

25 February 2019

## IMPORTANT CHANGES TO YOUR SUPER

### Trust Deed changes

Sometimes we review the Australian Ethical Retail Superannuation Fund Trust Deed (**Trust Deed**) and recently we made some changes which came into effect on 1 February 2019.

#### **What does this mean for you?**

These changes won't affect the way your super works. We've simply consolidated the existing Trust Deed documents and made some minor amendments to bring the Trust Deed up to date.

At a glance, we've:

- inserted a clause for when a member has exceeded their transfer balance cap
- deleted references to 'units' and included new provisions that let the Trustee determine the value of a member's account
- given the Trustee the ability to amend fees (subject to superannuation law) without having to update the Trust Deed each time
- deleted clauses where the content is already covered by superannuation legislation or is no longer relevant.

You can find the updated Trust Deed at [australianethical.com.au/super/governance/](https://australianethical.com.au/super/governance/)

## Mid-year statement changes

In the past we used to send you a mid-year statement (for the period 1 July to 31 December) with information about your account balance, transactions for the period, insurance and beneficiary nominations.

We're no longer sending you these statements – instead we've changed the process to make it easier for you.

From now on all you need to do to access all this information (and more) is simply visit our portal at **[australianethical.com.au/client-login](https://australianethical.com.au/client-login)** > **Super and pension** > **LOGIN**

You'll find all your account information there and it's available anytime, anywhere.

If you'd like more information, give us a call on **1300 134 337** between 8:00am and 8:00pm (AEST) Monday to Friday or contact us via our website at **[australianethical.com.au/contact-us](https://australianethical.com.au/contact-us)**

Thank you for being part of a fund that invests in the good.

Best regards



Allyson Lowbridge  
Chief Customer Officer

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