

25 June 2025

# Significant Event Notice

## Your fees are changing from 1 August 2025

We're changing our super fees and insurance fees to ensure the costs of insurance administration are applied only to members with insurance.

## What's changing for you on 1 August 2025?

- The cost of insurance cover will now be referred to as an 'insurance fee'. This will include insurance premiums paid to the insurer and an allocation for insurance administration costs to be paid to Australian Ethical that is equivalent to 7.5% of your insurance premiums. **Importantly, this change won't affect the total cost of your insurance.**
- **Super administration fees will decrease for all members.** Fees will reduce from \$68 p.a. plus 0.26% of your super account balance p.a. to \$68 p.a. plus 0.25% of your super account balance p.a.

To understand these changes, check out our updated documents — including the Product Disclosure Statement, Super Additional Information Booklet and Insurance Guide — available from 1 August 2025 at [australianethical.com.au/super/pds-forms](https://australianethical.com.au/super/pds-forms)

## We're here to help

If you have any questions, please call us on 1800 021 227 between 8.30am to 5.30pm AEST/AEDT Mon-Fri.

Kind regards,  
The Australian Ethical team

These changes are important, so we encourage you to take the time to consider how they might affect you and keep a copy of this letter for your records. You may wish to consult a financial adviser if you're not sure what impact this has on your financial objectives, situation or needs.

This information is of a general nature and is not intended to provide you with financial advice or take into account your personal objectives, financial situation or needs. Before acting on the information, consider its appropriateness to your circumstances and read the Product Disclosure Statement, Insurance Guide and Target Market Determination available at [australianethical.com.au/super/pds](https://australianethical.com.au/super/pds). You may want to seek professional advice from a licensed financial adviser before making a decision.

Interests in the Australian Ethical Retail Superannuation Fund (ABN 49 633 667 743 SPIN/USI AET0100AU) are offered by Australian Ethical Investment Limited (ABN 47 003 188 930, AFSL 229949) and issued by the Trustee of the Fund, Australian Ethical Superannuation Pty Limited (ABN 43 079 259 733 RSE L0001441, AFSL 526 055).

Australian Ethical respects your privacy. All information is handled in accordance with Australian Ethical's Privacy Policy.

This communication contains important information about your interests in the Fund that we are required by law to provide to you, and you accordingly cannot unsubscribe from these types of communication.