



Product Disclosure Statement

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This Product Disclosure Statement (PDS) 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. GuildSuper is a product in the Fund.

This PDS is a summary of significant information you need to consider before making a decision about investing in GuildSuper (USI: 22599554834401).

It includes references to important information (incorporated information) - that is included in the *How GuildSuper Works Guide* and the *Insurance Guide*, which forms part of the PDS.

This PDS, the *How GuildSuper Works Guide*, the *Insurance Guide* and the *Target Market Determination* can be found at www.guildsuper.com.au or provided on request by contacting us on 1300 361 477 (free of charge).

The information in this PDS is general information only and does not take account of your personal financial objectives, situation or needs. You should obtain financial advice that is tailored to your personal circumstances before making a decision about GuildSuper.

The information in this PDS (including incorporated information) 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 www.guildsuper.com.au. You may request a free paper copy or electronic copy of any updated information by calling us on 1300 361 477.

This PDS can only be used by people receiving it (including electronically) in Australia. Applications for a GuildSuper account from outside Australia will not usually be accepted.

Insurance cover is provided to eligible members by MetLife Insurance Limited (ABN 75 004 274 882; AFSL 238096) ('the Insurer').

Contact details for GuildSuper

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The Investment Manager for this product is Future Group Investment Management Pty Ltd (ABN 55 621 040 702, AFS Representative No. 001271441), and the Promoter is Guild Super Services Pty Ltd (ABN 79 672 642 394; AFS Representative No. 001306706) ('the Promoter'). Both the Investment Manager and Promoter are Corporate Authorised Representatives of Future Group Financial Services Pty Ltd (ABN 90 167 800 580; AFSL 482684).

The Promoter, Investment Manager and Insurer have consented to the statements referable to each of them in this PDS (including incorporated information) in the form and context in which they are included.

The trustee, nor any of its related entities, guarantees your investment in the product. The trustee does not in any way endorse, warrant or accept responsibility for any services to members or prospective members provided by or on behalf of the Promoter in its own right.

SUPERSUPER™ is made available to you by EonX Services Pty Ltd ABN 39 615 958 873 (not the trustee). The Promoter provides this reward program at no additional cost to the members or the Fund. This third-party provider is responsible for this program including its ongoing management and operation.

1. About GuildSuper

GuildSuper is an accumulation product available from the Fund with the mission to help you get the most from your super, keeping things simple and helping you achieve the best possible lifestyle once you retire. The Fund has a particular focus on the financial wellbeing of members and their families.

Importantly, the Fund can accept contributions on your behalf, regardless of who you work for, so you can stay with us for your working life and into retirement.

The Fund has a range of investment options including a MySuper product (Guild Retirement Fund MySuper; MySuper Authorisation No. 22599554834633), a simple, low-cost option for members (based on their age) who don't want to make an investment choice. The product dashboard at www.guildsuper.com.au has information you can use to compare this MySuper product with other MySuper products. See *Section 5* of this PDS for a summary of other available investment options.

It is important that you feel empowered to make a great decision about your super. We aim to make this PDS as transparent and easy to read as possible, while including all of the legally required information. Please call us on 1300 361 477 or email us at info@guildsuper.com.au if you would like more information to help with your decision.

More information about the trustee, the Fund and this product including the trustee's key management personnel remuneration, the Fund's trust deed, Fund report and portfolio holdings information, the product's other regulated disclosure documents and other required disclosures is available at www.eqt.com.au/global/privacystatement and/or from www.guildsuper.com.au.

2. How super works

Superannuation (super) is a long-term, tax effective way to save for your retirement that is, in part, compulsory. For many Australians, super will be their main source of retirement income. The Government provides tax concessions and other benefits which generally makes super one of the best long term investment products.

It's your choice

Most people can choose the super fund to which their employer contributes, called having a 'Choice of Fund'. Check with your employer if you are eligible. If you haven't exercised Choice of Fund in the past, you may have multiple super accounts across different super funds from different employers.

To stop the creation of multiple super accounts the Government introduced a system whereby your existing super fund is 'stapled' to you when you change jobs, unless you take action to make a change. Your new employer obtains information about your stapled super fund from the ATO. If you have never had a super account before you will need to choose a fund, or your employer will create an account for you with their default super fund.

It's important you take an interest in your super and help it grow into a healthy retirement nest egg. More general information on choice and stapling is available from the **ATO's website**.

Contributing to super

Contribution types available to you include:

- Compulsory employer Superannuation Guarantee (SG) contributions
- Salary sacrifice (voluntary and before-tax employer contributions)
- Personal contributions (including Downsizer contributions, First Home Super Saver contributions and contributions for which a tax deduction can be claimed; conditions apply)
- Spouse contributions
- Government co-contributions.

Annual limits apply to the amount of contributions that can be paid into a super fund for you – both from your employer and personally – without incurring extra tax. Further information is provided in the *How GuildSuper Works Guide* available at www.guildsuper.com.au.

Account consolidation

You can rollover or transfer super from another super fund into your GuildSuper account.

By combining the accounts, you may save on fees and more easily keep track of your investments. We recommend you seek financial advice and consider any fees or loss of insurance or other benefits before combining your accounts.

Withdrawing from super

Super is intended to provide for your retirement, and you generally cannot access your super until you meet a condition of release. Once you meet a condition of release, you may be able to access your super as a pension income stream or a lump sum (usually tax-free from age 60).



You should read the important information about *How Super Works* before making a decision. Go to the *How GuildSuper Works Guide* available at www.guildsuper.com.au. The material relating to *How Super Works* may change between the time you read this Statement and the day you acquire the product.

You should also visit the How Super Works section of ASIC's website www.moneysmart.gov.au.

3. Benefits of investing with GuildSuper

When you become a member you get:

- an investment strategy tailored for every life stage – from your first job to retirement – so you can stay in control of your financial future through our MySuper product.
- the option to create your own investment MyMix portfolio by choosing from three investment options instead of, or in addition to, the MySuper product.
- secure and simple online account access, so you can manage and check in on your super anytime, anywhere, on any device.
- access to coaching to help you understand your super and provide you with relevant information and advice, at no additional cost^a.
- access to wellness support^b, because prioritising your well-being is essential to your ability to care for others.
- access to a waiver of the MyMix Solution dollar-based administration fee while you're on maternity/paternity leave for up to 12 months where 100% of your account balance is invested in a MyMix Solution investment option(s). The Promoter meets the cost of providing the waiver at no additional cost to the members or the Fund.
- once you meet the eligibility criteria, access to default Death, Total and Permanent Disablement (TPD) and Income Protection (IP) insurance cover and the ability to customise insurance cover to suit your needs.
- access to tools and information to help you grow your super savings including SUPERSUPER™ a rewards program that can put personal contributions into your account when you shop with participating retailers.^c

- Any intra-fund advice is provided by or on the behalf of Future Group Financial Services Pty Ltd ABN 90 167 800 580 AFSL 482684, not the trustee.*
- The wellness support service, 360Health, is made available to you by MetLife Australia Limited ABN 75 004 274 882. For more information about the service is available from www.guildsuper.com.au.*
- SUPERSUPER™ is made available to you by a third-party provider. The trustee is not involved in, or responsible for, this program. The Promoter provides this rewards program at no additional cost to the members or the Fund. Other tools and information are made available to you by the Promoter*



You should read the important information about the *Benefits of investing* before making a decision. Go to the *How GuildSuper Works Guide* available at www.guildsuper.com.au. The material relating to the *Benefits of investing* may change between the time you read this Statement and the day you acquire the product.

4. Risks of super

Super, like all investments, carries risks. This product invests in different types of assets, including Australian shares, international shares, property, alternative assets and fixed interest. Different investment strategies have different levels of risk, depending on the asset classes making up the strategy. Assets with the highest long-term returns may also carry the highest level of short-term risk.

IMPORTANT: The appropriate level of risk for you will depend on a range of factors including your age, your investment timeframe, your risk tolerance and what other investments you hold and how they are invested. You should assess the likely investment return, risk and your personal situation (including your investment timeframe) carefully before making an investment decision.

When considering your investment in super, it is important to understand that:

- The value of your investment will fluctuate;
- The level of investment returns will vary, and future returns may differ from past returns;
- Returns are not guaranteed; you may lose some or all of your money;
- The amount of your super benefit at retirement (including contributions and returns) may not be enough to provide adequately for your retirement; and
- Super laws may change in the future.

The significant risks associated with this product include investment risks arising from:

- Changes in the market, including the economic and political climate;
- Changes in government policies and super laws;
- Changes in interest, foreign currency or inflation rates;
- Inadequate diversification;
- Investment decisions made by any external underlying fund managers; and
- The possibility that an available investment strategy may fail the Australian Prudential Regulation Authority (APRA) 'Your Future Your Super' performance test.



You should read the important information about *Risks of super* before making a decision. Go to the *How GuildSuper Works Guide* available at www.guildsuper.com.au. The material relating to the *Risks of super* may change between the time you read this Statement and the day you acquire the product.

5. How we invest your money

If you don't make an investment choice, your super will be invested in our MySuper product (a lifecycle investment strategy based on three lifestage options) until you make an investment choice. You can switch between available investment options via the member online account. If you are invested in the MySuper product, as you get older, your investments will automatically be adjusted to reduce the level of investment risk, making your investments more stable as you approach retirement. Any changes to your lifestage option based on your age are made on 1 July, not on your birthday.

This PDS provides a summary of the three lifestage options **MySuper product**. For details on the other investment options please see the *How GuildSuper Works Guide* available at www.guildsuper.com.au.

MySuper product

	Building		Growing		Consolidating	
Investment Return Objective	Achieve returns (after investment fees and taxes) that exceed movements in the Consumer Price Index (CPI) by at least 3.5% p.a. over rolling 10-year periods.		Achieve returns (after investment fees and taxes) that exceed movements in the Consumer Price Index (CPI) by at least 3.0% p.a. over rolling 10-year periods.		Achieve returns (after investment fees and taxes) that exceed movements in the Consumer Price Index (CPI) by at least 1.5% p.a. over rolling 10-year periods.	
Investment Strategy	Invests 90-100% of the portfolio into growth assets		Invests 75-100% of the portfolio into growth assets		Invests 20-50% of the portfolio into defensive assets	
Suitability	Ages under 25		Ages between 25 to 59		Ages 60 and over	
	Investors who seek to maximise long term returns and are comfortable with periods of short-term volatility.		Investors who seek to maximise long-term returns and are comfortable with periods of short-term volatility.		Investors who seek strong returns over the long term without being overly concerned with short-term volatility.	
Recommended Minimum Investment Timeframe	10 years		10 years		8 years	
Risk Level ^a	Risk Band 7: Very High		Risk Band 6: High		Risk Band 6: High	
	6 or greater estimated negative annual returns over any 20-year period.		4 to less than 6 estimated negative annual returns over any 20-year period.		4 to less than 6 estimated negative annual returns over any 20-year period.	
Target asset allocation	Target %	Range %	Target %	Range %	Target %	Range %
Cash	2	0-10	4	0-25	9	0-35
Fixed Interest	-	-	4	0-15	16	0-45

	Building		Growing		Consolidating	
Defensive Alternatives	-	-	3	0-10	11	0-30
Defensive	2	0-10	11	0-25	36	20-50
Australian Shares	45	20-60	36	15-55	25	10-40
International Shares	53	25-75	43	20-65	30	10-45
Growth Alternatives	-	-	10	0-30	9	0-30
Growth	98	90-100	89	75-100	64	50-80

a. For more information, read the Standard Risk Measure section in the How GuildSuper Works Guide at www.guildsuper.com.au.

See the How GuildSuper Works Guide or visit the Fund's MySuper dashboard at www.guildsuper.com.au to find out more.

WARNING: When choosing to remain in the MySuper product or choosing another investment option, it is important to consider the likely investment return and risk, and to select an option that best suits your age, investment timeframe, risk tolerance, and where other parts of your wealth are invested.

MyMix investment options

Our MyMix investment options include **Secure**, **Balanced**, and **Growth** - designed for those who want to make an investment choice.

Performance and portfolio information

We may make changes to this product from time to time, including changes to the available investment strategies and the types of assets held. We will notify members of these changes as required; however, this may not occur in advance of the change. You can keep up to date with the product's investment performance at www.guildsuper.com.au. Past performance is not a reliable indicator of future performance.



You should read the important information about *How we invest your money* before making a decision. Go to the *How GuildSuper Works Guide* available at www.guildsuper.com.au. The material relating to *How we invest your money* may change between the time when you read this Statement and the day you acquire the product.

6. 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. You or your employer, as applicable, may be able to negotiate to pay lower fees.* Ask the Fund or your financial adviser.

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 www.moneysmart.gov.au has a superannuation calculator to help you check out different fee options.

* This text is required by legislation. Fees are not negotiable.

This section sets out the fees and costs that you may be charged for an investment in the MySuper product shown in Section 5 of the PDS. These fees and other costs may be deducted from your account balance, investment returns, or Fund's assets.

Information in the *Fees and costs summary* below can be used to compare fees and costs between different super products.

Fees and costs summary - MySuper

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs^a		
Administration fees and costs ^b	\$88.40 p.a. (\$1.70 per week)	This dollar-based fee is deducted from your account balance at the end of each month in arrears, or when you close your account.
	Plus 0.15% p.a.	This percentage-based fee is deducted from investment returns and reflected in the calculation of unit prices each business day. This fee reduces the return on your investments but is not deducted directly from your account.

Type of fee or cost	Amount	How and when paid
	Plus 0.02% p.a. (estimated) ^c	This fee is paid from the Fund's reserves as and when required to cover additional costs incurred by the Fund. This fee is not deducted directly from your account or reflected in the calculation of unit prices.
Investment fees and costs (estimated) ^d	Building 0.39% p.a. Growing 0.52% p.a. Consolidating 0.54% p.a.	Deducted from investment returns and reflected in the calculation of unit prices each business day. This fee is not deducted directly from your account.
Transaction costs (estimated) ^e	Building 0.08% p.a. Growing 0.01% p.a. Consolidating 0.05% p.a.	Reflected in calculation of unit prices each business day depending on the costs incurred outside the Fund in investing the assets of the investment option. This cost is not deducted directly from your account.
Member activity related fees and costs		
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Other fees and costs ^f	Varies, depending on the activity or insurance	Activity fees are deducted directly from your account, when applicable. Any insurance fees (premiums and associated costs) are deducted from your account balance at the end of each month in arrears, or when you close your account.

- a. If your account balance for a product offered by the Fund is less than \$6,000 at the end of the financial year, 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.
- b. The Administration fees and costs (excluding any amount deducted as a percentage-based fee from the Fund's reserves) is subject to a maximum of \$800 p.a.
- c. Estimates are based on the 2023/24 financial year and may vary in future years.
- d. Estimated investment fees and costs include an amount of 0%p.a. (Building), 0.03%p.a. (Growing) and 0.03%p.a. (Consolidating) for performance fees. The calculation basis for this amount is set out in the Additional explanation of fees and costs in the How GuildSuper Works Guide available from www.guildsuper.com.au. Investment fees and costs are indicative only and may change in subsequent years depending on (for example) the investment performance and indirect costs incurred in underlying investments.
- e. Disclosed transaction costs are an estimate of transaction costs incurred in the 2023/24 financial year (based on information available at the date of preparation of this PDS). As a result, these figures are indicative only and may change in subsequent years.
- f. Other fees and costs may apply, including activity fees and insurance fees (where applicable). See the Additional explanation of fees and costs section of the How GuildSuper Works Guide.

Example of annual fees and costs for a superannuation product

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

The example is applicable to the Consolidating lifestage of the MySuper product. Combined ongoing fees and costs for other lifestages of the MySuper product are lower.

EXAMPLE – MySuper product		Balance of \$50,000
Administration fees and costs	0.17% Plus \$88.40	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$85.00^a in administration fees and costs, plus \$88.40 regardless of your balance.
PLUS Investment fees and costs	0.54%	And , you will be charged or have deducted from your investment \$270.00 in investment fees and costs.
PLUS Transaction costs	0.05%	And , you will be charged or have deducted from your investment \$25.00 in transaction costs.
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$468.40^b for the superannuation product.

- a. This figure includes an amount of \$10 paid from the Fund's reserves based on the 2023/24 financial year.
- b. Note: Additional fees may apply.


Advice fees

WARNING: If you consult a financial adviser, additional Advice Fees may be payable by you directly to the adviser. You should refer to the adviser's Statement of Advice for details.

Advice fees for personal financial product advice cannot be deducted from your GuildSuper account.

Changes to fees and costs

We reserve the right to change our fees and/or charges without your consent. Any material increases in fees or charges must be notified to you at least 30 days in advance of the increase taking effect. Estimated fees and costs are subject to change from time to time and changes to estimates may be published at www.guildsuper.com.au. We recommend that you regularly check the website for updated fees and costs information.



You should read the important information about *Fees and costs* including a definition of each type of fee and cost before making a decision. Go to the *How GuildSuper Works Guide* available at www.guildsuper.com.au. The material relating to *Fees and costs* may change between the time you read this Statement and the day you acquire the product.

7. How super is taxed

The tax treatment of super is complex and may change. This section provides a summary only, that is general in nature. The impact of super tax rules depends on your individual circumstances. We recommend that you consult a professional adviser for advice about how the tax treatment of super affects you.

Tax on contributions

The tax payable on contributions depends on the amount and type of contribution.

There are limits, called ‘contribution caps’, on the amount you can contribute to super. The contribution caps apply across all super accounts you hold. You should monitor all contributions (made by you and on your behalf) to ensure they do not exceed the caps.

WARNING: You may pay extra tax if you exceed the caps.

Type of Contribution	Tax rates for 2024/25
Concessional (before-tax contributions) E.g., employer contributions (including salary sacrifice contributions), personal contributions claimed as a tax deduction.	15% on amounts up to \$30,000 p.a. (or up to your higher cap if you have unused concessional cap amounts from the previous 5 financial years and your Total Super Balance ^a is less than \$500,000 on 30 June of the previous financial year). Generally, we will deduct this contributions tax when a contribution is processed to your account. An additional 15% will apply if your income plus before-tax contributions (within your cap amount) is greater than \$250,000 a year. Contributions that exceed the cap will also incur additional tax (based on your marginal tax rate, less a 15% tax offset due to tax paid by the Fund). Any additional tax is payable by you personally, however you may be able to release some of your super to meet this liability.
Non-Concessional (after-tax contributions) E.g., personal contributions (not claimed as a tax deduction), spouse	Nil on amounts up to \$120,000 p.a. (or up to \$360,000 over 3 years if certain conditions are met). If your Total Super Balance is equal to or more than the general transfer balance cap ^b at the end of the previous financial year your non-concessional contributions cap is nil.

Type of Contribution	Tax rates for 2024/25
contributions, excess concessional contributions retained in the Fund.	Contributions that exceed your cap are subject to extra tax payable by you personally, however you may be able to release some of your super to meet this liability. The tax you pay depends on whether you release the excess non-concessional contributions (plus associated earnings) from the Fund.

- a. Total Super Balance is the amount you hold across all super products
- b. \$1.9 million for 2024/25

Tax on investment earnings

Investment earnings are generally subject to a tax rate of 15%, however offsets (tax credits and rebates) apply which may reduce the effective tax rate. This tax is calculated and deducted before investment returns are applied to your super account.


Tax on withdrawals

Tax on withdrawals you make is deducted before you receive your payment (if applicable). The tax treatment varies depending on the components of your payment and your age.

Component	Tax rates for 2024/25
Tax-free component	No tax payable
Taxable component – taxed element	Age 60 or above: tax free Below Age 60: 20% plus Medicare Levy

Note different tax rates apply to payments in other circumstances. E.g. lump sum death benefits paid to dependants (for tax purposes) and qualifying terminal illness payments are tax-free.

WARNING: You should provide your TFN when acquiring this product. If we don’t hold your TFN, we may not accept member contributions for you. The tax on concessional contributions and super benefits may be higher and it may be more difficult to locate any lost super benefits or consolidate your super.



You should read the important information about *How super is taxed* before making a decision. Go to the *How GuildSuper Works Guide* available at www.guildsuper.com.au. The material relating to *How super is taxed* may change between the time you read this Statement and the day you acquire the product.

8. Insurance in your super

This section provides a summary of the different types of insurance cover that, subject to meeting eligibility requirements, you may be able to access as a member of GuildSuper.

Insurance cover is available in the Fund through a group insurance policy with ‘the Insurer’, MetLife Insurance Limited (ABN 75 004 274 882 AFSL 238096), held by the trustee. Cover is subject to the terms and conditions contained in the policy, the interpretation of which prevail over any information that may be inconsistent with the PDS, *Insurance Guide*, and any other related disclosure or information.

The types of cover available are summarised below.

Type of Insurance	Description of Insurance ^a
Death Cover	A lump sum benefit is payable in the event of your death or terminal illness diagnosis while an insured member.
Total and Permanent Disablement (TPD) Cover	A lump sum is payable in the event you become totally and permanently disabled while an insured member.
Income Protection (IP) Cover	A regular monthly income is payable should you be unable to work due to illness or injury while an insured member.

a. Subject to acceptance of your claim by the Insurer.

Default cover

After you join GuildSuper and your account balance reaches \$6,000, you may automatically receive default Death, TPD and IP cover if you are aged at least 25 and under the maximum insurable age, if eligible. If you meet the eligibility criteria then the cost of this cover will be deducted from your account unless you decide to cancel your cover. If you are under the age of 25 or your account balance is less than \$6,000, you may still opt-in to have insurance cover upon joining the Fund.

Default cover for eligible members provides:

- lower levels of Death cover compared with TPD cover when you're younger, and steps up to higher levels of Death cover compared with TPD cover at age 31, when you typically may have more financial and personal responsibility in life. At age 37 and 38 respectively, the level of TPD and Death cover starts reducing as you get older. The default Death cover ranges between \$3,200 and \$192,300 and default TPD cover ranges between \$16,800 to \$169,400 depending on your age.
- IP benefits of up to 85% of your income if you become disabled and can't work. Maximum monthly benefits apply. The default arrangement applies a 5-year (maximum) benefit period and a 90-day waiting period.

Conditions apply to Default cover, including its commencement.

There are situations where you are ineligible for Default cover including if:

- you have received a TPD or Terminal Illness benefit through a super fund or insurance policy at any time previously;
- you are currently claiming or are eligible to claim a TPD or Terminal Illness benefit;
- you have previously been diagnosed with a Terminal Illness.

You should notify us if any of these situations apply to you. Refer to the *Insurance Guide* for the type and amount of Default cover applicable to each age. Default cover is not tailored to your individual circumstances and you should assess its suitability.

Pre-existing illnesses or injuries are not covered in some situations. You can change or opt-out of Default cover by logging into your online account or by completing the relevant form, or by calling us.

Default cover ceases in certain circumstances and other conditions apply. Should your account become inactive (i.e. not receive any contributions or rollovers) for a continuous period of 16 months or more it is possible that your insurance cover may be cancelled.

Your occupation and insurance fees

There are insurance fees associated with Default cover which you are responsible for paying by way of deductions from your GuildSuper account. The insurance fees include the costs incurred by the trustee in relation to administration of the Default cover (see below).

The insurance fees for Default cover depends on your age and your Occupational Classification (Active, White Collar or Professional).

If you or your employer do not provide us with details of your occupation, then you will be classified as **Active** and you may pay more than you need to for your insurance cover. You should notify us if you are not in the Active Occupational Classification.

The annual insurance fees for Default Death and TPD cover, based on the Active Occupation Classification, generally ranges from \$17.21 to \$403.67, depending on your age.

The annual insurance fees for Default IP cover (i.e. 90-day waiting period, 5-year benefit period), based on the Active Occupation Classification, per monthly benefit of \$1,100 to \$2,200, generally ranges from \$27.12 to \$1,047.50, depending on your age.

Information about the insurance fees per unit for each type of Default cover is shown in the *Insurance Guide*.

If you apply for additional insurance cover, then the insurance fees will be calculated in accordance with insurance fee tables shown in the *Insurance Guide*.

The Promoter receives an insurance administration fee of 6% of the insurance fee deducted from your account. This fee covers the costs incurred by the trustee in relation to the administration of the insurance arrangements by the Promoter.

Insurance Boost

Eligible members (who have not changed the Default cover they received automatically i.e. without opting to receive it) can apply for additional Death, TPD and/or IP cover without having to provide full health information. The insurance fees will be adjusted for the higher levels of insurance cover. To apply, complete the *Insurance Boost form* available on the GuildSuper website, answer some limited health questions and return the form to GuildSuper within three months of your Default cover commencing. Please note some conditions apply.

Life Events Top-Up

Specific changes in your life allow you to request extra Death, TPD and/or IP cover (subject to eligibility criteria), in addition to any insurance cover you already have, without having to provide health information.

The insurance fees will be adjusted for the higher levels of cover. To apply, complete the *Life Events Top-Up form* available on the GuildSuper website and return the form to us. Please note some conditions apply.

Other insurance options

Eligible members can:

- Transfer insurance cover into GuildSuper from any other super fund or insurance provider (exclusions for certain types of insurance, maximum limits and other conditions apply). To apply, complete the *Insurance Transfer form* available on the GuildSuper website and return it to us. The insurance fees will be adjusted for higher levels of cover.
- Convert your Default Death and TPD cover to fixed cover. With fixed cover, the level of insurance cover stays the same but the cost of cover increases as you get older. Insurance fee rates differ between fixed cover and Default cover (refer to the relevant Insurance fees tables in the *Insurance Guide*).

Want more cover?

If you have no cover or would like additional cover, you can apply at any time for Death, TPD and/or IP cover (subject to eligibility criteria and maximum benefit limits). You can also apply to reduce the IP cover waiting period to either 30 or 60 days or for an increase to the IP maximum Benefit Period to age 65.

You can apply by logging into your online account at www.guildsuper.com.au or by completing the *Application for Insurance* available on the GuildSuper website.

You will have to provide health information with your application. Additional insurance fees will apply calculated in accordance rate tables for voluntary cover shown in the *Insurance Guide* based on your age and Occupation Classification.

Opting out or reducing your cover


You can opt-out or reduce your cover at any time by logging into your online account. Generally, any change to your cover will start from the date we receive your valid request. To opt-out of your Default cover without any insurance fees being incurred, you must notify us within 60 days of your Default cover commencing.

Paying insurance benefits

If you make an insurance claim, the trustee and the Insurer will determine whether you are entitled to be paid based on the policy terms, the Fund's rules and the law.

Warnings

- **There are costs associated with insurance cover that you are responsible for. Insurances fees will be deducted from your account balance unless you cancel your cover.**
- **Additional information about insurance terms and conditions is included in the *Insurance Guide* available at www.guildsuper.com.au. This information may affect your entitlement to insurance cover or the payment of insured benefits. You should read it before deciding whether the insurance available to you through this product is appropriate for you or whether to apply for cover.**

 You should read the important information about insurance (including when cover starts and ends, eligibility criteria for commencement of cover and payment of insured benefits, the level and types of cover available, premium costs, exclusions, and other important terms and conditions) before making a decision. Read the *Insurance Guide* available at www.guildsuper.com.au. The material relating to insurance may change between the time you read this Statement and the day you acquire the product.

9. How to open an account?

There are two easy ways to open a GuildSuper account:

Option 1: When you choose to join

- Read this PDS, *How GuildSuper Works Guide*, *Insurance Guide*, and the *Target Market Determination*.
- Complete the online join form available at www.guildsuper.com.au/Join.

Once your account is established, you can then start to make contributions. You can also request that your employer contributes into your account by providing a completed *Choice of Superannuation Fund* form to your employer. Your account balance will be invested in the MySuper product and (if employer contributions are made to your account within a specified timeframe and you are eligible) you may be provided with Default cover.

Option 2: When your employer has joined you

- An account will be created for you if your employer is a participating employer and makes a super contribution for you. The contribution will be invested in the MySuper product and you may be provided with Default cover, if eligible.
- Read this PDS, *How GuildSuper Works Guide*, *Insurance Guide*, and the *Target Market Determination* and if you want to make

a change to your investments and/or change your insurance cover you can do so using the member online account.

Once your account is set up you will receive a *Welcome Pack* with your membership details and information.

If we are unable to open your account or increase your interest in GuildSuper for any reason, monies received for investment may be retained in a separate trust account in accordance with relevant law for a period of up to 30 days and then returned to you or dealt with as otherwise required by law. Any interest on these monies is retained by the Fund in the trust account to pay Fund expenses such as bank fees. Any excess may be used to fund the Contingency reserve.

Cooling off period

If you change your mind about joining GuildSuper, there is a 14-day cooling off period. You will need to tell us in writing that you no longer wish to join. The 14-day period starts on the earlier of (a) the date you receive confirmation from us that your account has been established or (b) five business days after we issue this product to you. You will not be eligible for a cooling off period if you have exercised any right in relation to your GuildSuper account.

If you exercise your right to cool off, your money will be returned to you, adjusted for the increase, or decrease in the value of the investment at the date we received notification, and reasonable transaction or administrative costs. Any preserved and restricted non-preserved amounts must be transferred to another complying super provider.

Note: The cooling off period only applies to members who joined under Option 1 (above).

Complaints

A complaint can be made to us in the following ways:

Mail: The Complaints Officer, GuildSuper
GPO Box 1088, Melbourne VIC 3001

Email info@guildsuper.com.au

Phone 1300 361 477

You can also refer the matter to the Australian Financial Complaints Authority (AFCA), although they will likely refer the matter back to the Fund if you have not raised it previously with the Fund. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Mail: Australian Financial Complaints Authority,
GPO Box 3, Melbourne, VIC 3001


Email info@afca.org.au

Phone 1800 931 678

Online www.afca.org.au

Respecting your privacy

When you join this product, we collect personal information about you. Protecting your personal information is important to us and our service providers. Privacy policies are intended to outline how we and any organisation we appoint to provide services to you on our behalf will collect, use and store your personal information. For more information about the handling of your personal information by the trustee, visit www.eqt.com.au/global/privacystatement.

 You should read the important information about privacy and complaints in *Other important information* before making a decision. Go to the *How GuildSuper Works Guide* available at www.guildsuper.com.au. The material relating to privacy and complaints may change between the time you read this Statement and the day you acquire the product.