

Australian Ethical Super

Balanced (accumulation) – MySuper investment option

Having selected Australian Ethical as your company’s default fund, when a new employee joins your business and doesn’t make a choice of fund election, their super contributions will

be automatically invested in our MySuper option, Balanced (accumulation).

The option gives members the opportunity to invest ethically while seeking competitive returns by investing in a diversified portfolio of asset types and markets.

Fees and costs at a glance

Example: Balanced (accumulation) option		Balance of \$50,000
Investment fees	0.64% of your account balance per annum	For every \$50,000 you have in the superannuation product you will be charged \$320 each year.
PLUS Administration fees	\$97* per annum, plus 0.41% of your account balance per annum	And, you will be charged \$97 in administration fees regardless of your balance, plus for every \$50,000 you have in the superannuation product you will be charged \$205.
PLUS Indirect costs for the superannuation product	Nil [#]	And, further indirect costs of \$0 [#] each year will be deducted from your investment.
EQUALS Cost of product		If your balance was \$50,000 then for that year you will be charged fees of \$622 for the superannuation product.*

* Additional fees may apply. If you leave the Fund completely you may be charged a \$50 exit fee and a buy-sell spread (which also applies whenever you make a contribution, exit, rollover or investment switch). The buy/sell spread for Balanced (accumulation) option is 0.15% which is \$75 for every \$50,000 withdrawn.

[#] The estimated cost of the indirect cost ratio for Balanced (accumulation) option for the 2017/18 financial year is approximately \$40.

Insurance options



Your employees will automatically receive three units of death, terminal illness and total and permanent disablement (TPD) cover when they join. The level of default cover will depend on their age and occupation. There may be additional terms and conditions which apply depending on their situation and these are set out in the Insurance Guide.



Your employees can opt out of or apply for additional cover at any time.



We also offer death, terminal illness, TPD and income protection cover on a fixed sum insured basis.



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.

Type of cover	Maximum cover	Cost of cover deducted from your account in arrears in monthly instalments
Default cover		
Death levels of cover vary with age and occupation	Professional - \$468,826*	\$191.88 per annum
Fixed cover (subject to insurer approval) cost varies with age, contributing status, gender, occupation and smoking status.		
Death	Unlimited death cover, \$5 million terminal illness cover.	Example: 45 year old female, employer-sponsored, white collar will pay \$165 per annum for \$300,000 of Death cover.
Death & Total and Permanent Disablement	<ul style="list-style-type: none"> • Unlimited death • \$5 million TPD (amount of cover cannot exceed Death cover) • \$5 million terminal illness cover. 	Example: 45 year old male, personal member, white collar, non-smoker will pay \$441 per annum for \$300,000 of Death cover and TPD cover.
Income Protection	The lesser of: 75% of last agreed annual salary or wages (earned in one calendar month), plus superannuation contributions of 10%; or \$30,000 per month.	Example: 45 year old female, employer sponsored, white collar, for up to 2 year benefit period with a 30 day waiting period will pay \$75.90 per month for \$10,000 per month cover.

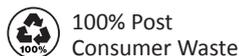
Align your values with your investments

- ✓ Avoid harmful old world industries and exposure to unethical practices
- ✓ Direct money to investments that have a positive impact on the world
- ✓ Invest in clean energy, innovation and sustainable products for a better future



To learn more about ethical investing

Learn more about ethical investing by contacting us on **1300 134 337** from 8am to 8pm (AEST) Monday to Friday.



Australian Ethical has been certified by RIAA according to the strict operational and disclosure practices required under the Responsible Investment Certification Program. See www.responsibleinvestment.org for details. The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.

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Interests in the Australian Ethical Managed Funds are issued by Australian Ethical Investment Ltd (ABN 47 003 188 930, AFSL 229949), the Responsible Entity of the Australian Ethical Managed Funds. Interests in the Australian Ethical Retail Superannuation Fund (ABN 49 633 667 743, USI AET0100AU) are offered by Australian Ethical Investment Ltd (ABN 47 003 188 930, AFSL 229949) and issued by Australian Ethical Superannuation Pty Ltd (ABN 43 079 259 733).