

Australian Ethical Super

Award-winning[#] super that works
hard for your clients' future

Australian
Ethical



Ethical Super. Always.

Australian Ethical Super is a true-to-label ethical super solution for clients who want to grow their savings while contributing to a more sustainable and equitable future for all.



Australia's original ethical investor

Ethical investing is all we've done since 1986. We've proven over four decades that we can create positive change for people, the planet and animals — while still delivering strong long-term returns.



Helping advisers meet rising client expectations

More Australians are asking how their super is invested and what it supports¹. Our disciplined, transparent ethical approach gives advisers a credible way to respond to growing demand for responsible super solutions.



Making ethical super easy

Our ethically evaluated options help advisers support their clients to invest their super in ways that build a better future- no specialist knowledge required.

Award-winning[#] super you can trust



RIAA
Responsible
Investment
Leader 2024



Rainmaker
ESG Leader
Rating 2025



Money Magazine
Best of the Best
2026 – Best ESG
Super Product



SuperRatings GOLD 2026
for MySuper



Super Review
Super Funds of the Year
2025 – Sustainable
Fund of the Year

How we invest ethically

We seek investments assessed to support:

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

We restrict* investments in:

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

Example: Balanced (accumulation) option

The sustainability indicators below relate to our Balanced (accumulation) option's listed share investments as at 30 June 2025 where relevant sustainability data is available. These listed shares represent 58% of Balanced (accumulation) option's total investments. The indicators do not apply to the remaining investments.









76%
less carbon intensive ^{2,3}

2.4x
revenue in
sustainable solutions ^{2,4}

2.5x
clean energy solutions ^{2,4}

Only ethical investment options

Choose from 6 investment options with a range of risk and return profiles to suit different client needs, with every investment rigorously assessed to ensure it meets our high ethical standards.

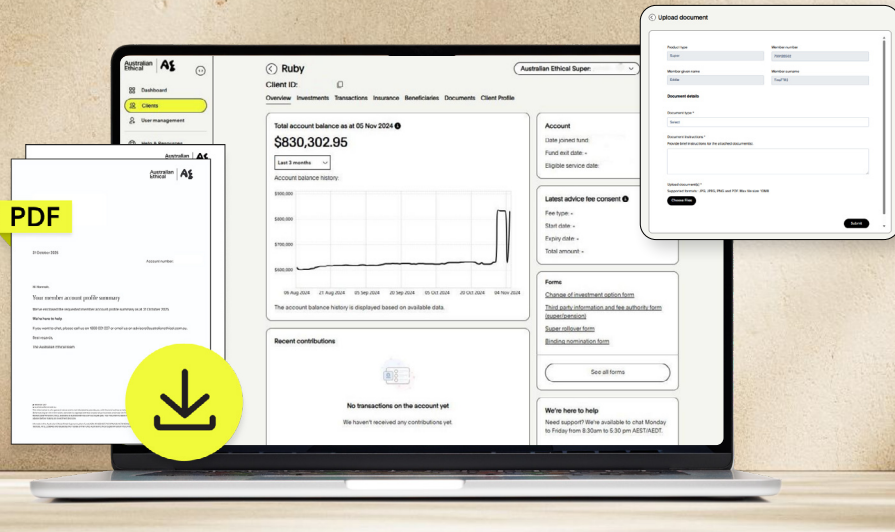
Option	Risk	Suggested investment timeframe	Strategic asset allocation
Defensive	Very low	1 year	 100% defensive
Conservative	Low	4 years	 38% growth 62% defensive
Balanced (accumulation)	Medium	8 years	 75% growth 25% defensive
Growth	Medium to high	9 years	 89% growth 11% defensive
International Shares	High	7 years	 100% growth
Australian Shares	Very high	7 years	 100% growth

Long term risk-adjusted returns

10 year return after fees and taxes*	Super option
1.6%	Defensive
3.1%	Conservative
7.0%	Balanced (accumulation)
7.9%	Growth
10.5%	International Shares
8.8%	Australian Shares

* As at 31 Jan 2026
 These figures are historical returns, reported after fees, taxes and other costs have been deducted, based on an account balance of \$50,000. Past performance is not a reliable indicator of future performance.





Your gateway to seamless client management

Adviser Online- our new adviser portal provides everything you need to manage your super and pension clients with ease and efficiency.

What's new in Adviser Online?



Streamlined client dashboard & reporting



Flexible access for your staff



Enhanced security with two-factor authentication



Digital Third-Party Information and Fee Authority Form

At a glance

Investment options	✓ 6 ethical investment options for super members
Fees	Administration fee: \$68 pa plus 0.25% pa of account balance Investment fees and costs: 0.20% to 1.15% pa ⁵ Admin fee discount between 0.02% pa and 0.10% pa available for balances over \$250,000 ⁶
Insurance options	<ul style="list-style-type: none"> ✓ Default insurance cover for death and TPD (subject to terms and conditions set out in the Insurance Guide) ✓ Income Protection cover available by application ✓ Transfer existing insurance cover from another fund ✓ Offered via group arrangements with MetLife Insurance Limited
Adviser service fee options	✓ Monthly and lump sum payment options for adviser service fees.

5. The investment fees and costs in the table above apply to the balance held in the investment option and are rounded to the nearest two decimal places. These fees and costs are based on actual and estimated costs for the financial year ended 30 June 2025.

6. Excluding any balance in the Balanced (accumulation) option – due to MySuper requirements.

Getting started is easy

It takes only a few minutes to register as an Adviser with Australian Ethical Super

Phone: 0415 035 950

Email: advisers@australianethical.com.au

Website: australianethical.com.au



Australian Ethical



CERTIFIED BY RIAA

Australian Ethical Investment Ltd. has been certified by the Responsible Investment Association Australasia according to the operational and disclosure practices required under the Responsible Investment Certification Program. See www.responsibleinvestments.com.au for details⁷.

Please refer to [our website](#) for the specific awards we have won, including the specific categories.

+ Our investment restrictions include some thresholds. Thresholds may be in the form of an amount of revenue that a business derives from a particular activity, but there are other tolerance thresholds we can use depending on the nature of the investment. We apply a range of qualitative and quantitative analysis to the way we apply thresholds. For example, we may make an investment where we assess that the positive aspects of the investment outweigh its negative aspects. For information on how we make these assessments for a range of investment sectors and issues such as fossil fuels, nuclear power, gambling, tobacco, human rights, and many others, please read our [Ethical Guide](#).

1. [Responsible Investment Association Australasia: From Values to Riches 2024: Charting consumer demand for responsible investing in Australia Report](#)

2. Compared to a general share market benchmark selected as an appropriate investment benchmark for this option or fund, and based on shareholdings at 30 June 2025 and analysis tools provided by external sources. More details available on <https://www.australianethical.com.au/why-ae/influence/#methodology>

3. Carbon intensity (tonnes CO₂e/A\$M revenue) of the listed companies is calculated as this option or fund's share of annual carbon emissions of the companies (including their scope 1 and scope 2 emissions), divided by this option or fund's share of annual revenue earned by those companies. More details available on <https://www.australianethical.com.au/why-ae/influence/#methodology>

4. Based on the revenue from sustainable impact solutions earned by the listed companies and the proportion of the listed share investments in renewables and energy solutions. Sustainable impact criteria and data is provided by external sources and aims to measure revenue exposure to sustainable impact solutions and support actionable thematic allocations in line with the U.N. Sustainable Development Goals (SDGs), EU Taxonomy of Sustainable Activities, and other sustainability related frameworks. More details available on <https://www.australianethical.com.au/why-ae/influence/#methodology>

7. The Responsible Investment Certification Program provides general advice only and does not take into account any person's objectives, financial situation, or needs. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Because of this, you should consider your own objectives, financial situation and needs and also consider the terms of any product disclosure document before making an investment decision. Certifications are current for 24 months and subject to change at any time.

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Certified



Corporation

Australian Ethical
is a Certified
B Corporation.