

Australian Ethical Super

Australian Ethical is the fastest growing super fund by members over the last 5 years to 2017.

- KPMG, Super Insights Report 2018

Many super funds expose their members to investments in uranium mining, old growth forest logging, weapons, tobacco and gambling – often without transparency. But that’s not our way.

Since 1986 we’ve used the 23 principles of the Australian Ethical Charter to invest ethically while achieving competitive long-term returns. Our Charter not only influences our investment choices but underpins every aspect of our business practices.

Our Ethical Charter

Good investments in areas such as:



Clean energy



Sustainable products



Medical solutions



Innovative technology



Responsible banking



Healthcare



Recycling



Energy efficiency



Education



Aged care

We avoid companies involved in:



Coal



Coal seam gas



Oil



Weapons



Tobacco



Old growth forest logging



Exploitation



Gambling



Human rights abuses



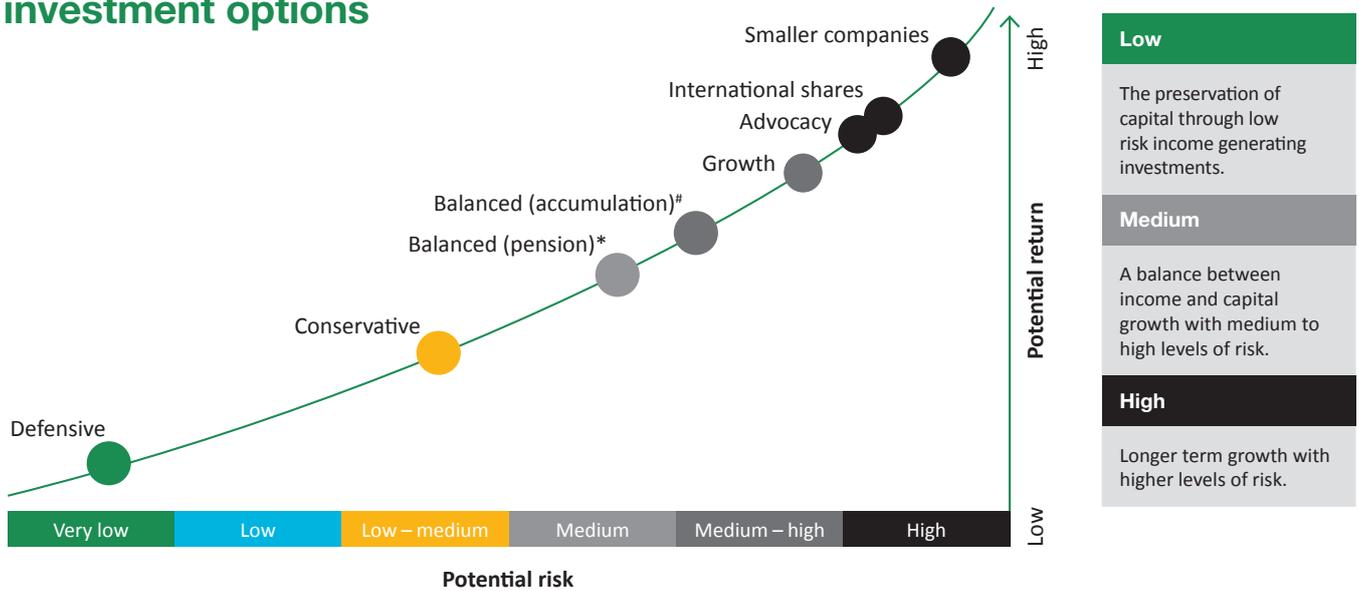
Harmful products

We also stand out from the pack because:

- We’re a signatory to the United Nations’ Principles for Responsible Investment
- Our funds have been certified by the Responsible Investment Association Australasia

- We’re one of the first and currently the largest B Corp in Australia
- We invest 10% of our annual profits (before bonus and grant expenses) back into the community via our grants program.

Snapshot of our investment options



Low
The preservation of capital through low risk income generating investments.
Medium
A balance between income and capital growth with medium to high levels of risk.
High
Longer term growth with higher levels of risk.

Available to the accumulation division and transition to retirement pensions. * Not available to transition to retirement pensions. This chart represents the potential risk and return characteristics of our investment options. It is not a forecast of actual risk or returns. The scale is indicative only.

Ethics alone aren't enough

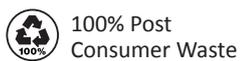
By choosing Australian Ethical, you'll feel assured that you're part of a fund that cares about the future. And here are some other key benefits:

- Different funds are suitable for all life stages
- Seven options are pre-mixed investments
- Automatic insurance cover for death and TPD (subject to terms and conditions set out in the Insurance Guide)
- Easily transfer existing insurance you may have in another fund
- Easy to use member portal and online features such as a retirement income simulator and account consolidation tool

- Good Money, our lively and informative digital magazine for the conscious consumer
- Dedicated member support team available from 8am to 8pm Monday to Friday.

For more information

For details about the investment strategy, objectives and risk profiles for each option please refer to the product disclosure statement available from australianethical.com.au/super/pds or contact 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.

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 our Financial Services Guide (FSG), the relevant product disclosure statement (PDS) and associated documents, available at www.australianethical.com.au. You may wish to seek independent financial advice from a licensed or authorised financial adviser before making an investment decision.

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).