

Australian  
Ethical



# Simply Better Super



Choose a super fund that helps build a better world.

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

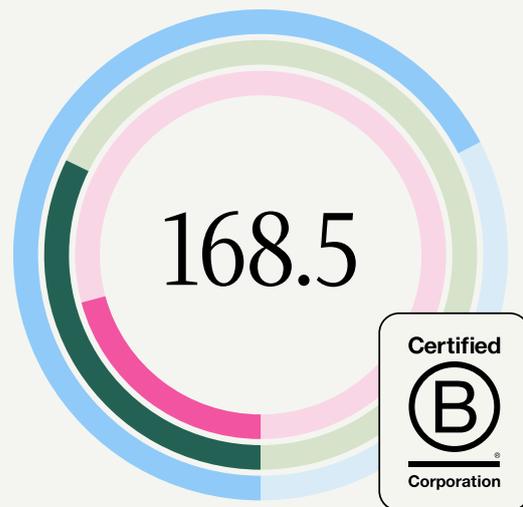
# Super that looks after the future

Many super funds expose their members to investments in animal testing, old growth forest logging, uranium mining, producing tobacco products, production of lethal weapons- often without transparency. But that's not our way.

Our Ethical Criteria helps us balance between the positive and negative effects of the company or issuer's products, services and activities.

## Certified B Corporation

In 2014, we became the first listed company in Australia to earn Certified B Corporation status, an independent assessment on whether a 'for-profit' company is meeting high standards of social and environmental performance, accountability, and transparency. Our latest score, 168.5<sup>1</sup>, was the highest score for any B Corp in Australia and Aotearoa New Zealand.



1. Awarded at recertification on 13th July 2023

## 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<sup>+</sup> investments in:

- Alcohol production
- Animal testing
- Fossil fuel financing
- Gambling
- Human rights abuses
- Weapons production
- Tobacco growing
- Pornography production and distribution
- Uranium mining
- Old growth forest logging

<sup>+</sup> 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 Criteria at [australianethical.com.au/why-ae/ethics](http://australianethical.com.au/why-ae/ethics).

# Invest for your future

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

## Join the movement

More than 130,000 funded customers<sup>2</sup> (managed fund investors and funded superannuation members) have been using their money to make a difference for themselves and for the planet. You can join the movement too.

## Investment choice

We offer 7 ethical super options and six pension investment options, 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

As at 31st March 2024, our Australian Shares Super Option with 10.6% p.a. was rated no. 1 for returns over 10 years out of 42 funds.

According to SuperRatings Fund Crediting Rate Survey- SR50 Australian Shares index.

As at 31st March 2024, our MySuper registered Balanced Super Option delivered returns at 7.1%.<sup>3</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>4</sup>

## Financial well-being

Our Money 101 modules will help you understand the fundamentals of managing money, budgeting, saving, and investing. By learning these essential skills, you can make informed decisions to build a more secure future.

## Discover the excellence of our award-winning<sup>1</sup> super options



Finder Green  
Superannuation Fund  
of the Year 2020-2023



SuperRatings GOLD For  
MySuper and My Choice<sup>5</sup>



ProductReview.com.au  
Best Retail Super Fund



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

2. As at 31st March 2024.

3. Past performance is not a reliable indicator of future performance. Refer to our Managed Funds performance, Super performance, Pension performance and ETF performance for more detailed information on performance, including what we mean by "healthy" or "strong".

4. For more information on our insurance cover: [australianethical.com.au/super/insurance](https://australianethical.com.au/super/insurance)

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.

# Only ethical super options

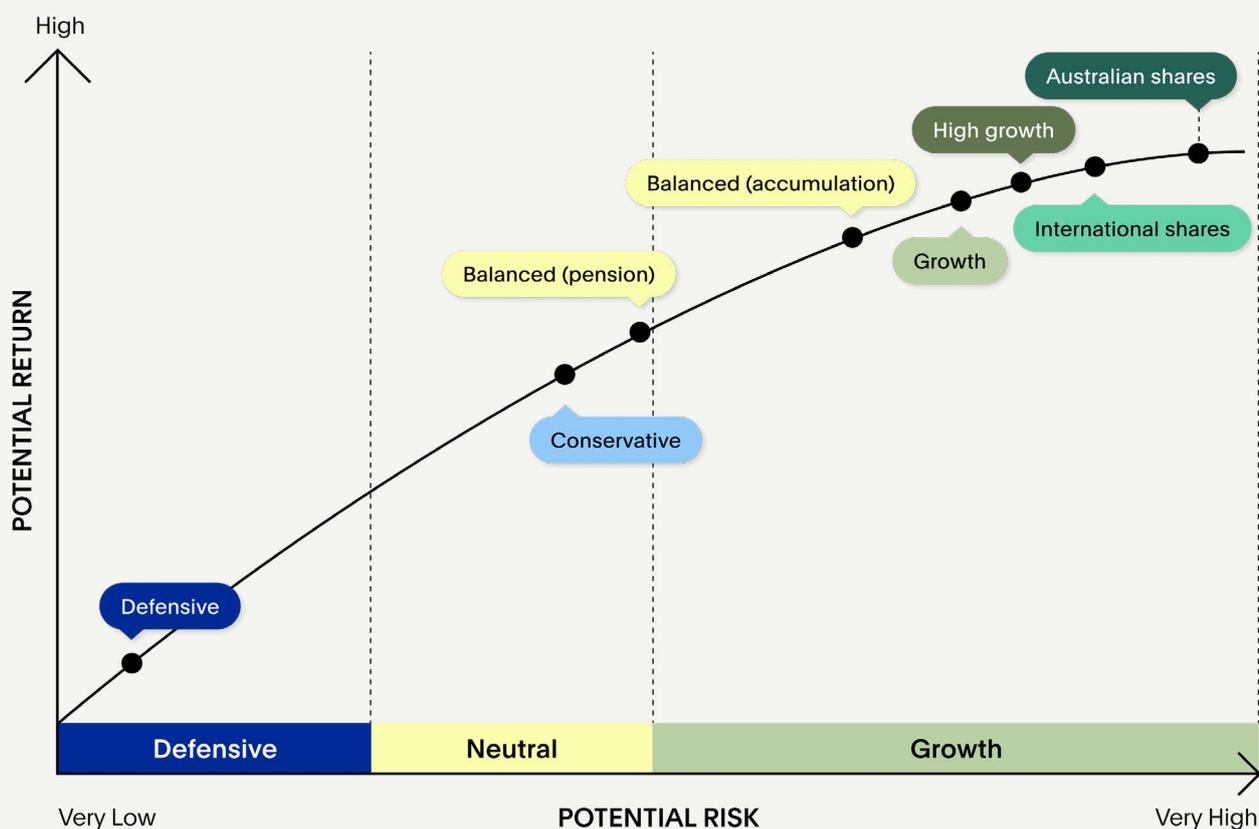
Yes our ethics are world class, but we also offer members a complete super solution featuring a wide choice of ethical investment options, a track record of competitive returns\*, flexible insurance options and a dedicated in-house customer support team.

- ✓ Seven pre-mixed investment options for every stage of life, all assessed through our ethical screening process.
- ✓ Easy to use member portal, retirement income simulator and account consolidation tool
- ✓ The ability to transfer existing insurance from another fund.

- ✓ 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)
- ✓ 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



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.

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

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## Find out more

Phone:

1800 021 227

Email:

members@australianethical.com.au

Website:

australianethical.com.au