

A vertical photograph on the left side of the page shows two whales breaching the ocean surface. The water is a deep, dark blue, and the whales are captured in the middle of their jump, with their heads and backs above the water. The lighting is dramatic, highlighting the texture of the water and the shapes of the whales.

Australian Ethical Super - At a Glance

Award-winning¹ super for employers that want to support a more sustainable future, one super contribution at a time.

Australian Ethical Super- At a Glance

With Australian Ethical Super as your super fund of choice, you and your employees can rest assured that their Superannuation Guarantee contributions are invested with the dual-purpose of delivering long-term risk-adjusted returns and support positive change for people, planet and animals.

Since 1986, we've been focusing on a brighter future for people, planet and animals by investing ethically with both the head and the heart.

We are an ethical business:

\$10+ billion FUM²

250+

companies engaged for change³

\$9m+

allocated to not-for-profits in total⁴

Discover the excellence of our award-winning¹ super options



Finder Green
Superannuation Fund
of the Year 2020-2023



SuperRatings GOLD For
MySuper and My Choice⁵



ProductReview.com.au
Best Retail Super Fund



Roy Morgan 2023
Customer Satisfaction Award
- Retail Superannuation
Fund of the Year

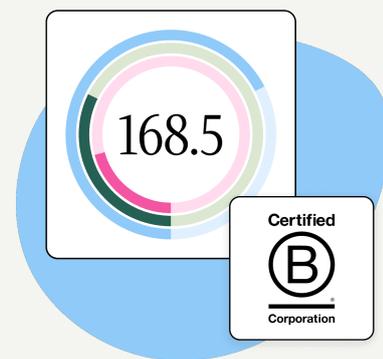
1. Please refer to our website for the specific awards we have won, including the specific categories.
2. As at 31 March 2024
3. We count one engagement where we engaged with a company on a topic or series of topics. There may be multiple activities within that engagement. For example, our engagement with Westpac is counted as one engagement which included meetings, emails and co-filing a shareholder resolution. We may count two engagements with a company if there were separate activities on entirely separate topics. For example, we had one engagement with CBA in relation to its fossil fuel exposure and a separate meeting with CBA to discuss its exposure to deforestation in Australia.
4. Includes grants to not-for-profits made by AEI prior to the Foundation's inception.
5. 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.

Australia's highest rated B Corp

In 2014, we became the first listed company in Australia to earn Certified B Corporation status.

Our latest score, 168.5, awarded at recertification on 13th July 2023, was the highest score for any B Corp in Australia and Aotearoa New Zealand and is more than double the score needed to gain B Corp accreditation.

Our promise to help shape a better future is brought to life through our ethical investments and our voice to advocate and engage for change.



Empower your team with ethical super choices

1 Registered MySuper option

Our Balanced (accumulation) option is a MySuper authorised product. The option gives members the opportunity to invest ethically while seeking competitive returns by investing in a diversified portfolio of asset types and markets.

| Fees and return at a glance: | |
|--|---|
| Example: Balanced (accumulation) option | Balance of \$50,000 |
| Statement of fees and other costs ⁶ | \$603 per year ⁷ |
| Return ⁸ | 10-year average return of 7.1% as of 31 March 2024. |

We offer a total of seven ethical super investment options with differing [risk profiles](#) for members to choose from based on their financial objectives, risk tolerance and personal financial situation.

10 Year Performance⁹

As at 31 March 2024

Australian Shares Super Option **10.6%**¹⁰

Balanced Super Option **7.1%**

Conservative Super Option **3.1%**

[See all super performance](#)

6. Statement of fees and other costs is the sum of administration, investment and advice fees for a representative member with a \$50,000 balance that is wholly invested in the Balanced (accumulation) option. Activity fees, insurance fees, buy-sell spreads and exit fees may also apply. Where applicable, fees shown include GST. Fees are not guaranteed and may change in the future. Where a tax deduction is available to the Fund in relation to fees, this deduction is passed back to your account at the time of deducting the applicable fee. These tax deductions are not included in the Statement of Fees and Other Costs, so the net effect of the fees and costs may be less than the amount shown.

7. Using the example of a \$50,000 account, you will be charged each year an administration fee of \$68, plus 0.26% p.a. of your account balance (\$198), plus investment fees and costs of 0.81% p.a. (\$405) and transaction costs of 0.00% p.a. (\$0). This brings the total cost to \$603 per year.

8. Return is the average annual performance of the Balanced (accumulation) investment option over the previous ten financial years. It is the performance achieved for a representative member with a \$50,000 balance, after administration and investment fees, taxes and other costs.

9. Past performance is not a reliable indicator of future performance. Please refer to Australian Ethical's website for Managed Funds performance, Super performance, Pension performance and ETF performance for more detailed information on updated performance of all our funds, including what we mean by "healthy" or "strong".

10. p.a., rated no. 1 for returns over 10 years according to SuperRatings Fund Crediting Rate Survey – SR50 Australian Shares index as at 31 March 2024.

2

Flexible insurance options

We offer default cover or Default Death and Total & Permanent Disablement (TPD) cover to our members upon joining¹¹. The level of default cover will depend on member's age, sex at birth and occupation. There is also the option to take out additional fixed cover and income protection insurance. Please read the Insurance Guide on our [website](#) for more information.

3

Financial well-being



Super

[Lost super](#)
[Salary sacrificing to super](#)
[Super basics](#)
[Super contributions](#)
[Women and super](#)



Managing your money

[Budgeting tips](#)
[Buying vs renting](#)
[Buying your first home](#)
[Debt basics](#)
[Estate planning](#)
[Financial planning](#)



Investing

[All about managed funds](#)
[Investment basics](#)
[Investments outside super](#)
[Risk and diversification](#)
[Super investments](#)

Empower your employees to make better financial decisions through our [Money 101](#) learning modules. These modules will help your employees understand the fundamentals of managing money, budgeting, saving, and investing. By learning these essential skills, you are helping your employees gain greater control over their financial life, make informed decisions, and build a more secure future.

Get in touch

If you would like to find out more about choosing Australian Ethical as the default super fund for your employees, contact Kirk McNeill on **0415035950** or email at kmcneill@australianethical.com.au.

Past performance is not a reliable indicator of future performance. Refer to our performance pages on our website for more detailed information on the performance of our super options. This is general information only and does not take account of anyone's individual investment objectives, financial situation or needs. Before acting on it, consider its appropriateness to your circumstances and read the Financial Services Guide (FSG), Product Disclosure Statement (PDS) and Target Market Determination (TMD) available on our website for information on the benefits and risks. You should consider seeking advice from an authorised financial adviser before making an investment decision.

11. There may be additional terms and conditions which apply depending on their situation and these are set out in the Insurance Guide. Members can change or cancel their insurance cover, by simply calling us on 1800 021 227 to help them through the process.