

# Member application form

## For Super

**Important:** This Application Form is for investment in the Australian Ethical Retail Superannuation Fund (Australian Ethical Super) and must not be circulated or distributed uncompleted unless accompanied by a copy of the latest Financial Services Guide (FSG) and Product Disclosure Statement (PDS), which contains information relevant to investing in the Super Fund. You can download a current PDS and related disclosure documentation (Additional Information Booklet(s) and Insurance Guide) at [australianethical.com.au/super/pds](http://australianethical.com.au/super/pds)

### Send your completed form to:

Australian Ethical Super,  
Locked Bag 20013,  
Melbourne VIC 3001

Email: [advisers@australianethical.com.au](mailto:advisers@australianethical.com.au)

Please use **BLOCK LETTERS** and **black ink**.

### Step 1: Personal details

Title

Mr  Mrs  Ms  Miss  Other, please specify

Full given name(s)

Date of birth (DD/MM/YYYY)

Surname

Email\*

Mobile phone

Home phone

Work phone

Sex at birth

Male  Female

**!** We need to collect information about the chromosomal sex at birth of our members because this affects the overall cost of default group insurance cover which is automatically available to all members of the Fund. We understand sex at birth is different to gender identity.

\*By providing my email and mobile number, I agree to be notified of and receive important disclosure documents and member communications electronically (which may include email, SMS, a link to a website, an application or other online channels). You can change your communications preferences in client access on our website, or by calling us.

## Step 1: Personal details (continued)

### Residential address (PO Box is NOT acceptable)

Address

Suburb

State

Postcode

Country

### Postal address (If different to residential address)

Address

Suburb

State

Postcode

Country

### Tax File Number (TFN)

Tax File Number

Under the Superannuation Industry (Supervision) Act 1993, Australian Ethical Super is authorised to collect, use and disclose your tax file number (TFN). The Trustee of Australian Ethical Super may disclose your TFN to another super provider, when your benefits are being transferred, unless you request the Trustee in writing that your TFN not be disclosed to any other super provider. Declining to quote your TFN to the trustee is not an offence. However giving your TFN to your super fund will have the following advantages:

- Australian Ethical Super will be able to accept all permitted types of contributions to your account(s);
- other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your super and benefit payments when you start drawing down your super benefits;
- it will make it much easier to find different super accounts in your name so that you receive all your super benefits when you retire;
- the Trustee will be able to use the ATO SuperTICK service to verify your TFN, name and date of birth; and upon your request, the Trustee will be able to find and consolidate your other super into your Australian Ethical Super account using the ATO's Super Match service

## Step 2: Selecting your investment options

Select your preferred investment option or spread of options. You can make changes in your member portal at any time once your account is set up.

If no selection is made your super will be invested in the Balanced (accumulation) option.

Options	Percentage*
Defensive	<input type="text"/> %
Conservative	<input type="text"/> %
High Growth	<input type="text"/> %
Balanced (accumulation)	<input type="text"/> %
Growth	<input type="text"/> %
International Shares	<input type="text"/> %
Australian Shares	<input type="text"/> %
<b>TOTAL</b>	<b>100%</b>

\* Ensure that your investment selections total 100% and that each option is in whole percentages.

### Step 3: Default Cover

Default Death and TPD Cover will automatically start when you reach a balance of at least \$6,000 and are at least 25 years or older (but under 65), provided you don't have an 'inactive' account and you have not cancelled cover previously held through Australian Ethical Super. The level of Default Cover depends on your age.

**Note:** You will have an 'inactive' account if you have not received any contributions or rollovers into your account for at least 16 months or more whilst you are a member.

**Important:** If you receive Default Cover and do not opt out of the cover, a premium based on your level of cover, age, sex at birth and occupation category will be automatically deducted from your account at the end of the month.

You can see what the rates and levels of cover are in the **Insurance Guide**, as well as important terms, conditions and limitations of cover. If you don't want to wait to meet these two conditions and want insurance now, you can choose to opt-in below.

**Opt In to Insurance before cover starts automatically:**

I want to opt-in now to have Default Death & TPD Cover even if I am aged under 25 (but at least 15 and under 65) and/or my account balance is less than \$6,000. I have not previously held any Death & TPD insurance cover with Australian Ethical Super.

If you would like to opt out of insurance starting automatically, please complete the Insurance Variation Form available at [australianethical.com.au/super/pds-forms/](https://australianethical.com.au/super/pds-forms/)

### Occupation categories

Your occupation category determines the premium rates that applies to you.

There are five occupation categories:

- Professional
- White Collar
- Light Manual
- Manual
- Heavy Manual

The occupation category that applies to you depends on your responses to the questionnaire below:

**Question 1:** Are the duties of your regular occupation limited to professional, managerial, administrative, clerical, secretarial or similar 'white collar' tasks which do not involve manual work or teaching, and are undertaken entirely within an office environment (excluding travel time from one office environment to another)?  Yes  No **Skip to Q2**

a. Do you either hold tertiary qualifications or are you a registered member of a professional institute or governing body in relation to your profession, or do you work as a member of the executive leadership team with your employer?  Yes  No

b. Is the income you earn from your regular occupation greater than \$100,000 per annum?  Yes  No

If you have answered 'Yes' to both Q1 a) and b) your occupation category is Professional.

If you have answered 'No' to either a) or b) your occupation category is White Collar.

**Question 2:** Are you either performing light manual skilled work or trade qualified working in a non-hazardous industry\*?  Yes  No **Skip to Q3**

\*Trade qualified working in a non-hazardous industry can include:

- qualified tradespeople such as electricians or carpenters working in a domestic environment
- trade occupations in an office environment such as equipment repair person
- occupations involving light manual work such as Café owner, retail sales or travelling sales- person
- technical occupations requiring field work greater than 20% involving light manual work such as insurance assessor, building inspector or surveyor
- occupations involving the supervision of manual work such as building foreman

If you have answered 'Yes' to Q2 your occupation category is Light Manual.

**Question 3:** Do you perform moderate to heavy manual work or operate heavy machinery, and you hold tertiary or trade qualifications relevant to your current occupation, and you do not work in high risk occupations?  Yes  No

^High risk occupations can include:

- working at heights or underground
- working in any occupation that exposes you to danger, such as firefighter or pilot
- working with firearms, such as police officers
- working in heavy manual occupations that does not require tertiary or trade qualifications such as labourer, warehouse worker, brick layer, factory worker
- working as an inter-state bus or truck driver

If you have answered 'Yes' to Q3 your occupation category is Manual.

If you have answered 'No' to Q3 your occupation category is Heavy Manual.

## Step 4: Declaration and signature

By completing the Application Form I declare that:

### My application is lawful because

- All the details I have provided for this application are true and correct.
- I received and accepted this offer in Australia.

### I have made an informed decision because

- I have read the PDS to which this application applies.
- If I have received the PDS from the internet or by other electronic means, I have received the entire document.

### I am responsible for my decision to make this application, and

- I acknowledge that no representation has been made to me by or on behalf of Australian Ethical other than those contained in the PDS.
- I am not making this application because of an unsolicited meeting with or phone call from another person.

### I am aware that Australian Ethical Super will have records of my personal information, and consent to my information being used and/or disclosed to:

- administer my investment;
- provide information to me;
- conduct market research and analysis;
- develop products;
- meet regulatory obligations;
- inform the licensee or adviser I have indicated on the Application Form, until I notify you otherwise.\*

\* Our Privacy Collection Notice (Super) available online outlines more information on how we collect, secure, use and disclose your personal information.

### Providing my TFN

- If I have provided my TFN at Step 1, I declare that I have read the important information about my tax file number and consent to providing my TFN for the legal purposes stated, including finding and amalgamating my superannuation benefits, providing information to the ATO, and providing information to another superannuation fund if I transfer my benefits.

### Payments to my nominated financial adviser

- If this application is made through a financial adviser, and I have authorised the adviser to receive payment by way of an adviser service fee, I understand this fee will be deducted from my investment. Please complete the adviser services form if you would like to nominate a third party information authority and/or adviser service fee.

### I am authorised to sign this application form because

- If this application is signed by me under a Power of Attorney, I declare that I have not received notice of revocation of that power and I hereby supply a certified copy of the Power of Attorney.

### I have read all the terms and conditions contained in the Product Disclosure Statement and, in particular

- I agree to the offer contained in the PDS and to be bound by the provisions of the Trust Deed that governs Australian Ethical Super.
- I understand that Australian Ethical has the right to reject any applications, switches or regular contributions.
- I understand that by electing to use the phone and/or email facilities, I agree that Australian Ethical will not be responsible to me for any fraudulently completed, incorrect or incomplete communications and that Australian Ethical will not compensate me for my losses. I also release and indemnify Australian Ethical against any liabilities whatsoever arising out of Australian Ethical acting on any communications received by phone or email.
- I understand the nature of risk attached to the investments I am applying for and acknowledge that neither Australian Ethical, nor the Trustee of the Fund guarantee a return of capital or the performance of my investment.

### Your insurance

- I understand that I will automatically receive Default Death and TPD insurance cover when I have a balance of at least \$6,000 in my account and am at least 25 or older (but under 65) provided I don't have an 'inactive' account and I haven't cancelled cover previously held through Australian Ethical Super.
- I acknowledge that I have read and understood the Insurance Guide available online and agree to all terms, conditions and provisions therein relating to Default Cover such as the type of cover, eligibility, costs, when cover commences or ceases and how cover may exclude pre-existing conditions.
- (if my opt in application is accepted) I direct Australian Ethical Super to accept this as a *valid election* to be provided with insurance cover even if my account is an *inactive* account, if I am under 25 years of age (but under 65) and/or my account has not had a minimum balance of \$6,000.
- I understand this election will apply to Default Cover, which comprises of Death and TPD insurance.
- I understand the cost of my insurance cover will continue to be deducted from my super account on a monthly basis. If there isn't enough money in my super account to cover the cost of insurance, my cover will be canceled.
- I understand that I can cancel or change my insurance at any time.
- I acknowledge that if I previously held Default Cover within the fund, I am ineligible to obtain Default Cover again, therefore this application will be invalid.

### Step 5: Signature

I have read, understood and agree to the above declaration.

- ! Please note if you are using an electronic signature, this must be signed using OneSpan, DocuSign, or Adobe Acrobat Sign, and the forms will need to be accompanied by a time-stamped certificate.

Signature

Signatory's full name (please print)

Date (DD/MM/YYYY)

- ? If you have any questions, please contact Australian Ethical Super on 1800 021 227.