as the second-best scoring option for investment in Australia by APRA.<sup>6</sup>

## Insurance options

We offer a range of insurance cover including Death, Total and Permanent Disablement (TPD) and Income Protection (IP) to our members.<sup>7</sup>

## Award-winning

We're Gold-rated by SuperRatings\* again in 2022 and have a host of awards recognising our true-to-label green credentials.

<sup>1</sup> We don't invest in companies whose main business is fossil fuels, or in diversified companies that earn some fossil fuel revenue and aren't creating positive impact with their other activities. We may invest in a diversified company which is having a positive impact in other ways such as producing renewable energy, providing its negative revenue is sufficiently low (a maximum of 5% to 33% depending on the activity). We have never invested in tobacco and support Tobacco Free Portfolios. For more information: [australianethical.com.au/why-ae/ethics/ethical-criteria](http://australianethical.com.au/why-ae/ethics/ethical-criteria)

<sup>2</sup> Carbon intensity (tonnes CO2e per \$ revenue) of Australia Ethical share investments compared to blended benchmark of S&P ASX 200 Index (for Australian and NZ shareholdings) and MSCI World ex Australia Index (for international shareholdings). Shareholdings as at 30 June 2021.

<sup>3</sup> Proportion of our share investments in renewable power generation compared to the blended benchmark. Shareholdings as at 30 June 2021.

<sup>4</sup> KPMG 2021 Super Insights Report, published May 2021, using statistics from APRA and ATO as at 30 June 2020

<sup>5</sup> Australian Ethical Super's Australian Shares option ranks #1 over 3 years (19.86%), 5 years (13.45%) out of 46 funds, ranks #1 over 7 years (13.56%) out of 45 funds and #1 over 10 years (14.62%) out of 41 funds according to the SuperRatings Fund Crediting Rate Survey – SR50 Australian Shares Index as at 31 December 2021.

<sup>6</sup> Source APRA MySuper Heatmap December 2021. For more: [australianethical.com.au/super/apra-heatmap](http://australianethical.com.au/super/apra-heatmap)

<sup>7</sup> For more information on our insurance cover: [australianethical.com.au/super/insurance](http://australianethical.com.au/super/insurance)



# 100% ethical super

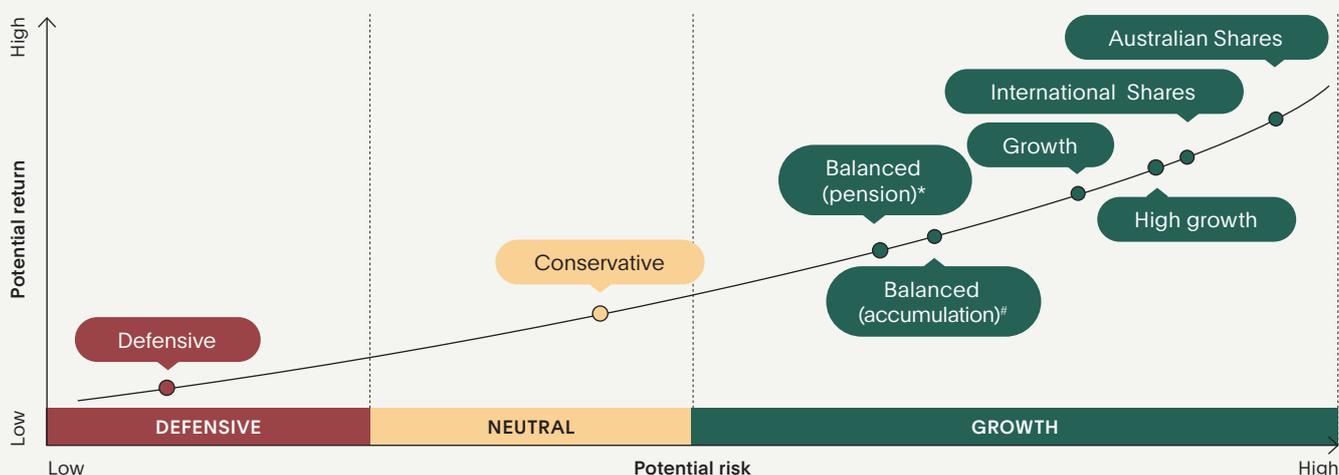
Yes our ethics are world class, but we also offer members a complete super solution featuring a wide choice of ethical investment options, a track record of competitive returns\*\*, flexible insurance options and a dedicated in-house customer support team.

- ✓ Seven pre-mixed investment options for every stage of life, all 100% ethical
- ✓ Easy to use member portal, retirement income simulator and account consolidation tool

- ✓ Default insurance cover for death and TPD (subject to terms and conditions set out in the Insurance Guide). Income Protection cover also available (by application)
- ✓ The ability to transfer in existing insurance from another fund
- ✓ Pension members can choose from six ethical investment choices and a range of payment and beneficiary options

A dedicated in-house member support team available from Monday to Friday 8am to 5.30pm AEST.

## A range of ethical investment options for every stage of life



# Available in the accumulation division and transition to retirement pensions. \* Available to pension members only.

This chart represents the potential risk and return characteristics of our super investment options. It is not a forecast of actual risk or investment returns. The scale is indicative only.

**Australian Ethical**



\* SuperRatings does not issue, sell, guarantee or underwrite this product. See the website for details of its ratings criteria. SuperRatings performance figure is net of percentage based administration and investment fees.

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\*\* Past performance is not a reliable indicator of future performance.

### Find out more

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