

# Choose the super fund for your employees that's good for the planet, people and animals

## Why choose Australian Ethical?

- Bring your values to life
- Enhances your status as an employer of choice
- 24/7 access to a secure employer website
- Easy ways to make employee contributions
- Free workplace seminars on super and ethical investing

## Our Ethical Charter

Australian Ethical has been helping people invest in a better future for over 30 years. Every investment we make must meet the requirements of our Ethical Charter, which has been unchanged since 1986. The charter guides us to invest in companies that support the planet, people and animals, to ensure we don't cause unnecessary harm.

### We seek out positive investments that support:



People, quality and sustainability

### We strive to

#### Build a clean energy future

We invest in solar, geothermal, hydro and wind companies, such as Vestas who have raised wind turbines across 77 countries that provide more than 17% of the world's wind power.#

#### Send a message to big coal

Divesting from our worst polluters has potential to sway public opinion and expedite strong government action to deal with climate change.

#### Promote human and animal rights

We don't have investments in any companies involved in the poor treatment of asylum seekers, or companies that exploit workers with poor working conditions. We don't invest in animal agriculture and we exclude cosmetic companies that test products on animals.

## Your employees will enjoy

- Knowing their money is doing good
- Investments that deliver sustainable performance
- Seven investment options to choose from
- Flexible insurance solutions
- Convenient online account access
- Access to the latest information for conscious consumers

### We avoid investments that harm:



People, animals, society and the environment

#### Invest in a sustainable future

We do not compromise on investment performance by choosing to invest ethically.

Our truly unique investment process, managed by our in-house investment and ethics research teams, continues to deliver on our promise of sustainable performance for members. In fact, we believe that incorporating ethics into our investment process actually helps us to identify investment risks and opportunities earlier than most other funds.

While investing in a sustainable future, our members can access the full range of investment options from more conservative to very high risk. They can choose to invest in one or a mix of these options and change their investment preferences at any time, to suit their evolving investment needs.

# Vestas 2018.

## Choosing us for your employees is simple

To choose Australian Ethical Super for your employees, go to [australianethical.com.au/employers](http://australianethical.com.au/employers) and set up your account online. Once you choose Australian Ethical Super as your default fund, you simply send through the contributions for your existing and new employees (unless your employee has chosen another super fund).

### Approved MySuper investment option

If your employees do not make an investment choice when joining, they will be automatically invested in our default option, Balanced (accumulation).

Balanced (accumulation) is an approved 'MySuper' investment option and has delivered on its investment return objective of CPI + 3.5% p.a. over the five years ending 31 March 2018. Please see our website for the latest returns.

### Flexible insurance

As part of their membership with us, your employees will automatically receive insurance cover for death and Total and Permanent Disability (TPD). They will pay \$3.69 per week for default cover\*. The amount of default cover will depend on their age and occupation category. They can opt out of or apply for additional cover at any time.

If you would also like your employees to have income protection for temporary disability or illness, we can work with you to tailor a package.

\*Australian Ethical Super Insurance Guide, 1 March 2018.

Good news! Australian Ethical Super is an authorised MySuper fund.

So why not choose a super provider that's good for the planet, people and animals.

Your employees will love you for it.

### Three things employers need to know about super

- You need to make super contributions for your employees:** As an employer, you are required to make super contributions on behalf of all your eligible employees. This is known as the 'superannuation guarantee.'
- You must choose a 'default' super fund:** Your default super fund is the fund that you pay super contributions to for new employees, unless they choose a different fund.
- Your default super fund must be authorised as a MySuper fund by the Australian Prudential Regulation Authority.**

Call us on 1300 134 337 or go to [australianethical.com.au/employers](http://australianethical.com.au/employers) for more information.



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