

How GuildSuper Works Guide

Prepared 14 December 2023

Along with this document, make sure you read the *Product Disclosure Statement* and the important information in the *Insurance Guide* and *Investment Guide*.

Contents

1. Benefits of GuildSuper	3
2. Growing your account	6
3. Fees and other costs	10
4. Accessing your super	16
5. Keeping in touch with your super	20
6. Other important information	22



GUILDSUPER

Inside this Guide

This Guide provides additional information about GuildSuper that may help you make decisions both before and after you join GuildSuper.

For example, it can help you decide:

- whether GuildSuper's benefits make it the right super product for you
- whether to make additional contributions to your account, and
- how and when you can access your super savings.

It also provides important information about how GuildSuper operates and other benefits and services available to you. This information is subject to change, so you should read the latest version before making any decisions.



1. Benefits of GuildSuper

GuildSuper is proud of delivering quality superannuation services to members throughout Australia, especially members working in the pharmacy, veterinary and allied health industries. It is our mission to help you get the most from your super, keeping things simple and helping you achieve the best possible lifestyle when you finish working. GuildSuper has a particular focus on the financial wellbeing of members and their families.

Your super is your money. It's there to provide you with an income in retirement, so make it work hard for you. At GuildSuper, we're here to help you do just that.

Peace of mind

We are committed to helping you build your super so that you can afford the best possible lifestyle when you finish working. As a GuildSuper member, you can:

- access tools and information to help you maximise and build your super savings, and
- be assured that we will manage your super according to the Fund's investment strategy, which has been designed with the Fund's membership profile in mind.

Our aim is to grow and protect your super savings over the long term.

Flexible

Invest according to your needs

You can choose how your super is invested. GuildSuper offers two solutions when it comes to your super investments – the

MySuper Lifecycle Investment Strategy (MySuper product) and three investment options in the MyMix Solution. Each is specifically designed by taking into account the Fund's membership profile. So, whether you prefer to leave the decision making to someone with more experience and expertise, or you prefer to make your own investment choices, you can select an option(s) to suit you. You'll find more information in the *Investment Guide*.

SUPERSUPER™

SUPERSUPER™ is a shop-and-save rewards program that is available to members of GuildSuper^.

With SUPERSUPER™ you can add to your GuildSuper account through this program. The contributions are calculated as percentage of the total spent each time you shop at a participating retailer and, so long as you have provided your Tax File Number (TFN) to GuildSuper, are added to your Guild Super account at regular intervals.

Contributions made via SUPERSUPER™ are treated as non-concessional (after-tax) contributions, unless you claim a tax deduction for them – at which time they become concessional (before-tax) contributions.

It's important to be aware that there are limits to how much you can contribute to your super without incurring additional tax. You can find out more about this in Section 2: Growing your account.

^ SUPERSUPER™ is provided to you by EonX Services Pty Ltd ABN 39 615 958 873, a third-party provider. This third party provider is responsible for this program including its ongoing management and operation. The Trustee has no involvement with this provider or its program.

1. Benefits of GuildSuper

continued

Helpful

We provide access to and assistance with your account in a way that suits you and your needs, including:

- Regular account updates – provide us with your email and/or mobile details so we can keep you up to date with your account, such as notifying you of the availability of your annual statements or information about changes that are required by law to be notified to our members. This way you can see how your super is tracking. Alternatively, if you would prefer paper copies of your statements, you can opt-out of receiving updates (including required statements or notices) electronically by notifying us at any time.
- Your GuildSuper online account gives you 24/7 account access. You can check your GuildSuper account balance, set up direct debit payments, access the shopping rewards program SUPERSUPER™ and update your account details, investments and insurance cover. A mobile app is also available so you can manage your super anytime, anywhere.
- You can access easy to understand tips, tools, and calculators on the website, to help you boost your super and improve your financial situation in retirement.

Combine other super accounts into GuildSuper

Combining your other super funds into your GuildSuper account may reduce the fees and costs you pay. The Member Services Team can help you find any other super you have using your tax file number (if you consent) and assist with any rollovers you request.

Of course, you should always consider whether combining your other super into one account is appropriate for you and consider obtaining personal financial advice that takes into account your individual circumstances.

Member Services Team

The Member Services Team is available from 9am to 6pm (AEST) Monday to Friday by calling **1300 361 477**. The Member Services Team can give you general guidance to help you through the maze that superannuation sometimes appears to be, as well as teach you simple ways to maximise your super, at no extra cost.

Personal advice about your account

You can access limited personal advice (relating to your membership of the Fund only – referred to as ‘intra fund advice’) from smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667 via its Coach service. Intra-fund advice may include advice about contribution, insurance and investment options. You can contact the Coach Service on **1300 262 240**. Any intra-fund advice is provided by or on behalf of smartMonday and not the Trustee. The cost of intra-fund advice is included in the Administration fees and costs shown later in this PDS, and is not an additional cost to you. To find out more information about the intra-fund advice services available to you, refer to the smartMonday Financial Services Guide at smartmonday.com.au/smartmonday/media/smartmonday/docs/FSG-Document.pdf or on request by calling **1300 361 477**.

If you require more comprehensive advice (for example, advice relating to other superannuation or financial products) you may wish to engage the services of a financial adviser. Additional adviser fees may be payable to the adviser for the services they provide to you, depending on the type of advice you commit to purchasing. These additional fees for personal advice will be payable directly by you to the adviser, and cannot be deducted from your GuildSuper account.



Protection

Insurance cover relevant to your lifestyle

When you join GuildSuper, if you are eligible, you may automatically receive Default Death, Total and Permanent Disablement and Income Protection insurance cover – without filling in a form or providing full health information. Conditions apply.

If you want higher levels of cover, within three months of Default cover commencing, provided you have not made any changes to the Default cover, you may be eligible to apply for an 'Insurance Boost'.

Complete the *Insurance Boost* form available on the website and answer some limited health questions (there is no need to provide full health information).

Provided you are eligible, you can also apply to transfer any similar insurance you currently have with another super fund into GuildSuper.

If you are accepted for the higher levels of cover, additional insurance fees apply. Terms and conditions apply. You'll find more information about the insurance options available to you in the *Insurance Guide* available on the website or by contacting GuildSuper.

Trust and Security

GuildSuper is a trusted community partner. Built and set up for the pharmacy, veterinary and allied health industries, you can remain a member of GuildSuper no matter where you work and throughout your life, even if you start working in a different industry.

We're with you for life...

It's easy to stay with GuildSuper when you change jobs. If you'd like a new employer to contribute to GuildSuper, it's as simple as giving the new employer a *Choice of Superannuation Fund* form to tell them you're nominating GuildSuper for your employer contributions. The form is available on the GuildSuper website or by contacting us on **1300 361 477**.

...even in retirement

GuildSuper provides access to retirement income products, including a Transition to Retirement product. You should consider the *GuildPension Product Disclosure Statement* and the applicable Target Market Determination available on the website or by request, before deciding whether to acquire a retirement income product.

2. Growing your account

Your super account helps you save money while you work, so you've got enough to live the lifestyle you want in retirement. The more super you save now, the more money you'll have when you retire – and there are plenty of ways to help you build your savings.

Think about this:

- **The more super you save now, the less you will have to worry about money in retirement.**
- **Picking one super fund and staying with it for life can save you fees and costs, and make your super easier to manage.**
- **Making small personal contributions as early as you can, can make a real difference to how much you have to spend in retirement.**
- **To encourage saving through super, contributions, investment earnings and benefit payments are taxed favourably by the Government.**

One super account for life

Picking and staying with one super fund for life can help reduce fees and costs you pay, and it is easier to keep track of your money. Here are the two easy ways to keep your super in GuildSuper if you've decided this product is right for you:

1. You can combine your super

You may probably have money with other super funds and combining it into GuildSuper is easy. You can simply log in to your GuildSuper online account, select 'Combine my super' under the Grow my super tab in the main menu and enter details of your other super accounts to combine. Before you do, obtain information about any associated costs, loss of benefits, including insurance, or other consequences from those super funds.

2. You can get your employer to pay all of your contributions into one superannuation account

You can download, complete and give your new employer a *Choice of Superannuation Fund* form, which shows GuildSuper as your super fund of choice. Then they can start paying Employer Superannuation Guarantee (SG) contributions into your GuildSuper account.



You can manage your account securely, 24/7 via GuildSuper online. Login through guildsuper.com.au or download the mobile app.

Boost your balance

GuildSuper is committed to helping you live the best possible lifestyle in retirement – and that means helping you save the money you need. A quick and easy way to increase your super savings is for you to make regular additional contributions. Even small amounts paid regularly can build up to make a huge difference over time. While it is good to start early, it's never too late to start contributing and give your super a helping hand.

Contributions can be made into your account either by you (including via SUPERSUPER™), your spouse, or your employer. As super receives tax breaks, the Government limits contributions that can be made to super without incurring extra tax – these limits are referred to as 'contribution caps'. Different limits apply depending on whether the contributions are classified as concessional or non-concessional contributions.

Concessional contributions

Employer contributions

Employer contributions include any SG contributions (11% of ordinary time earnings for the 2023/24 financial year, subject to some limits), and salary sacrifice contributions. These are usually subject to a tax rate of 15% (called contributions tax) provided your total concessional contributions in a financial year (across all superannuation products you participate in) are below the concessional contribution cap for the year. For many people this tax rate is lower than their marginal tax rate.

SG contributions can be made for you regardless of your age, however salary sacrifice contributions and voluntary employer contributions are subject to an age limit.

Eligible low-income earners (with relevant taxable income of up to \$37,000 p.a.) will receive a Low Income Superannuation Tax Offset (LISTO) contribution of up to \$500 per year to their super from the Government. This contribution does not count as a concessional contribution and is intended to offset contributions tax that low income earners pay on employer contributions made for them. The LISTO is additional to the Super co-contribution payable to eligible low-income earners. Visit ato.gov.au and search 'LISTO'.

Sometimes the contributions tax rate is higher than 15%. It applies to individuals with an adjusted taxable income that exceeds \$250,000 p.a., or if members have not provided their Tax File Number. Contributions tax is deducted from your super account and paid to the Australian Taxation Office (ATO) by the Trustee.

Salary sacrifice contributions

Salary sacrifice contributions can be a tax-effective way to grow your super. They are deducted by your employer from your before-tax pay and sent to GuildSuper in addition to any SG contributions. Not all employers allow salary sacrifice contributions, so you'll first need to speak to yours about this.

Salary sacrifice contributions cannot usually be made to your super once you are aged 75 or over.

Salary sacrifice contributions are subject to the concessional contributions cap.

Tax deductible personal contributions

You can claim a tax deduction for personal contributions you make (including contributions via SUPERSUPER™) into your super account, provided you meet eligibility criteria, and submit the required form.

To claim a tax deduction for your personal contributions, you can login to your online account and submit the required notice to GuildSuper in the required timeframe.

This notice must be acknowledged by GuildSuper to be effective. Contact GuildSuper and we'll take you through what is required.

If you are aged 67 – 74, personal contributions for which you claim a tax deduction are subject to a work test and the concessional contributions cap and preclude you from receiving a Government Co-contribution for that contribution.

To find out more information about claiming a tax deduction, including the work test and other eligibility criteria, and the relevant form, visit ato.gov.au and search 'Claiming deductions for personal super contributions'. A work test exemption may apply in limited circumstances.

You can only make personal contributions, if you have provided us with your Tax File Number. See 'Easy ways to make a personal contribution' on page 8.

Concessional contributions cap

For the 2023/24 financial year, the concessional contributions cap is \$27,500 (the cap amount is subject to indexation in future years). All concessional contributions made for you into GuildSuper and other super funds in this financial year will count towards this cap.

Since 1 July 2018, if you have a total superannuation balance of less than \$500,000 on 30 June of the previous financial year, then you may have an 'unused' portion of the concessional contribution cap (unused concessional contribution portions) from a previous financial year and be able to contribute more than the concessional contribution cap for the current financial year.

Unused concessional contribution portions are available for a maximum of five years, after which they will expire. The first year you will be entitled to carry forward any unused portions is the 2019/20 financial year. For more information visit ato.gov.au and search 'total superannuation balance'.

In a financial year, any concessional contributions over the cap that are retained in the Fund (excess concessional contributions) will be subject to higher tax, usually payable by you directly. Any excess concessional contributions in a financial year will also count towards your non-concessional contributions cap for that financial year.

If you exceed the concessional contributions cap, then you can elect to withdraw up to 85% of the excess concessional contributions from your super account to help pay any additional tax you owe. Any excess concessional contributions withdrawn from your account, during the year in which the contributions were made to the Fund, will no longer count towards the contributions caps.



2. Growing your account

continued

Non-concessional contributions

Non-concessional contributions include personal contributions that are made from your after-tax pay, which have already been taxed at your marginal tax rate and for which no tax deduction has been claimed. Non-concessional contributions also include contributions made to your account by your spouse.

Non-concessional contributions are not subject to tax unless you exceed the annual non-concessional contribution cap. Tax applies to non-concessional contributions retained in a super fund which exceeds the cap. Excess non-concessional contributions (and associated earnings) can be released from a super fund, however part of the released amount may be subject to tax as part of your personal income tax assessment.

Non-concessional contributions cap

If you are under age 75

For the 2023/24 financial year, you can make up to \$110,000 in non-concessional contributions. These are after-tax contributions (e.g. spouse contributions made for you or personal contributions via SUPERSUPER™).

You can contribute more than \$110,000 for the 2023/24 financial year, provided you do not contribute more than \$330,000 over a three-year period (assuming the first year in which you exceed your non-concessional contributions cap is the 2023/24 year). This is referred to as a 'bring forward' arrangement. It means that you can make non-concessional contributions of up to three times the annual non-concessional contribution cap in a single year by bringing forward your non-concessional contribution cap for a two or three-year period. Conditions apply. Members who have triggered the bring forward rule in a previous financial year and are still in their bring forward period in 2023/24 may have a lower bring forward cap until after their bring forward period expires. The 'bring forward' rules are complex and we recommend that you seek financial advice.

All non-concessional contributions (including those made to other super funds) and any excess concessional contributions retained within a super fund in a year, will count towards the non-concessional contribution cap for that year.

Your non-concessional contribution cap for a financial year may be nil if you have a large total superannuation balance (see below).

The annual non-concessional contribution cap is subject to indexation.

If you are aged 75 or over

For the 2023/24 financial year (and later years), you cannot usually make personal contributions to your super (including via SUPERSUPER™) or have spouse contributions made to your account once you are aged 75 or over. However downsizer contributions may be made (if you are eligible). See below.

If your total super balance exceeds the transfer balance cap

If your total superannuation balance in all your super funds adds up to the general transfer balance cap (\$1.9m for the 2023/24 financial year) or more (calculated at

the end of the previous financial year), then your non-concessional contribution cap for the current financial year reduces to nil. This means that any non-concessional contributions you make into super will be treated as excess non-concessional contributions. For more information, visit ato.gov.au and search 'total superannuation balance'

Easy ways to make a personal contribution

- **Via SUPERSUPER™** – you can access the SUPERSUPER™ program via your GuildSuper online account. While it is accessible via your online account it is important to note that this program is provided by a third party, not the Trustee.
- **By BPAY®** – log in to your GuildSuper online account for details or call the Member Services team on **1300 361 477**.
- **By Direct Debit** – you can set this up in your GuildSuper online account.
- **Via your employer** – you can ask your employer to make contributions from your after-tax pay to GuildSuper in addition to the SG contributions or salary sacrifice contributions the employer makes for you.

Remember, you can only make personal contributions, including contributions via SUPERSUPER™, if you have provided us with your Tax File Number. And to ensure that extra tax is not deducted, keep track of your personal contributions to stay under the contributions cap.

Spouse contributions

A spouse contribution involves making a contribution to an eligible spouse's super fund to build their retirement savings. With GuildSuper, you can make contributions for your spouse (into your spouse's superannuation account) or receive contributions into your superannuation account from your spouse.

Your spouse may include a defacto partner.

How it works

For the 2023/24 financial year, if your assessable income (including reportable fringe benefits) is below \$40,000 p.a., and your spouse makes contributions up to \$3,000 into your account, then they may be eligible for a tax offset of 18%. The maximum offset of \$540 is available when your assessable income is \$37,000 p.a. or less and reduces to zero when assessable income is \$40,000 p.a. or more. Any spouse contribution will count towards your annual non-concessional contributions cap.

The tax offset is not available if the spouse contribution is made for a spouse who has exceeded their annual non-concessional contributions cap or has a total superannuation balance equal to or greater than the general transfer balance cap (\$1.9 million, for the 2023/24 financial year). Visit ato.gov.au and search 'Super related tax offsets'.

What are the benefits?

- The contributor may receive a tax offset for contributions for a low income or non-working spouse
- The super balance of a spouse who has little or no super will be boosted and your retirement savings as a couple will be increased, and
- You and your spouse may benefit from the lower rate of tax applicable on investment earnings within super compared to wealth accumulation outside super.

How your spouse can make a contribution

If your spouse wants to make a contribution into your GuildSuper account, they can do so via BPAY® – contact GuildSuper or log in to your GuildSuper online account for details.

You can also make a contribution for your spouse (if your spouse is a member of GuildSuper) via BPAY®. If your spouse is not a member of GuildSuper but wants to join GuildSuper, then they can do so by completing the online join form on the website.

Alternatively, you can split a superannuation contribution you have received into your spouse's super account (or vice versa). You can download a Superannuation Contribution Splitting form from the website.

A contribution split with your spouse is treated as a rollover to your spouse. It is not a new contribution for them (and is not eligible for any tax offset).

Splitting your contributions with your spouse does not reduce the total contributions made for you or alter the treatment of contribution under the contributions caps. For example, if you make a personal contribution and claim a tax deduction for it, that will count towards your concessional contributions cap for the year even if you then split and roll it over to your spouse. It will not count towards your spouse's cap.

Downsizer contributions

If you have reached the eligible age (age 55 from 1 January 2023), you may be able to contribute up to \$300,000 from the proceeds of the sale (or part sale) of your home into your superannuation fund.

Some of the eligibility criteria you must satisfy are:

- The home must be in Australia, have been owned by you or your spouse for at least 10 years and the disposal must be exempt or partially exempt from capital gains tax (CGT).

- You have not previously made a downsizer contribution to your super from the sale of another home or from the part sale of your home.
- Prior to (or at the same time) as making your contribution you must provide your fund with the 'Downsizer contributions into super form'.

You can find the full eligibility criteria and other details at the ATO website by searching 'downsizer contributions'.

More information on contributions

Visit guildsuper.com.au for more information on the types of contributions you can make into super and how to make them.

The information shown in this section of the Guide is a summary only based on rules as at the date of preparation of this guide. Tax rules, including rules relating to the release of excess concessional and non-concessional contributions (where permissible), are complex and their impact on you depends on your personal circumstances. These rules, including contribution caps and other figures shown, are subject to change from year to year due to changes in legislation or annual indexation. For further information about what is included in concessional and non-concessional contributions, the release of excess contributions and up to date information about the caps and other figures, go to ato.gov.au. You should also consider obtaining personal financial advice.

Five ways to boost your super balance

1. You can combine other super accounts into your GuildSuper account which may help you save on fees and reduce paperwork.
2. You can track down and combine any other super you may have into your GuildSuper account via your online account.
3. You can build your super savings by making extra contributions by BPAY® or via Direct Debit. Log in to your GuildSuper online account to get the BPAY® biller code and your reference number details, or set up Direct Debit then make the contributions via your bank or financial institution.
4. You can direct contributions into your GuildSuper account via SUPERSUPER™.
5. You can use online tools and calculators accessible from guildsuper.com.au to understand how boosting contributions today can have a big impact at retirement.

3. Fees and other costs

CONSUMER ADVISORY WARNING

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. You may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.¹

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 fee calculator to help you check out different fee options.

This section shows fees and other costs you may be charged. These fees and other costs may be deducted from your account, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as insurance fees, may also be charged but these will depend on the insurance chosen by you. Some funds charge activity and advice fees, however, we do not. Entry and exit fees cannot be charged.

Information on taxes is set out in the *PDS* and in Sections 4 and 6 of this Guide. Information on insurance fees and other costs relating to insurance is set out in the *Insurance Guide*.

You should read all the information about fees and other costs because it is important to understand their impact on your superannuation.

¹ We are required to show this text. Our fees are not negotiable.



Fees and costs

GuildSuper					
Type of fee	Amount		How and when paid		
Ongoing annual fees and costs¹					
Administration fees and costs	\$104 p.a. (\$2 per week) + 0.15% p.a. (in aggregate, subject to a maximum of \$800 per account) + 0.02% p.a. (estimated)		The dollar-based fee is deducted from your account balance at the end of each month or when you close your account, in arrears. The percentage-based fee of 0.15% p.a. is calculated as a percentage of your assets. It is deducted from gross investment returns and reflected in the calculation of unit prices (usually) each business day. An additional percentage-based fee may be deducted from the Fund's Contingency Reserve to cover additional costs incurred by the Fund. This is not deducted directly from your account or reflected in the calculation of unit prices.		
Investment Fees and Costs (estimated)²	MySuper Product		MyMix Solution	These fees and costs are calculated as a percentage of your assets. They are deducted from gross investment returns and reflected in the calculation of unit prices (usually) each business day.	
	Building	0.39% p.a.	Secure		0.03% p.a.
	Growing	0.52% p.a.	Balanced		0.57% p.a.
	Consolidating	0.53% p.a.	Growth	0.64% p.a.	
Transaction Costs (estimated)	MySuper Product		MyMix Solution	These costs are incurred when assets are bought or sold and reflected in the calculation of unit prices (usually) each business day.	
	Building	0.09% p.a.	Secure		0.00% p.a.
	Growing	0.02% p.a.	Balanced		0.02% p.a.
	Consolidating	0.02% p.a.	Growth	0.01% p.a.	
Member activity related fees and costs					
Buy-sell spread	Nil		Not applicable		
Switching fee	Nil		Not applicable		
Other fees and costs³	Amounts vary depending on your personal circumstances		Insurance fees are deducted from your personal circumstances your account balance at the end of each month or when you close your account in arrears.		

1 If your account balance for a product is less than \$6,000 at the end of the financial year (or when you close your account), certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance for the year (or the period until your account is closed). Any amount charged in excess of that cap must be refunded.

2 Investment fees and costs include an amount of up to 0.04% for performance fees depending on the investment option. The calculation basis for this amount is set out under the 'Additional Explanation of Fees and Costs' further below.

3 Insurance fees may also apply. Refer to the 'Additional explanation of fees and costs' further below for more information.

3. Fees and other costs

continued

Example of annual fees and costs for a superannuation product

This table gives an example of how the ongoing annual fees and other costs for Consolidating life stage in GuildSuper's MySuper product for the GuildSuper superannuation product can affect your superannuation investment over a one-year period. You should use this table when you want to compare this superannuation product with other superannuation products.

Example – GuildSuper MySuper product (Consolidating)		Balance of \$50,000
Administration fees and costs	\$104 p.a (\$2 per week) + 0.17% p.a.	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$85 in administration fees and costs, plus \$104 regardless of your balance.
PLUS Investment fees and costs	0.53% p.a.	And , you will be charged or have deducted from your investment \$265 in investment fees and costs.
PLUS Transaction Costs	0.02% p.a.	And , you will be charged or have deducted from your investment \$10 in transaction costs.
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you would be charged fees and costs of \$464* for the superannuation product.

Note: Additional fees may apply.

*Applicable to the Consolidating life stage of the MySuper product. Combined ongoing fees and costs for other life stages of the MySuper product are lower. The cost of product includes 0.02% p.a. (\$10) in administration costs deducted from the Contingency Reserve, based on the year ending 30 June 2023. If an amount is deducted from the Contingency Reserve, your account balance is not affected.

Cost of product for one year summary

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options in GuildSuper. It is calculated in the manner shown in the Example of annual fees and costs.

The cost of product information assumes a balance of \$50,000 at the beginning of the year. (Additional fees such as a buy-sell spread may apply: refer to the Fees and costs summary for the relevant superannuation product or investment option.)

You should use this figure to help compare superannuation products and investment options.

Cost of product by investment option	\$ p.a.
MySuper	
Building	429
Growing	459
Consolidating	464
MyMix	
Secure	204
Balance	484
Growth	514

Additional explanation of fees and costs

Administration fees and costs cap

The dollar and percentage-based administration fees and costs (excluding any additional percentage based fee that may be deducted from the Contingency Reserve) is capped at \$800 p.a. As the percentage-based administration fee is calculated as a percentage of your GuildSuper investment and deducted from gross investment returns each business day, any amount charged above the cap will be refunded on a monthly basis. The refund (or 'rebate') is calculated using your GuildSuper account balance at the end of each month, and is paid by way of additional units to your account. If you close your account, your proceeds will include any rebate calculated to the date of exit. If you hold more than one investment option, then your rebate will be applied proportionally across those investment options.

The additional percentage based fee that may be deducted from the Contingency Reserve is to cover additional fund costs (such as regulatory change expenses) incurred in a financial year and will be included as Administration fees and costs where the amount deducted from the Reserve is in excess of the Administration fees and costs recovered from member's account balances or through unit prices. The amount shown in the Fees and Costs Summary as payable from the Contingency Reserve is an estimate based on additional administration costs paid from the reserve for the 12 months to 30 June 2023. The amount payable from the reserve in the current or future financial years may be different.

How fee deductions are made

If you have chosen different investment options, we will make fee deductions proportionally from all investment option/s in which you are invested at the time of deduction.

The Trustee reserves the right to make fee deductions from the investment option/s it determines, where fee deductions cannot be implemented as outlined above for any reason.

Maternity/Paternity leave fee waiver

The MyMix Solution dollar-based administration fee may be waived while you're on maternity/paternity leave for up to 12 months.

This applies to members with 100% of their account balance invested in a MyMix Solution investment option(s) who notify us that will or have commenced maternity/paternity leave. Contact GuildSuper by phone or in writing and advise that you will or have commenced maternity/ paternity leave. The waiver will be effective the day we receive your notification that you commenced maternity/paternity leave, if 100% of your account balance is invested in a MyMix Solution investment option(s) on that date. It will stop when you are not fully invested into MyMix or the end of the 12-month period, whichever is earlier.

The fee waiver does not apply if any portion of your existing account balance is or becomes invested in the MySuper product.

Performance related fees

To encourage external underlying investment managers to produce exceptional returns, they may receive a performance fee, which is deducted out of returns before they are credited to the Fund. This only happens when the performance of underlying investments managed by the investment manager is greater than an agreed target. The agreed target varies depending on the investment manager and the investments they manage. Where an investment manager charges a performance fee, that fee is passed on to members by being taken into account in the calculation of an investment option's unit price, where applicable (refer to the Investment Guide for information on unit pricing). This will reduce the investment performance of the relevant investment option.

Performance related fees form part of (and increase, where applicable) an investment option's investment fees and costs. The performance related fees included in the investment fees and costs shown in the Fees and Costs Summary are averages that have been calculated (as an estimate based on data available as at the date of preparation of this *Guide*) over a 5 year period up to 30 June 2023, as required by law and are as follows:

Building	0.00% p.a.	Secure	0.00% p.a.
Growing	0.03% p.a.	Balanced	0.03% p.a.
Consolidating	0.03% p.a.	Growth	0.04% p.a.

The performance related fees shown above are estimates only and may vary from year to year, depending on the performance of the underlying investment managers. They are not indicative of the performance related fees that may be incurred in the future. Performance related fees do not affect the administration fees and costs you pay.

Transaction Costs

There are transaction costs associated with the buying and selling of the Fund's underlying investments incurred by external underlying fund managers such as brokerage, external buy/sell spreads, settlement costs, clearing costs and stamp duty on investment transactions. Transaction costs disclosed in the Fees and Costs Summary are an estimate based on transaction costs paid in the 12 months to 30 June 2023 (relying on available data as at the preparation of this *PDS*).

These transaction costs, where relevant, are an additional cost to investors, which are reflected in the calculation of unit prices (usually) each business day. Transaction costs are deducted outside the Fund before returns are allocated to the Fund.

3. Fees and other costs

continued

Operational Risk Reserve (ORR)

We are required by law to maintain a certain amount of funds to cover potential losses to members as a result of operational risk events. Currently, these funds are maintained in the Fund through a reserve (known as the ORR), with a target of maintaining the ORR at 0.25% of the Fund's assets. The Trustee may deduct amounts from the Contingency Reserve or charge additional fees to ensure this target is maintained.

Insurance fees

Insurance fees apply to any insurance cover provided to you. If applicable, the insurance fees you pay cover the cost of insurance (insurance premiums) and the cost of administering any insurance cover you have in the Fund (insurance administration fees). The Promoter receives an insurance administration fee of 6% of the insurance fees deducted from the accounts of insured members, in relation to the administration of the insurance cover arrangements for members. The insurance fees depend on the type and level of insurance cover, and other factors including your age and occupation. Refer to the *Insurance Guide* for details.

Intra-fund Advice and Advice fees

As a member, you have access to Coaches who can provide you with intra-fund advice about your investment mix, contributions, insurance, and other aspects of your membership in the fund. Any intra-fund advice is provided by or on behalf of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667 (not the Trustee). The cost of this intra-fund advice is included in the Administration fees and costs. For further information about the intra-fund advice services consider smartMonday Solutions Limited's Financial Services Guide at smartmonday.com.au/smartmonday/media/smartmonday/docs/FSG-Document.pdf

For more comprehensive personal advice that takes into consideration your desired lifestyle now and into the future as well as your financial circumstances, objectives and needs, you may wish to obtain advice from an appropriately authorised financial adviser. Advice fees may apply for this advice which will be payable directly by you to the adviser. GuildSuper does not permit advice fees relating to more comprehensive advice to be deducted from member accounts.

Fee changes

The Trustee may change the amount of fees without your consent. We may also introduce new fees. If there is an increase in fees that is a material change, then we will give you at least 30 days' prior notice, where required by law.

Any estimated fees and costs are subject to change from year to year, as the costs component cannot be determined in advance.

Any change to estimated fees and costs arising from the amount of costs for the 2023/2024 financial year (or subsequent financial year) being higher than the estimate disclosed in this PDS will not be notified in advance and may be published at guildsuper.com.au.

While the Trustee may charge higher fees and cost under the Trust Deed (subject to some limits) it will only do so after updating this document and notifying members, as required by law.

Taxes

Goods and Service Tax (GST)

Where applicable the fees and costs are inclusive of GST. The Fund is entitled to claim reduced input tax credits on certain fees and costs, and these are retained in the Fund.

Government charges

Government charges such as stamp duty will be applied to your account as appropriate. Insurance fees shown in the *PDS* and *Insurance Guide* include stamp duty charged by your State Government, where applicable. The stamp duty charged will be based on the stamp duty laws and practices in force from time to time.

Tax deductions

The Trustee is entitled to claim tax deductions in relation to Fund expenses. The benefit of any tax deductions relating to percentage-based fees and costs (excluding additional percentage-based costs deducted from the Contingency Reserve) is passed on to members through the calculation of the Fund's unit prices. The benefit of any tax deductions relating to insurance premiums is passed on to the member at the end of each month or when the account is closed in arrears apart from the reduced input tax credits relating to the insurance administration fee which is retained in the Fund's reserves.

The benefit of any other tax deductions relating to fees or costs is retained in the Fund's reserves.

Information on how your super is taxed is set out elsewhere in the Guide. For up to date information about tax visit ato.gov.au.

Defined fees

The definitions below are prescribed under superannuation law. Not all of the fees and costs shown below are relevant to GuildSuper. For an explanation of the fees and costs applicable to GuildSuper, see the Fees and costs summary at the beginning of this section of the Guide.

Activity fees

A fee is an **activity fee** if:

- a) the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee:
 - i. that is engaged in at the request, or with the consent, of a member; or
 - ii. that relates to a member and is required by law; and
- b) those costs are not otherwise charged as an administration fees and costs, investment fees and costs, transaction costs, a buy-sell spread, a switching fee, an advice fee or an insurance fee.

Administration fees and costs

Administration fees and costs are fees and costs that relate to the administration or operation of the superannuation entity and includes costs incurred by the trustee of the entity that:

- a) relate to the administration or operation of the entity; and
- b) are not otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

Advice fees

A fee is an **advice fee** if:

- a) the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:
 - i. a trustee of the entity; or
 - ii. another person acting as an employee of, or under an arrangement with, the trustee of the entity; and
- b) those costs are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an insurance fee.

Buy-sell spreads

A **buy-sell spread** is a fee to recover costs incurred by the trustee of the superannuation entity in relation to the sale or purchase of assets of the entity.

Exit fees

An **exit fee** is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interests in a superannuation entity.

Insurance fees

A fee is an **insurance fee** if:

- a) the fee relates directly to either or both of the following:
 - i. insurance premiums paid by the trustee of a superannuation entity in relation to a member or members of the entity;
 - ii. costs incurred by the trustee of a superannuation entity in relation to the provision of insurance for a member or members of the entity; and
- b) the fee does not relate to any part of a premium paid or cost incurred in relation to a life policy or a contract of insurance that relates to a benefit to the member that is based on the performance of an investment rather than the realisation of a risk; and
- c) the premiums and costs to which the fee relates are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an advice fee.

Investment fees and costs

Investment fees and costs are fees and costs that relate to the investment of the assets of a superannuation entity and includes:

- a) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
- b) costs incurred by the trustee of the entity that:
 - i. relate to the investment of assets of the entity; and
 - ii. are not otherwise charged as an administration fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

Switching fees

A **switching fee** for a MySuper product is a fee to recover the costs of switching all or part of a member's interest in a superannuation entity from one class of beneficial interest in the entity to another.

A **switching fee** for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.

Transaction costs

Transaction costs are costs associated with the sale and purchase of assets of the superannuation entity other than costs that are recovered by the superannuation entity charging buy-sell spreads.

4. Accessing your super

A range of rules and regulations govern exactly when you can access your super and how it's taxed when you do access it. These rules also determine what happens to your super if you die. Here we outline some important information about accessing your super and nominating beneficiaries for your account.

Key points to note:

- Generally, your super can't be accessed until you retire.
- If you are already retired, there are ways you can potentially draw tax-free income from your super.
- It is important to nominate who you would like to receive your super account balance if you die while a member.

When can you withdraw some or all of your super?

As super is a long-term and tax-effective investment designed to help you save so you can support yourself in retirement, the Government restricts when you can access your superannuation.

Generally, you can access your super as a lump sum or income stream (pension) when you retire. The Trustee must be satisfied you have met a condition of release in accordance with superannuation rules.

If you are 60 or over

At age	You can access your super if you:
65 or older	have money in your account. This money can be accessed as one or more lump sums and/or income streams. The amount of money you access in the form of an income stream (called a 'retirement phase' pension) is subject to your transfer balance cap. The general transfer balance cap is \$1.9m for the 2023/24 financial year (subject to indexation in future years), however your personal transfer balance cap may be lower. Refer to the <i>GuildPension PDS</i> for more information.
60 to 64	have money in your account and have permanently retired, or if you have not retired, you have ceased a paid employment arrangement on or after attaining age 60. There are no restrictions other than the transfer balance cap applicable to accessing your superannuation in the form of a 'retirement phase' pension, as applicable from year to year.

If you are under age 60

To access your super, you need to have reached your preservation age and permanently retired from the workforce. Your preservation age depends on when you were born.

Your date of birth	Your preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
From 1 July 1964	60

Early access to your super

Unless you are a temporary resident, you may be able to access your super before retirement, including when you:

- have less than \$200 in your GuildSuper account and you cease employment with an employer who has contributed to GuildSuper for you
- are assessed to be in severe financial hardship or able to make a withdrawal on compassionate grounds (as defined under superannuation legislation) – limits apply
- provide the Trustee with a release authority from you or the Commissioner of Taxation for the payment of tax – this will only allow the release of the portion of your superannuation to which the release authority relates
- die (read on for more information on payments made in this circumstance)
- are permanently incapacitated (as defined under superannuation legislation), or
- are suffering from a terminal medical condition (as defined under superannuation legislation).

Any non-preserved amount in your account may be accessed in the following circumstances:

Preservation type	Access to benefits
Restricted non-preserved	When you no longer work for an employer that contributed to your account
Unrestricted non-preserved	At any time

Although you can only access your super in cash in certain circumstances, you can transfer or rollover your GuildSuper account balance to another superannuation product at any time, subject to the minimum balance requirement (described further below) in the case of partial withdrawals.

Special rules apply to temporary residents

If you are a temporary resident and have left Australia permanently, you can access your super – but strict rules apply. Contact the ATO for details. This is not available to New Zealand citizens. Former temporary residents can also access their super in other circumstances (e.g. death) however access is much more limited than for other persons.

Special rules apply under the Government's First Home Super Saver (FHSS) Scheme

The FHSS Scheme was introduced by the Government to help first home buyers save for a housing deposit. It allows money to be released from a member's superannuation account for a housing deposit, in certain circumstances. Limits apply.

It is administered by the ATO, which determines the amount of contributions that can be released and instructs GuildSuper to make these payments accordingly.

For more information, see our First Home Super Saver Scheme information available on the website or visit ato.gov.au and search 'First home super saver scheme'.

Taking your super as an income while you are working

If you are eligible, you can start a Transition to Retirement (TTR) account to access part of your super while you are still working. This gives you access to an additional income stream (pension) with the flexibility to reduce the hours that you work.

There are some conditions that apply such as reaching your preservation age. You should read the *GuildPension PDS* and applicable Target Market Determination before deciding to start a TTR account. You should also consider obtaining personal financial advice.

To access the *GuildPension PDS* visit guildsuper.com.au or call **1300 361 477**.

Tax on lump sum withdrawal payments to you

Generally, the tax depends on these circumstances:

- If you take a lump sum payment at or after age 60, it will be tax-free.
- If you are under age 60, any lump sum payment you take will be made up of two components – a tax-free component and a taxable component.
 - The tax-free component is made up of non-concessional contributions, and these components made prior to 1 July 2007: any pre-July 1983, CGT exempt, concessional and post-June 1994 invalidity components.
 - The taxable component is the remainder of your account, which usually consists of your concessional contributions plus your account's investment earnings.
- If you have reached preservation age but are under 60, then the taxable component of any lump sum payment you take will be tax-free up to the low rate cap (\$235,000 for the 2023/24 financial year, subject to indexation) and taxed at a maximum of 15% (plus the Medicare levy) above the cap.

If you have not reached your preservation age the taxable component will be taxed at not more than 20% plus the Medicare levy.

More information about tax in other circumstances is outlined further below. Working out the tax payable on your super payments can be quite complex. We recommend you consult your tax adviser or an appropriately authorised financial adviser before accessing your super. Contact GuildSuper to get information about the different components of your account for tax purposes.

Who receives your super money if you die?

Your death benefit, which includes your GuildSuper account balance plus any insurance payment received, is generally payable to your dependant/s or your legal personal representative at the Trustee's discretion.

A beneficiary is a person you nominate to receive your super money in the event of your death. You have two options when nominating beneficiaries:

Non-binding death benefit nomination

You can make a non-binding death benefit nomination which acts as a guide for the Trustee in deciding how to pay your Death Benefit. You can change your non-binding death benefit nomination at any time by logging into your GuildSuper online account.

4. Accessing your super

continued

Binding death benefit nomination

You can make a binding death benefit nomination. Generally, your valid binding death benefit nomination binds the Trustee to pay your Death Benefit to the nominated beneficiary(s) provided the nomination is effective at the time of your death. Your binding death benefit nomination expires every three years from the date it is signed, unless you renew it before it expires. You will be notified of your options before expiry. You can change your nomination at any time by making a new binding death benefit nomination.

To make or change your binding death benefit nomination, provide us with a duly completed Binding Death Benefit Nomination form, available on the website. You can revoke your binding death benefit nomination at any time in writing or by contacting GuildSuper.

Who can you nominate?

When making non-binding or binding death benefit nominations, you may select a person(s) from the following relationship types (known as dependants):

- your spouse (including your de facto and same-sex partner), or
- your (or your spouse's) children including an adopted child, step child or ex-nuptial child, or
- someone you are in an interdependent relationship with, or
- a person financially dependent on you.

You may also nominate your legal personal representative.

A nomination applies at an account level, so if you have multiple accounts (for example, an accumulation account and Transition to Retirement pension account), then a non-binding lump sum nomination can be made for each separate account. Binding lump sum death benefit nominations are not available in relation to GuildPension accounts, however you can make a reversionary beneficiary nomination in relation to a pension account. For more information, see the *GuildPension PDS* at guildsuper.com.au.

Tax on payments made to your dependants

If a payment is made as a lump sum to someone who is classified as a dependant for tax purposes, then usually no tax will be deducted.

A dependant for tax purposes includes:

- a spouse or former spouse
- a child less than 18 years of age
- any other person who was financially dependent on the member just before their death, or
- any person with whom the member had an interdependency relationship just before their death.

If the lump sum payment is made to someone who is not a dependant, the taxable component will usually be taxed at no more than 15% plus the Medicare levy. If the taxable component contains an untaxed element, that portion will usually be taxed at no more than 30% plus the Medicare levy. Payments in the form of a pension are taxed differently.

Working out the tax payable on your super payments can be quite complex. We recommend you consult your tax adviser or an appropriately authorised financial adviser before accessing your super. Contact GuildSuper to get information about the different components of your account for tax purposes.

Helpful hints

- **Check and update your nominated beneficiary(s) – that's the person(s) who you wish to receive your super money when you die. For non-binding nominations, you can do this online by logging into your account via GuildSuper online.**
- **If you are getting ready to retire, consider obtaining financial advice to ensure you make the most out of your super investment and take advantage of the available tax concessions. You can access some financial advice about your GuildSuper account at no extra cost. Refer to Section 5: Fees and other costs for more information.**

Tax on Terminal Illness payments

Terminal Illness benefits are tax-free, provided they satisfy the relevant definitions under tax and superannuation rules.

Tax on Permanent Incapacity and Income Protection payments

Permanent incapacity benefits (which may include insured Total and Permanent Disablement benefits) that are paid as a lump sum benefit, are subject to tax, based on the taxable and tax-free components as for other lump sum payments. Generally, the tax-free component will be calculated differently to include the proportion of the benefit (if any) that relates to the period from the date of disablement to age 65.

For insured Income Protection benefits, the Insurer will deduct PAYG tax before making any monthly payments to you.

For information about tax payable in other circumstances, for example, temporary residents departing Australia, contact GuildSuper or visit ato.gov.au

Minimum balance requirement for partial withdrawal or rollover

You can only make a partial cash withdrawal or partial rollover to another super fund if at least \$6,000 remains in your GuildSuper account.

How to make a lump sum withdrawal from your GuildSuper account

Eligible members can log into your GuildSuper Online account and request a withdrawal or give us a call **1300 361 477** for further assistance.

GuildSuper will process your payment as soon as possible after receiving all the necessary information from you. The value of your withdrawal will depend on the unit price of your investment option on the business day your application is processed.

Inactive low balance accounts, lost members and unclaimed benefits

The Trustee is required to transfer inactive low balance accounts to the ATO in certain circumstances. Generally, an account will be an inactive low balance account if a member's account has less than \$6,000, there is no insurance on the account, the member has not made a contribution or rollover for the past 16 months and none of the following applies:

- the member has changed the member's investment options under the fund, in the last 16 months; or
- the member has made changes in relation to the member's insurance coverage under the fund, in the last 16 months; or
- the member has made or amended a binding beneficiary nomination in the last 16 months; or
- the member has given the fund a written election that they are not to be a member of an inactive low balance account, in the last 16 months.

The Trustee will calculate member balances and identify any inactive low balance accounts on 31 December and 30 June each year.

For more information on this visit ato.gov.au and search 'inactive low balance super accounts'.

Lost members

If at least one item of written communication to you is returned to us as unclaimed mail from your last known address and no contributions have been received in the last 12 months, or your account is otherwise regarded as inactive, we will classify you as a 'Lost Member'.

The Trustee may also be required to pay your Lost Member benefits to the ATO.

Lost Members are reported to the Lost Member Register maintained by the ATO. You can visit ato.gov.au to find any superannuation benefits applicable to you.

Other unclaimed benefits

If you reach age 65 and the Trustee is unable to locate you after making reasonable attempts to do so, the Trustee is required to transfer your entitlement to the ATO.

There are other circumstances in which superannuation benefits must be transferred to the ATO as unclaimed benefits.

You can claim any super benefits paid by a superannuation fund to the ATO, by contacting the ATO. For more information, call the ATO on 13 10 20 or visit ato.gov.au. Information about super held by the ATO for you can also be accessed via your MyGov account.

Portability Within Australia

While accessing your superannuation benefit in cash is subject to restrictions, your benefit may be transferred to another complying superannuation product at any time.

Under portability arrangements, you can generally rollover or transfer part or all of your superannuation accounts into another fund of your choice. To request a rollover or transfer to another fund visit guildsuper.com.au/tools-and-resources/forms-and-documents or available on request.

The portability rules allow us to refuse a portability request in some circumstances; for example, where an amount of less than \$6,000 will be left in your GuildSuper account or where a request has already been actioned in the past 12 months. The time period for processing transfer requests is usually 3 business days from the date of receiving the request and all the relevant information required to effect the transfer, however a longer processing time may sometimes occur. If you request to transfer your GuildSuper account to another fund, we must be satisfied that you have received or know that you can request all the information you reasonably need to understand the impact that actioning your request may have on your benefits. For example, any insurance cover you hold through GuildSuper will cease if you leave the Fund. If you require any further information prior to making a portability request, contact us.

5. Keeping in touch with your super

Your super could be one of the biggest investments you'll ever have, so it's important to stay up-to-date and make sure your super is on track to give you the retirement lifestyle you're aiming for. GuildSuper offers a range of ways to keep in touch with your super.

Online access 24/7

The website is simple to use and is packed with easy-to-understand tips to help you get to know and boost your super and improve your personal finances. Plus, your GuildSuper online account gives you secure, 24/7 access to your account details.

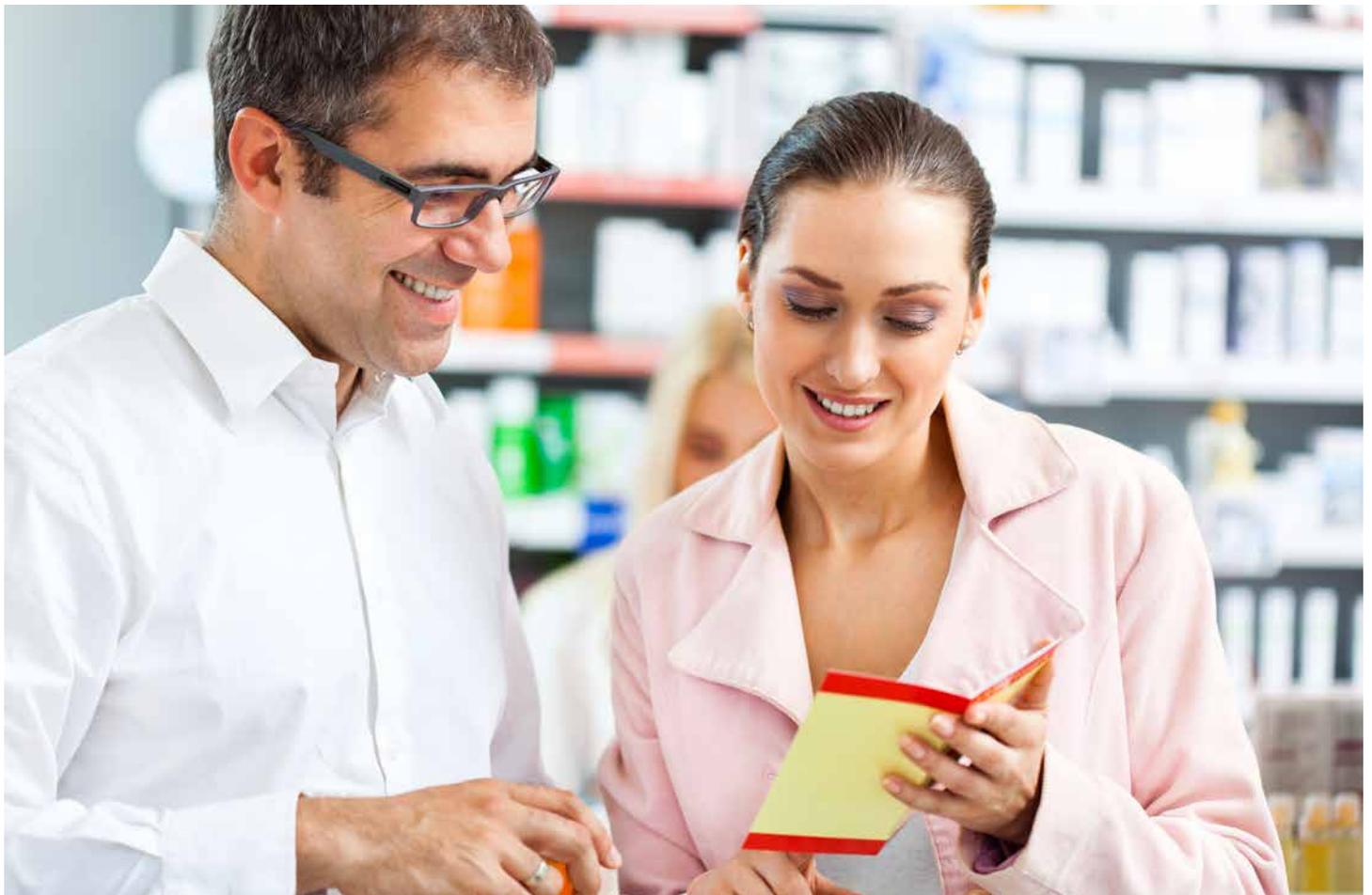
To register for online access go to guildsuper.com.au, click on the GuildSuper online menu item and follow the registration prompts. Alternatively, you can download the mobile app or call us on **1300 361 477**.

Important communications such as member statements, confirmation of your transactions and notification of changes will be available in your online account. For your convenience, you will be sent an email or SMS notification each time a new communication is made available. Alternatively, if you

would prefer paper copies of your communications, you can opt-out of receiving electronic statements by logging into your online account and changing your communication preference or by calling us on **1300 361 477**. If we are unable to notify you by email or SMS of the availability of mandatory communications via your online account, notification will be included in your online account.

Contribution confirmations

Provide us with your email and/or mobile details and keep them up-to-date so that each quarter we can let you know if any contributions have been paid to your account over the period. This way you can see how your super is tracking. You can keep an eye on other transactions by logging into your GuildSuper online account.



Track your progress with simple statements

Every year we'll send or make available to you an easy-to-read statement that will show how your super is going and provide details about your investments, insurance and membership.

Regular email updates

If we have your email address, then we can send you regular emails about any changes that may affect your super (or the availability of this information in your online account), and different ways to maximise your super.

Exit Information

When you cease to be a member of, or close an account in, GuildSuper, you will receive an Exit Statement and/or a Rollover Benefit Statement, unless this occurs as a result of your superannuation benefit being paid to the ATO as the unclaimed monies of a former temporary resident.

If you are a former temporary resident whose superannuation benefits are transferred to the Australian Taxation Office as unclaimed money, you may not be notified of this or receive an exit statement after the transfers occurs. The Trustee will rely on relief provided by the Australian Securities & Investments Commission (ASIC) Corporations (Unclaimed Superannuation – Former Temporary Residents) Instrument 2019/873] which says, in effect, that the trustee of a superannuation fund is not obliged to meet certain disclosure requirements in relation to non-residents that have ceased to hold an interest in the fund as a result of the payment of unclaimed superannuation to the Commissioner of Taxation. You have a right, under the Government's legislation, to claim your super money directly from the Australian Taxation Office (subject to the applicable tax rates).

Don't forget to update your details...

Moving house or just changing your mailing address? Don't become another lost super statistic – let us know.

- Login at guildsuper.com.au or download the mobile app
- Call us on **1300 361 477**
- Write to us at
GuildSuper
GPO Box 1088, Melbourne VIC 3001

If you stay in touch with us, then we can help you stay in touch with your super.

GuildSuper – we're helping to make super simple

With GuildSuper, you'll never have to go it alone when it comes to your super. We aim to keep super as simple as possible. If you are ever unsure, we are always here to help you understand your super.

You can speak to a smartMonday Superannuation Consultant when they visit your workplace to answer your general queries and hold workplace seminars – it's all part of the customer service available to you.

Contact GuildSuper today.

6. Other important information

Your Tax File Number (TFN) – the key to paying less tax

You should provide us with your TFN, however it is not an offence not to quote your TFN. If you do not provide your TFN, then:

- we are required under law to deduct additional tax in relation to concessional contributions and additional tax may apply to superannuation benefits you receive from your super account
- we will not be able to accept all types of contributions to your account, for example, we cannot accept member contributions from, or for, you,
- the ATO will not credit any Government Co-Contribution that you may be entitled to, and
- it may be more difficult to find your superannuation account(s) if you change address without notifying GuildSuper, or to combine other superannuation accounts into GuildSuper (with your consent).

If we receive a personal contribution from you and we do not have your TFN we will write to you and ask for it. If you do not provide your TFN, then the personal contribution will be refunded to you within 30 days of the contribution being received. The amount refunded will be adjusted by investment earnings (which may be positive or negative, as reflected in unit pricing calculations) for the period that the contribution was in GuildSuper.

The Trustee is authorised under the *Superannuation Industry (Supervision) Act 1993* to collect, hold and use your TFN for several purposes including:

- passing your TFN to the ATO
- providing your TFN to another superannuation provider receiving any benefits you may transfer, and
- using your TFN to find other superannuation benefits you may hold in other funds (if you consent).

The Trustee will only use your TFN for lawful purposes and your TFN will be kept confidential at all times. The lawful purposes, and the consequences of not providing your TFN may change as a result of future legislative changes.

Protecting your privacy

The Fund is subject to a Privacy Statement to protect your personal information.

Your right to privacy

When you provide instructions to us, we will be collecting personal information about you. This information is needed to admit you as a member of the Fund, administer your benefits and identify when you may become entitled to your benefits and to comply with Australian taxation laws and other applicable laws and regulations. If the information requested is not provided, we may be unable to process your application or administer your benefits, or your benefits may be restricted.

Privacy Policies

The Trustee's privacy policy can be found at eqt.com.au/global/privacystatement.

If you have any queries or complaints about your privacy, please contact:

Privacy Officer

Call: **(03) 8623 5000**

Email: privacyqueries@eqt.com.au

Use and Disclosure

The information that you provide may be disclosed to certain organisations to which we have outsourced functions, or which provide advice to us and/or to Government bodies, including but not limited to:

- Organisations involved in providing, administration and custody services for the Fund, the Fund's insurers, accountants, auditors, legal advisers, and/or those that provide mailing and/or printing services.
- In the event that you make a claim for a disablement benefit, the insurer may be required to disclose information about you to doctors and other experts for the purposes of assessing your claim.
- The ATO, APRA, ASIC, AUSTRAC, Centrelink and/or other government or regulatory bodies.
- Those where you have consented to the disclosure and/or as required by law.

In some cases, these organisations may be situated in Australia or offshore.

Collection of Tax File Number ('TFN')

We are authorised by law to collect your TFN under the *Superannuation (Industry) Supervision Act 1993* (Cth). Your TFN will only be used for legal purposes including calculating the tax on payments, providing information to the ATO transferring or rolling over your benefits to another superannuation fund and for identifying or finding your superannuation benefits where other information is insufficient.

You do not have to supply your TFN but if you do not, your benefits may be subject to tax at the highest marginal rate on withdrawal plus the Medicare levy.

Direct Marketing

We may from time to time provide you with direct marketing and/or educational material about products and services we believe may be of interest to you. Should you not wish to receive this information (including by email or electronic communication), you have the right to "opt out" by contacting us:

GuildSuper

Call: **1300 361 477**

Email: **info@guildsuper.com.au**

Anti-Money Laundering and Counter-Terrorism Financing Procedures

The Trustee is required to carry out proof of identity procedures before cashing or transferring a superannuation benefit including via the establishment of a pension account. These requirements arise under the Government's Anti-Money Laundering and Counter Terrorism Financing legislation.

The Trustee is required to collect members' identification information and to verify it by reference to a reliable independent source. You will be notified of these procedures when applicable. If you do not provide the information or the Trustee is unable to verify the information as required, your benefit payment may be delayed or affected.

Enquiries and complaints

The Fund has an established procedure for dealing with your enquiries and complaints.

Enquiries

Enquiries can be made by telephone to **1300 361 477** or in writing:

By mail: **GPO Box 1088, Melbourne, Victoria, 3001**

By email: **info@guildsuper.com.au**

If the enquiry has not been dealt with to your satisfaction, then you can make a complaint about this.

Complaints

Superannuation legislation requires us to have arrangements in place for you to make complaints.

A complaint can be made verbally or in writing:

By telephone: **1300 361 477**

By mail: **GPO Box 1088, Melbourne, Victoria, 3001**

By email: **info@guildsuper.com.au**

An acknowledgement will be issued to you at the time of receipt of your complaint, either by phone, email or post. Our team will investigate and respond on all aspects of the matters raised in your 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.

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 for any decision of a trustee (or failure by the trustee to make a decision) relating to a complaint.

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 reasons for the delay.

You may also lodge a complaint with the Australian Financial Complaints Authority (AFCA), although AFCA will not normally deal with a complaint until it has been through the trustee's internal complaints handling process.

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to complain 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. Other limits may also apply.

AFCA's contact details are:

Write: **Australian Financial Complaints Authority Limited,
GPO Box 3 Melbourne VIC 3001**

Telephone: **1800 931 678**

Email: **info@afca.org.au**

Website: **www.afca.org.au**

Contact us for more information...

If you would like more information about how GuildSuper works and the options you have, then please contact GuildSuper.

 **1300 361 477** |  **GPO Box 1088, Melbourne VIC 3001** |  **guildsuper.com.au**

Important information

Information about investing in the GuildSuper superannuation product (USI: 22599554834401) is contained in the Product Disclosure Statement (PDS) dated 14 December 2023 and the following Guides which form part of the PDS:

- How GuildSuper Works Guide
- GuildSuper Investment Guide
- GuildSuper Insurance Guide

The information in this Guide forms part of the Product Disclosure Statement (PDS) and should be read in conjunction with the PDS dated 14 December 2023, including all Guides, and the Target Market Determination available at [guildsuper.com.au](https://www.guildsuper.com.au), or by calling us.

The information in this Guide is general in nature and does not take account of your personal financial objectives, situation or needs. Before making a decision about this product, you should consider whether it is appropriate for you. You should speak with a financial adviser to obtain advice tailored to your personal circumstances. Past performance is not a reliable indicator of future performance. The Promoter and the Trustee take no responsibility for you acting on the information provided. Any decision that you make is at your own risk.

The information in this Guide is up-to-date at the date of preparation, however it is subject to change from time to time. If a change is made to information that is not materially adverse, the PDS may not be updated. Updated information will be published at [guildsuper.com.au](https://www.guildsuper.com.au). You may request a free paper copy of electronic copy of the updated information by contacting us.

The Promoter of the Fund is Guild Super Services Pty Ltd ABN 79 672 642 394 AFS Representative Number 001306706 (the Promoter), which is a Corporate Authorised Representative of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667.

This document is issued by Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458 as Trustee of the Guild Retirement Fund ABN 22 599 554 834 (the Fund). References to 'we', 'us', and 'our' in this PDS are references to the Trustee.

Insurance cover is provided to eligible members by MetLife Insurance Limited, ABN 75 004 274 882 AFSL No. 238096. SUPERSUPER™ is made available to you by EonX Services Pty Ltd ABN 39 615 958 873, not the Trustee.