

## **Important information about your Australian Ethical account**

There are some important things we need to tell you about your account with us.

### **We're moving to a new administrator**

To make sure we continually improve our services to you, and to provide you with a great experience as you invest and manage your account, we've decided to move to a new administrator, Mercer (Australia) Pty Ltd, from 11 December 2017.

This is all about making sure we help you save for retirement while also connecting you with the impact your money has now, and in the future, for the planet, people and animals.

We're excited to introduce services like:

- A brand new, mobile-friendly online account
- Enhanced website functionality – such as a dashboard view when you log in to your account
- Regular updates from us on how your money is doing good for the planet, people and animals.

From 11 December 2017, you'll receive a new member number together with useful information about your new online account. If you have given us your email address, you will be able to create or change your password number online (otherwise you'll receive a new password in the mail).

We'll work hard to minimise any inconvenience to you but just a heads up that from 27 November 2017 to 11 December 2017, as we transition all super and pension accounts to Mercer, you'll have limited access to your online account, and not all of your transactions will be processed immediately. Any transactions you make during this time will be processed as soon as we're back up and running on 11 December. Importantly, pension payments will be paid as usual on 15 November and 13 December.

If you have any questions at all about the changes or the limited service period, you can take a look at the FAQs on our website <https://www.australianethical.com.au/faqs> or just give us a call.

### **Moving from weekly to daily unit pricing**

We use unit pricing to value your account and this is currently done on a weekly basis. As part of the transition, from 12 December 2017 we will move to daily unit pricing, which is considered to be industry best practice. This change means you'll be able to see more up-to-date information about the value of your investments. You can view the unit prices on our website at any time and the Product Disclosure Statement for information about how we calculate unit prices.

### **We're changing the name of our Smaller Companies investment option**

From 1 December 2017, our Smaller Companies option will be renamed the Australian Shares option. But don't worry, the asset allocation and investment objectives of this option remain the same. We'll include this new name in our new Product Disclosure Statement and supporting documents that will be published on our website from 1 December 2017. You can visit our website for more details.

## Key dates and changes

If you were planning to transact with us during late November or early December the dates below will give you an idea of what will be happening and when.

<b>Date in 2017</b>	<b>What's happening?</b>
<b>From 17 November</b>	From this date you'll no longer be able to make contributions by cheque or direct debit. BPAY will be the only way you can make after-tax contributions.
<b>Prior to 27 November at 5.00 pm</b>	<p>Any changes or transactions made online and via BPAY will be processed as normal. So if you're planning to transact or make a change in November, it would be great if you can do it before 27 November.</p> <p>Before the transition starts at 5.00 pm on 27 November, if you need to see your past statements and/or transactions from your existing Australian Ethical account during the limited processing period, you may want to download them, as they won't be available during this time. But don't worry, you'll be able to access your statements and transactions again once we are up and running on 11 December.</p>
<b>From 5:00 pm 27 November until 11 December</b>	<p>Any contributions we receive electronically on your behalf after 27 November will be processed in the order they are received from 11 December.</p> <p>All payments will pause on 27 November and resume on 11 December (unless it's a pension payment which will go ahead as usual).</p> <p>If a benefit payment on the basis of financial hardship or compassionate grounds is approved, you'll receive the amount you have requested up to a maximum of 70%. We'll limit the payment to 70% because we can't calculate your exact balance during the limited processing period. Then you'll automatically receive the remainder after 11 December so there's no need for you to provide a second payment request.</p> <p>During this period, you won't be able to view your online account, or submit any changes or requests. This includes money coming in (ie rollovers) and money going out (ie withdrawals), changes to your insurance or investment choices, personal contributions and general updates (like updating your contact details).</p> <p>Of course you can always call us on 1300 134 337 from 8am to 8pm (AEST) Monday to Friday if it all gets a bit too much and you just want to speak to a human!</p>
<b>From 11 December</b>	<p>We'll be up and running again. You'll receive your new member number and PIN and you'll be able to log in and enjoy the features of your new account.</p> <p>From this date you'll be able to access your new BPAY details by logging in to your account or by calling us on 1300 134 337. BPAY will be the only way you</p>

Date in 2017	What's happening?
	<p>will be able to make after-tax contributions, as we can no longer accept after-tax contributions via cheque or direct debit.</p> <p>Please note we'll also have a new postal address from 11 December:</p> <p>Australian Ethical Investment            Locked Bag 20013            Melbourne VIC 3001</p>
<p><b>12 December</b></p>	<p>From this date, we'll move to daily unit pricing. You can check the unit prices at any time by visiting our website and the new Product Disclosure Statement dated 1 December 2017 will have information about how we calculate unit prices.</p>

**We're here to help**

We're really excited to bring you an enhanced online experience, but we realise that during this transition there'll be a short window of time where your online access will be impacted, which could be a bit inconvenient for you. Rest assured your account is in good hands and you can always call us on 1300 134 337 any time from 8am to 8pm (AEST) Monday to Friday or send an email to [members@australianethical.com.au](mailto:members@australianethical.com.au). We're here to help.

We'll be back in touch in December with your new account details.

Best regards



Allyson Lowbridge  
 Chief Customer Officer

**Disclaimer:**

This information is general information only and is not intended to provide you with financial advice or take into account your individual investment objectives, financial situation or needs. You should consider, with an accredited financial adviser, whether the information is suitable for your circumstances. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. You should consider the Product Disclosure Statement (PDS) for the Australian Ethical Retail Superannuation Fund before you make an investment decision. A copy of the PDS or updated information can be obtained by calling us on 1300 134 337 or visiting our website <https://www.australianethical.com.au/super/pds> No company in the Australian Ethical Group\* guarantees the performance of any fund or the return of an investor's capital. The information contained in this document is believed to be accurate at the time of compilation. Interests in the Australian Ethical Retail Superannuation Fund (ABN 49 633 667 743) are offered by Australian Ethical Investment Ltd (ABN 47 003 188 930, AFSL 229949) and issued by the Trustee of the Fund, Australian Ethical Superannuation Pty Ltd (ABN 43 079 259 733, USI AET0100AU) \* Australian Ethical Group means Australian Ethical Limited ACN 003 188 930 and its subsidiaries.