

3. BENEFITS OF INVESTING WITH THE ACTIVE SUPER ACCUMULATION SCHEME

The information in this document forms part of the Product Disclosure Statement (PDS), dated 1 July 2023 for the Active Super Accumulation Scheme. This document is dated 1 July 2023 and is available free of charge at activesuper.com.au/PDS or from Member Care on 1300 547 873.

QUALITY SERVICE

Services available to members include a dedicated website, Member Online and mobile app, an Australian-based contact centre, ready access to salaried financial planners, seminars, newsletters and the provision of annual statements.

The Trustee directly and actively monitors the services it provides and encourages feedback from members.

MYSUPER-AUTHORISED FUND

Active Super is a MySuper-authorized fund, which means if you haven't made an investment choice, we will invest your money for you in the Active Super Lifestage Product. The MySuper product automatically adjusts the investment risk strategy according to your age.

CHOICE INVESTMENT OPTIONS

If you want to choose how your super is invested, you may choose your own investment mix from the four blended investment options and one single sector option available in the Active Super Accumulation Scheme.

VALUE FOR MONEY

Active Super operates on a profit-to-members basis. It does not have any entry or exit fees and believes the total fees it charges are competitive in the superannuation industry.

INDEPENDENT RATINGS

Canstar Outstanding Value

Active Super is one of six super funds to be awarded Canstar's 2023 Outstanding Value – Superannuation Award. The accolade recognises funds that provide exceptional value to customers across the range of ages and account balances considered in Canstar's Star Rating, considering investment performance, fees and product features[#]

[#]Based on a comparison of the Active Super Accumulation Scheme held by those aged 20–69 years and balances between \$30,000 and \$1.5 million.

SuperRatings Platinum ranking

Our Account-Based Pension Plan received a Platinum ranking from SuperRatings. Plus, we continue to strike Gold with our MySuper Lifestage Product, Accumulation Scheme, Personal Division and Retirement Scheme.

Heron five-star quality rating

Independent advisers, the Heron Partnership, have awarded our superannuation products their five-star quality rating every period since the rating was established in 2006.

INSURANCE COVER

Automatic insurance cover is provided on an opt-out basis to eligible members through our Insurer, TAL Life Ltd (ABN 70 050 109 450, AFSL 237 848). Active Super also provides the option for members to apply for additional voluntary insurance cover or obtain Salary Continuance Insurance (SCI) cover through our voluntary insurance offering.

REGULAR REPORTS ON YOUR INVESTMENT

Member statements

All members will receive periodic statements each financial year. An annual statement for the 12-month period ending 30 June will show the balance of an individual member's account as at the statement date, provide information on net investment earnings and list all transactions for the period. Also, you can log into your account at any time for your latest account balance.

Annual Report

The Annual Report provides information on the management and financial condition of Active Super, including its investment performance. The report is available online at activesuper.com.au/annualreports or you can contact Member Care on 1300 547 873 to request a free printed copy.

INFORMATION ON PRIVACY

Active Super is fully committed to comply with the Australian Privacy Principles in the way that personal information is collected, stored and used. Full details on how this is achieved are contained within Active Super's Privacy Policy. A copy of the Active Super Privacy Policy is available on our website at activesuper.com.au/privacy or by calling Member Care on 1300 547 873.

If you are not satisfied that adequate precautions are being taken to protect your personal information, you may make a formal complaint. The complaint must be in writing and addressed to:

Privacy Officer
Active Super
PO Box H290
Australia Square NSW 1215
Phone: 1300 547 873
Email: hello@activesuper.com.au

If you are not satisfied with the response from the Privacy Officer, you may lodge a complaint with the Office of the Australian Information Commissioner which can be contacted at:

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Web: [oaic.gov.au](https://www.oaic.gov.au)

ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING

The Trustee does not accept cash nor does the Trustee make cash payments to third parties unless authorised to do so by the regulator, the Court or the law.

To meet its legal obligations and to manage its money laundering and antiterrorism financing risks, the Trustee must be reasonably satisfied that you are who you say you are, especially when you request any type of withdrawal from your account. This is to ensure that Active Super can be satisfied that you are the owner of your account and that the instruction the Trustee has received is valid.

At a minimum, the Trustee must verify your full name and date of birth, especially when you request any type of withdrawal. The Trustee may seek additional information to meet its obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Additionally, the Trustee is required to monitor your transactions for the purpose of identifying, having regard to money laundering or terrorism financing risk, any transaction that appears to be suspicious within the terms of the legislation. Suspicious matters include suspicions about your identity, tax evasion, offence against a Commonwealth, State or Territory law, proceeds of crime, money laundering, terrorism financing or transactions that have no apparent economic or visible lawful purpose. The Trustee employs both human judgement and data analysis to identify such transactions.

The Trustee reports any such suspicious matters plus any threshold transactions or international funds transfer instructions to the regulator.