MLC Maturity Growth Superannuation Plan

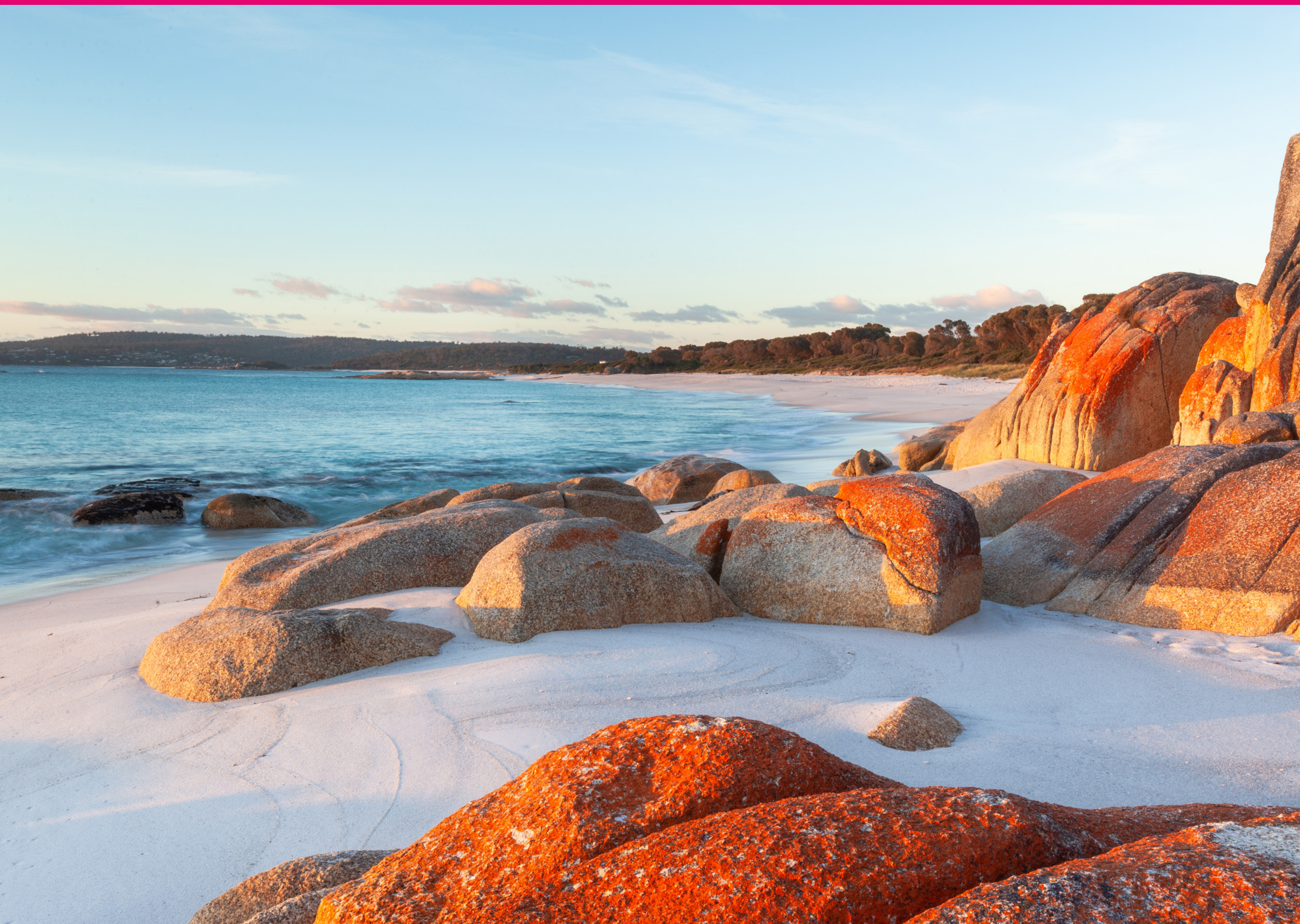
Product Disclosure Statement

Preparation date
31 August 2025

Issued by The Trustee
Equity Trustees Superannuation Limited (ETSL)
ABN 50 055 641 757
AFSL 229757

The Fund
Smart Future Trust
ABN 68 964 712 340

The Insurer
MLC Limited
ABN 90 000 000 402
AFSL 230694



Protection for you and your family

Important information

This Product Disclosure Statement (PDS) has been prepared on behalf of Equity Trustees Superannuation Limited as Trustee of the Smart Future Trust (the Fund).

References to 'we', 'us' or 'our' are references to the Trustee, unless otherwise stated.

The insurance referred to in this PDS is issued by MLC Limited (trading as Acenda), (Insurer). Acenda uses the MLC brand under licence from the Insignia Financial Group.

Acenda is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group. The Acenda logo is shown in this PDS with Acenda's consent.

The information in this PDS may change from time to time. Any changes or updates that aren't materially adverse will be available at **acenda.com.au**. You also can obtain a paper copy of these updates at no additional cost by contacting us.

This PDS is a summary of significant information about membership in the Smart Future Trust and the MLC Maturity Growth Superannuation Plan policy available through your membership of the Fund.

We're the issuer of the super interest in the Fund referred to in this PDS. You should consider all this information before making a decision about the product.

The information in this PDS is general in nature and doesn't take into account your objectives, financial situation or individual needs. Before acting on any of this information you should consider whether it is appropriate for you. You should consider obtaining financial advice and/or taxation advice before making any decisions based on this information.

This offer is made in Australia in accordance with Australian laws.

In some cases, information in this PDS has been provided to us by the Insurer or third parties. While it is believed the information is accurate and reliable, the accuracy of that information is not guaranteed in any way. Any statements attributable to the Insurer have been shown with the Insurer's consent (which has not expired).

This PDS contains (in summary) general tax information and should not be relied on to determine your personal tax obligations. We recommend you seek professional advice from a registered tax agent.

For more information, please contact us or speak with your financial adviser.

Contents

1 The Fund and your Trustee

The Fund is the Smart Future Trust.

It is a resident regulated super fund within the meaning of the *Superannuation Industry (Supervision)* Act 1993 and is not subject to a direction under section 63 of that Act.

The Trustee is Equity Trustees Superannuation Limited.

The Trustee is responsible for the operation of the Fund, including management and administration.

The full legal terms which govern your membership of the Fund are contained in the Fund Trust Deed. The full legal terms which govern the MLC Maturity Growth Superannuation Plan policy provided to you through the Fund are contained in the applicable Policy Annexure issued by the Insurer.

LIFE INSURANCE

MLC Maturity Growth Superannuation Plan

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2 About MLC Maturity Growth Superannuation Plan

The MLC Maturity Growth Superannuation Plan product has been designed to enable you to retain the maturity benefit from your MLC Endowment Superannuation or MLC Pure Endowment Superannuation policy* in super.

The product is available through the Smart Future Trust (the Fund).

You can find out more about the Fund at **eqt.com.au/SmartFT**.

Details about the Trustee and documents required to be disclosed by the law at **eqt.com.au/superannuatio**

MLC Limited issues the MLC Maturity Growth Superannuation Plan policy to the Trustee from its No.5 Statutory Fund. The Trustee is the owner of the policy and you are the life insured under the policy and member of the Fund.

Your investment in the MLC Maturity Growth Superannuation Plan is capital guaranteed by MLC Limited. This means that the value of your investment will not decrease due to investment performance (although it will decrease if you make withdrawals).

Benefits payable inside super – and the conditions of release

The Trustee receives any benefits payable under the policy if you make a claim.

We will not release a benefit unless the Trustee is able to immediately release that benefit pursuant to a condition of release.

Your Trustee will release a benefit to you, if permitted under super law, which sets out certain conditions of release that you have to meet.

If you don't meet a condition of release for any reason, the Trustee can't release the benefit to you. If this happens the Trustee will hold the benefit in the Fund as a preserved benefit, until you satisfy a condition of release.

This product is no longer on sale and is only available to individuals with an existing MLC Maturity Growth Superannuation Plan, MLC Endowment Superannuation or MLC Pure Endowment Superannuation policy, provided the individual has not left the Fund.

This PDS applies to members that were successor fund transferred into the Smart Future Trust from The MLC Super Fund on 1 July 2025.

There are no changes to the benefits, terms and conditions detailed in this PDS as a result of the successor fund transfer.

As a member with an MLC Maturity Growth Superannuation Plan policy, you are bound by the Trust Deed for the Smart Future Trust and this forms the contract between you and the Trustee.

In the future, should your benefits or terms and conditions change, we'll notify you as required by law.

For more information

For more information, please contact us or speak with your financial adviser.

References to acenda.com.au in the online copy of this document link directly to the additional information available.

* MLC Endowment Superannuation and MLC Pure Endowment Superannuation are each issued by the Trustee.

3 How super works

Investing through super is a tax-effective way to save for your retirement.

The Government encourages Australians to use super to build wealth that will generate income in retirement. It's also compulsory for contributions to be made to super for most working Australians.

Contributing to your super

The MLC Maturity Growth Superannuation Plan does not accept contributions or rollovers in.

Generally, you can access your super after you reach preservation age (60) and permanently retire or if you satisfy another condition of release.

To find out more go to **ato.gov.au** or **moneysmart.gov.au**

4 Benefits of investing with MLC Maturity Growth Superannuation Plan

The MLC Maturity Growth Superannuation Plan (Plan) has been designed to effectively act as a holding account for your superannuation maturity benefit from your matured MLC Endowment Superannuation or MLC Pure Endowment Superannuation policy.

Under the Plan your matured policy continues with the same policy number and your maturity benefit earns interest from the day your policy converts to the Plan. Your maturity benefit is capital guaranteed which means its value will not reduce as a result of negative investment returns.

If you die, or choose to rollover or make a full withdrawal of your maturity benefit from the Plan, the benefit payable is the cash value of your policy, which is equal to your MLC Endowment Superannuation or MLC Pure Endowment Superannuation maturity benefit (as applicable) at the time it was converted to the Plan, plus accumulated declared interest earnings, less any partial withdrawals.

Benefit information

The value of a policy is calculated each year as at 30 June (review date), using the declared interest rate determined by MLC Limited; this value and declared interest rate is advised to you in your annual statement.

The cash value is calculated in the following way:

1. the value of the policy at the previous 1 July, or the maturity benefit value at the conversion date; LESS
2. any withdrawals made during the period to 30 June of the following year; PLUS
3. crediting of declared interest having regard to (1) and (2) above.

Full Withdrawals

You may fully withdraw the cash value of your Plan policy at any time if:

1. you meet a condition of release and want the superannuation benefit paid to you.

Under Government legislation, any part of your current cash value that is preserved cannot be accessed until a condition of release is met.

or

2. you direct us to rollover your cash value to another superannuation product, or
3. you die. Your death benefit (which is the same as your cash value) will be paid to your beneficiaries or your estate, as determined by the Trustee.

The cash value of your policy will be determined at the withdrawal date by following the same calculation method as stated in the 'Benefit information' section. However, an interim interest rate will be applied for the period from 1 July most recently past, or the policy conversion date, whichever is later, to the date of withdrawal.

Any outstanding taxes not already deducted from the maturity benefit of your MLC Endowment Superannuation or MLC Pure Endowment Superannuation Policy at the time of conversion to a MLC Maturity Growth Superannuation Plan and any other fees and costs or taxes that have not been reflected in the interest rate applied will be deducted from your cash balance before it is paid or your benefit is rolled over.

Superannuation benefits paid to you or your beneficiaries are considered super lump sum benefits and may be taxed.

Partial withdrawals

For partial withdrawals or rollovers, a minimum of $1,000 must be withdrawn or rolled over (as applicable) leaving a balance of $5,000 or more, otherwise the entire balance will be rolled over or withdrawn (as applicable).

Any partial withdrawals made will affect the interest earnt and credited at the next review date as interest will then be calculated upon a reduced balance after the date the partial withdrawal was made.

As with full withdrawals, you must meet a condition of release before payment to you is made.

How does the Plan earn?

Under a the Plan, your policy will earn interest at a rate declared by MLC Limited each year. The interest credited to your policy will depend on the investment earnings of the MLC Limited No. 5 Statutory Fund. The provision or level of future rates of return are not guaranteed.

An annual rate is declared and is credited each year, based on the daily balance of your cash value. If you make a partial withdrawal during the year, the cash value of your policy will reduce and the annual interest credited will take account of this reduction.

How can I rollover or withdraw my benefit in the Plan?

The benefit may be paid in full or part at any time as a:

- rollover to another superannuation product, or
- withdrawal, if you meet a condition of release.

If you would like to rollover or withdraw your benefit, please contact us on **13 65 25** or email **enquiries.retail@ acenda.com.au**

Are my investment returns 'capital guaranteed'?

Yes, your cash benefit in the Plan is capital guaranteed.

This means the value of your policy and declared interest will not decrease due to investment performance (although it may decrease due to withdrawals made by you).

How to convert your policy to the Plan

This product is only available to individuals with an MLC Endowment Superannuation or MLC Pure Endowment Superannuation policy which has matured, provided the member has not left the Smart Future Trust. If your policy has matured and you have not provided us with instructions on where your benefit is to be paid, your benefit will be automatically transferred to and invested in the Plan.

Alternatively, you may elect to transfer into the Plan by notifying the Trustee in writing (see Section 9 for our contact details) or calling us on **13 65 25**.

Generally, cooling off rights apply for a limited period of time after a person acquires a new interest in a superannuation product. However, they do not apply where the acquisition occurs because of a successor fund transfer of an existing interest to a new fund. If this product was issued to you as a result of the transfer of your interest in the MLC Super Fund to the Smart Future Trust on 1 July 2025 cooling off rights do not apply to you in this product.

What value will be transferred to the Plan

The initial cash value of your investment in the Plan is the maturity benefit of your MLC Endowment Superannuation or MLC Pure Endowment Superannuation policy.

When does your Plan policy end?

Your policy will end when any of the following events occur:

- you die, or
- you terminate the policy by rolling over or withdrawing the full value, or
- we lose contact with you and your policy balance is paid to the ATO.

In the event of your death

Your death benefit is the same amount as the cash value of your policy and this will be paid to your beneficiaries or your estate in the event of your death. If the death benefit is paid, your policy will end and no further benefits are payable.

5 Risks of super

Before you do any investing, there are some things you need to consider, including the level of risk you are prepared to accept.

This will vary depending on a range of factors including:

- your investment goals
- the savings you'll need to reach your goals
- your age and how many years you have to invest
- where other parts of your wealth are invested, including investments outside of super, and
- how comfortable you are with investment risk.

Investment risk

Even the simplest investment comes with a level of risk. Different investment strategies have different levels of risk depending on the assets that make up the strategy.

While the idea of investment risk can be confronting, it's a normal part of investing.

When considering your investment, it's important to understand that:

- although this product is capital guaranteed, which means that the value of your investment will not decrease due to investment performance, investment returns in the Plan aren't guaranteed and may be nil in certain years, and
- future returns may differ from past returns.

Other key risks of the Plan

Aside from investment risk, there are other risks associated with investing in this product, including:

- risks associated with MLC Limited – the capital guarantee on the cash value of your policy is provided by MLC Limited. As with any investment arrangement, there is a risk that MLC Limited might not meet its obligations to policyholders, including under any guarantee provided by it. MLC Limited has put in place a number of risk management strategies to minimise the risk of this occurring. As such, MLC Limited is confident that it can meet its obligations to policyholders.
- inflation risk – while this product may be capital guaranteed, it is a low risk and low return investment. There is a risk that the rate of return of your investment may be below the rate of inflation, thus eroding the 'real' value of your investment.

Accessing the money you put into super

Because super is for your retirement the law is strict about how and when you can access your money. To find out more go to **moneysmart.gov.au**

Regulatory risk

Just as the Government makes rules, it can also change them. Superannuation laws may change in the future.

Your financial adviser can help you respond to any changes to laws on super, social security and other retirement issues.

6 Where your money is invested

Your benefit in the Plan is invested in a policy that is held by the Trustee on your behalf, which is issued by MLC Limited from its No. 5 Statutory Fund.

The Plan is best suited to members who:

- want a secure guaranteed environment for their superannuation savings,
- can accept low returns for a low risk,
- prefer no administration, entry, withdrawal or exit fees.

Investment objective

The investment objective or investment approach of the MLC Maturity Growth Superannuation Plan, and the benchmark asset allocation of the MLC Limited No. 5 Statutory Fund, may be changed at any stage without prior notice to members.

No investment options are offered in the product.

Benchmark asset allocation

The benchmark asset allocation of the MLC Limited No. 5 Statutory Fund is designed to achieve stable earnings with minimum volatility, whilst managing investment risk to secure the guaranteed benefits.

Minimum suggested time to invest
No minimum. Capital guarantees on policy values generally mean that this investment has comparatively lower earning returns over the long-term than market-linked investments that can deliver both positive returns and negative returns.

Benchmark asset allocation of the MLC Limited No.5 Statutory Fund:

Australian interest bearing securities	75.0%
Total defensive assets	**75%**
Australian shares	10.0%
Overseas shares	13.5%
Property	1.5%
Total growth assets	**25%**

7 Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (**moneysmart.gov.au**) has a superannuation calculator to help you check out different fee options.

Premiums

There are no premiums payable for the Plan.

Direct fees

There are no administration, entry, exit or withdrawal fees.

Investment costs

Indirect investment costs are your policy's share of investment costs incurred by the No. 5 Statutory Fund for the generation of earnings distributed to the Plan. They are deducted from Statutory Fund profits prior to the interest allocation being distributed to members.

Other fees

Family Law charges

The Family Law Act allows super, life insurance and other investments to be divided between parties should there be a marriage or de facto relationship breakdown.

We may be obliged to provide information to other parties and manage the insurance in line with court orders or binding family law agreements. We may charge a fee for any costs we incur. We will let you know the amount of the fee, if applicable.

Operational Risk Financial Requirement (Reserve)

The Government requires super funds to keep a financial reserve to cover any losses that members incur due to a breakdown in operations. The Reserve has been established in full by the Trustee in the Fund. We may require members to contribute to the Reserve in the future. If we do, we'll notify you in advance of any deductions.

Other fees we may charge

Fees may be charged to you directly if you request a service not currently offered. We'll agree any additional fee with you before providing the service.

We may charge members or the Fund generally, with actual or estimated costs of running the Fund. These may include costs resulting from Government legislation or fees that are charged by third parties.

If the actual costs are less than estimated costs we have deducted from your account, the difference may be retained in the Fund and used for the general benefit of members.

8 How super is taxed

Tax laws change. To keep up to date, please visit **ato.gov.au**. Tax on super is complex. This is general information and we recommend you seek advice from a registered tax agent. We are not a registered tax agent.

Tax treatment of insurance inside super

Where required by law, the Trustee will deduct any tax, duty or government fees and forward the money to the relevant authority.

Tax treatments in your account	
	Investment earnings
Super	Taxed at a rate of up to 15%. Tax paid or payable on investment earnings is reflected in the interest rate credited to your account.

Tax treatments on payments to you
Lump sum withdrawals
Tax-free component: Nil.
Taxable component:
• If under the preservation age (60), tax of up to 22% (including Medicare Levy at 2%).
• From age 60, tax-free.
Other taxes and Government levies may apply from time to time.
If applicable, we'll deduct the tax from your account before paying the lump sum.

A different tax treatment applies to superannuation death benefits paid to your beneficiaries or deceased estate. Go to **ato.gov.au**

Providing your Tax File Number (TFN)

Under the Superannuation Industry (Supervision) Act 1993, your super fund is authorised to collect, use and disclose your Tax File Number (TFN), which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The Trustee of your super fund may disclose your TFN to another super provider, when benefits are being transferred, unless you request the Trustee of your super fund in writing that your TFN not be disclosed to any other super provider.

It is not an offence not to quote your TFN. However giving your TFN to your super fund will have the following advantages (which may not otherwise apply):

- the tax on contributions to your super account/s will not increase
- other than the tax that may ordinarily apply, no additional tax will be deducted, and
- it will make it much easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

You should provide your tax file number (TFN) to us.

Without a TFN you may be taxed at the highest marginal tax rate for the benefits that are paid to you.

We will verify your TFN with the ATO. For more information visit **ato.gov.au**.

9 Nominating a Beneficiary

You're able to nominate how you would prefer your benefits are distributed on your death.

You can make a non-binding death benefit nomination under which you can specify dependants and/or your estate as beneficiaries and the proportions payable to each.

Your nomination will guide us as to your wishes, but it will not be binding on us. We have absolute discretion to determine who will receive the death benefits, taking into account your nomination, relevant laws and other factors.

You can make a nomination by completing the **Beneficiary Nomination form** from **acenda.com.au/beneficiaryform**. We recommend you speak with your financial or legal adviser for more information on estate planning.

You can cancel a nomination at any time by writing to us.

Who can you nominate?

When you make a non-binding death benefit nomination, under super laws you can only nominate a dependant and/or a legal personal representative as beneficiaries. A dependant may include:

- your spouse (including a de facto spouse or same-sex partner)
- children (including adopted children, step-children, a child of your spouse or someone who is your child within the meaning of the Family Law Act 1975)
- individuals who are financially dependent on you at the time of your death, or
- someone in an 'Interdependency Relationship' with you.

Your legal personal representative is either the executor under your will or a person(s) granted letters of administration for your estate if you die without having left a valid will.

If you don't have any such beneficiaries at the time of your death, then we may pay the benefit to another person. When nominating beneficiaries you should take these restrictions into account.

What is an interdependency relationship?

Two people (whether or not related by family) have an interdependency relationship if:

- they have a close personal relationship, and
- they live together, and
- one or each of them provides the other with financial support, and
- one or each of them provides the other domestic support, and personal care.

If either of the two people suffers from a physical, intellectual or psychiatric disability that prevents them from satisfying these requirements, they have an interdependency relationship if they have a close personal relationship.

10 Complaints resolution

If you have a complaint about our organisation, related to our products, services, staff or the handling of a complaint, we'd like an opportunity to put it right.

Your complaint can be made verbally or in writing.

Please call us on **13 65 25** (toll free **1800 062 061**) or for international calls **+61 2 9121 6500** (charges apply) between 8.30am and 6pm (AEST/AEDT), Monday to Friday, to discuss your concerns.

For hearing impaired customers, please visit **accesshub.gov.au/about-the-nrs** to contact us via your preferred NRS call channel or call **1300 555 727**.

For customers requiring interpreting or translation services, please call **13 14 50**.

An acknowledgement will be issued to you at the time of receipt of your complaint and our team will investigate and respond on all aspects of the matters raised in your complaint.

If we are unable to resolve your issues to your satisfaction within the first 5 business days, we will put you in contact with our Internal Complaints Resolution Team at:

Email: **resolve@acenda.com.au**

Mail: The Complaint Manager Acenda Complaints Resolution
PO Box 23501
Docklands VIC 3008

For more information, please visit **acenda.com.au/support/customer/complaint**

If you make a complaint and we resolve it within 5 business days from receipt to your satisfaction we are not required to send you a formal complaint response, unless you request one; or your complaint relates to hardship, a declined insurance claim, the value of an insurance claim or any decision of the Trustee (or failure by the Trustee to make a decision) relating to a complaint.

We will provide you with a response no later than 45 calendar days after receiving your complaint, unless another timeframe is allowed or required under the relevant legislation.

For death benefit objections, the Trustee must provide a complaint response no later than 90 calendar days after the expiry of the 28-calendar day period for objecting.

We will do our best to resolve your complaint as soon as possible. However, if we are unable to provide you with a response within the required timeframe, we will provide you with progress updates including any reasons for a delay.

If you're not satisfied with the resolution provided by our Internal Complaints Resolution Team, or we haven't responded to you in 45 calendar days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an independent body that provides a complaint resolution service free of charge to customers. Time limits may apply to complaints to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires. You can contact AFCA at any time, in writing, by email or by phone. AFCA's contact details are:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Phone: **1800 931 678** (free call)
Email: **info@afca.org.au**
Website: **afca.org.au**

If you have a complaint about financial advice services you have received from your financial adviser, you should follow the complaint handling process explained in the Financial Services Guide provided by your financial adviser.

We also suggest you contact your financial adviser.

11 Other information

Keeping you informed

Each year, we'll provide you with the following information so you can stay informed about your investment and any changes to your policy:

- An annual statement with a summary of transactions and interest earnings for the financial year
- Annual Fund Information. You will have access to a Fund Report that will provide you with information on the management and the financial position of the Fund as at the previous 30 June. The Fund Report will be available from the Fund website **smartmonday.com.au/tools-and-resources/governance**. You may request that a copy be sent to you (at no additional cost) by post or in electronic form.

  Other information about the Fund (e.g. Financial Statements, Auditor's report) and the Trustee (e.g. Director's report including executive remuneration) is also available at **www.smartmonday.com.au/tools-and-resources/governance**.
- Information in relation to any material changes to MLC Maturity Growth Superannuation Plan

We may provide this information to you by mail or email; or on our website in the future. We will let you know when policy information has been made available online.

Information in this PDS may change from time to time. Updates in relation to information that are not materially adverse will be made available on **acenda.com.au** but you may not be directly notified of these updates. You may, however, obtain a paper copy of these change communications on request at no additional cost by contacting us.

Privacy information

We and the Insurer collect your personal information from you directly wherever we can, but in some cases we may collect it from third parties such as your adviser. We do this to determine your eligibility and to administer the product.

If personal information is not provided, we or the Insurer may not be able to provide you the product or a service, or administer it appropriately. We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including company and tax law, which require us to collect personal information. For example, we require personal information to verify your identity under the AML/CTF Act.

We may disclose your personal information to other EQT Holdings Limited Group (EQT Group) members and to external parties including the Insurer for purposes that include: insurance management, product development and research. For more information refer to **eqt.com.au/global/privacystatement**

It is generally unlikely that we will disclose your personal information overseas, however, any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient complies with Australian privacy laws.

We, other EQT Group members, and the Insurer may use your personal information to contact you about products and for marketing activities. If you do not wish for the Insurer to contact you about products and for marketing activities, you need to contact them directly on **13 65 25** or **enquiries.retail@acenda.com.au.**

You can let us know at any time if you no longer wish to receive these direct marketing offers by contacting us.

More information about how we collect, use, share and handle your personal information is in our Privacy Statement (**eqt.com.au/global/privacystatement**), including how to access or correct information we collect about you and how to make a complaint about a privacy issue. Contact us for a paper copy or if you have any questions or comments.

For more information about the collection of your personal information by the Insurer, please contact them directly on **13 65 25**.

Anti-Money Laundering

We're required to comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/ CTF Act) (Cth) and the Australian Sanctions laws.

We (or the Insurer on our behalf) may need to collect information from you, anyone acting on your behalf or your related parties.

All documents we request need to be dated, and must be an original or certified copy of original document(s) (not a photocopy of a certified copy of original document(s), not faxed or scanned copies) and must be valid at the time you send them to us. Amongst its other AML/CTF obligations, we are required to adhere to AUSTRAC's reporting requirements.

We may decide to delay or refuse any request to process any transaction, including suspending a withdrawal application, freeze accounts or restrict access to funds (where permissible under any applicable legislation), if we're concerned that the request or transaction may breach any obligation we have under the AML/ CTF Act, or cause us to commit or participate in an offence, under any law. To the extent permitted by law, we'll incur no liability to you if we do so.

Temporary residents

If you're a temporary resident and your visa has ceased to have effect and you leave Australia permanently, you may be able to claim your superannuation from the Fund as a Departing Australia Superannuation Payment. Withholding taxes may apply to the lump sum payment. However, if you don't make a claim within six months of the later of your visa expiring or your departure from Australia, we may be required to transfer your superannuation to the ATO as unclaimed super. In these circumstances, relying on relief from ASIC we're not required to notify you or give you an exit statement and you'll need to contact the ATO directly to claim your superannuation. For more information go to **ato.gov.au**

Contact us

For more information please contact us or speak with your financial adviser.

To obtain a copy of this PDS and the important information that forms part of the PDS please call us on **13 65 25** (toll free **1800 062 061**) or for international calls **+61 2 9121 6500** (charges apply) between 8.30am to 6pm (AEST/AEDT), Monday to Friday to discuss your concerns. For hearing impaired customers, please visit **accesshub.gov.au/about-the-nrs** to contact us via your preferred NRS call channel. For customers requiring interpreting or translation services, please call **13 14 50**

Postal address:
Acenda
PO Box 23455
Docklands VIC 3008

Contact us

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CGP-26615