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PRODUCT DISCLOSURE STATEMENT

Preparation date: 1 November 2026

1.	About Future Super	2
2.	How super works	2
3.	Benefits of investing with Future Super	2
4.	Risks of super	3
5.	How we invest your money	3
6.	Fees and costs	4
7.	How super is taxed	6
8.	Insurance in your super	7
9.	How to open an account	8

This Product Disclosure Statement (PDS) is issued by Stewarda Pty Ltd (ABN 56 098 527 256, AFSL 236049, RSE Licence L0000185) as Trustee of the Smart Future Trust (ABN 68 964 712 340) ('the Fund'). References to 'we', 'us', and 'our' in this PDS are references to the Trustee. Future Super is a product in the Fund. The Promoter of the product is Future Super Services Pty Ltd (ABN 88 652 577 930, AFS Representative No. 001312077) ('the Promoter').

This PDS is a summary of significant information you need to consider before making a decision about investing in Future Super (USI: 68964712340019).

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

This PDS, the *How Future Super Works Guide*, the *Insurance Guide* and the *Target Market Determination* can be found at **futuresuper.com.au** or provided on request by contacting us on 1300 658 422 (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 Future Super.

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 **futuresuper.com.au** You may request a free paper copy or electronic copy of any updated information by calling us on 1300 658 422.

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

The Trustee has made a range of investment options available to you in this product. The Investment Manager for this product is Future Group Investment Management Pty Ltd (ABN 55 621 040 702, AFS Representative No. 001271441) (FGIM). The investment options invests in unit trusts issued by Future Group Services (Australia) Pty Ltd (ABN 34 619 076 023) (FG Services) as trustee of the unit trusts. Both FGIM and the Promoter are Corporate Authorised Representatives of Future Group Financial Services Pty Ltd (ABN 90 167 800 580, AFSL 482684) ('AFSL holder').

The Promoter, FGIM, FGFS, FG Services and the Trustee are part of the group of entities known as Future Group.

Any statements in this PDS (including incorporated information) that have been made by, or are attributable to, a person other than the Trustee (third party) appear in the PDS with the consent of that third party.

Neither 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 or the Investment Manager in its own right.

1. About Future Super

Future Super is an accumulation product available from the Fund that provides members the ability to build their retirement savings while accessing investments that also seek to create a future worth retiring into. By aiming to invest sustainably and responsibly, the Investment Manager seeks to help build a world free from the impacts of climate change and inequality. The Investment Manager seeks to avoid fossil fuels, gambling, tobacco, nuclear, and weapons, and undertakes rigorous screening to help alignment of this product with the values of members to whom it is targeted. For more detail on the Investment Manager's approach to screening, please see the Product & Screening Matrix at **futuresuper.com.au/ethical-investing** With a focus on positive environmental impacts, Future Super offers you the opportunity to invest in a way that promotes climate solutions and makes other real-world differences. For further information about the investment strategy, refer to the *How we invest your money* section of this PDS.

Choosing Future Super

To become a member of the Fund you must join via an online join form (see *Section 9* of this PDS). You should only have one account open in the product at any time.

Future Super makes available to members a choice from a range of investment options. You must make an investment option selection at the time you apply for membership. You can change your selected investment option at any time through the online member account at **futuresuper.com.au**

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 658 422 or email us at **info@futuresuper.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 **stewarda.com.au/documents** and/or at **futuresuper.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 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 Future Super Works Guide* available at **futuresuper.com.au**

Account consolidation

You can rollover or transfer super from another super fund into your account with the Fund.

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 Future Super Works Guide* available at futuresuper.com.au The material relating to *How Super Works* may change between the time when you read this Statement and the day when you acquire the product.

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

3. Benefits of investing with Future Super

The features and benefits of this product include:

- Online Access - You can access an online member account at any time to view your balance and make changes to your super. This product is primarily a digital offering. Your interactions with us must generally occur online or through electronic means.
- Diverse Investment Options - You can choose from a variety of investment options, each incorporating sustainable investment strategies and aiming to help you achieve specific financial objectives.
- Baby Bump Program - keeping your super growing through all aspects of life is important; new parents can apply for a refund of the dollar-based administration fee if eligible. The Promoter meets the cost of providing this program and there is no additional cost to the members or the Fund.
- Optional Insurance - eligible members can opt-in to Death, Total and Permanent Disablement (TPD) and/or Income Protection

(IP) cover with insurance fees and other costs payable to the Insurer from their super account.
- Access to coaching to help you understand your super and provide you with relevant information and advice, at no additional cost.[1]

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

4. Risks of super

Super, like all investments, carries risks. This product makes available investment options that invest in different types of assets, including Australian shares, international shares, property, alternative assets and fixed interest. Different investment options have different levels of risk, depending on the asset classes making up the options. 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;
- Changes in the Investment Manager's operations or philosophy which may impact the investment performance of the investment options and/or cause temporary divergence from the ethical and other values reflected in the underlying investments for each investment option; and
- The possibility that an available investment option 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. For more detailed information about investment and other risks that may be relevant to your investment in super, refer to the *How Future Super Works Guide* available at futuresuper.com.au

The material relating to the *Risks of super* may change between the time when you read this Statement and the day when you acquire the product.

5. How we invest your money

Choosing your investment option

Future Super makes available to members investment choice through a range of investment options designed to help members grow their super savings for retirement. Each of the available investment options invests in unit trusts issued by FG Services and managed by FGIM.

On behalf of the Trustee, the Investment Manager sets the strategic asset allocations of the investment options, and is responsible for ongoing management of the options including considering environmental, social and ethical issues and labour standards in the investment process.

You can choose a different investment option (or allocation) for your account balance and any future contributions into your account. When selecting your investments, there is a minimum weighting of 5% of your account balance required in each investment option you choose. If you do not make a choice of where to invest, your selection does not add to 100% of the account balance, or your instruction is not clear to the Trustee, and we are unable to clarify your instructions, we will be unable to accept your application to open an account. You can switch from your selected investment option(s) at any time online through your member online account at **futuresuper.com.au**

WARNING: When choosing your 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.

This PDS provides a summary of the **Sustainable Balanced Growth investment option**. For details on the other investment options, please see the *How Future Super Works Guide* available at **futuresuper.com.au**

Sustainable Balanced Growth

Investment Return Objective
Achieve returns (after investment fees and taxes) that exceed movements in the Consumer Price Index (CPI) by at least 2.75% over rolling 10-year periods.
Investment Strategy
The option is typically exposed to a diversified portfolio mix of between 55-80% growth investments and 20-45% defensive investments.
Suitability
The option is suitable for members comfortable with accepting short to medium term market/performance volatility in order to achieve long-term returns. It is intended for everyday Australians who want to shift their retirement savings away from companies and activities which are assessed as harmful to the environment and society.
Recommended Minimum Investment Timeframe
10 years
Risk Level[a]

1. *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.*

Risk Band 6: High (estimated 4 to less than 6 negative annual returns over any 20-year period).

Asset Classes and Benchmark Allocations	Benchmark (%)	Minimum (%)	Maximum (%)
Australian Shares	15	5	25
International Shares	45	30	60
Alternative-Growth	10	0	20
Total Growth	**70**	**55**	**80**
Alternative-Defensive	5	0	15
Fixed Interest	20	5	35
Cash	5	0	20
Total Defensive	**30**	**20**	**45**
Total	**100**		

a. *Based on the Standard Risk Measure (SRM) which is not a complete assessment of risk. For example, while the SRM indicates the likely frequency of negative annual returns (for a 20-year period), it does not indicate the potential size of negative returns.*

Responsible investment overview

The Investment Manager uses responsible investment tools such as negative screening, positive screening, impact investing and stewardship in the design and delivery of its investment strategy for each investment option and the underlying unit trusts.

The Investment Manager helps manage risk for each investment option by using responsible investment strategies and expertise about climate change (including negatively screening out exposure to fossil fuel companies) and other issues which may impact the environment, society and members' financial interests.

The Investment Manager's investment approach includes prioritising companies that make a positive contribution to people and the environment. This helps direct money to better corporate citizens that carry fewer social, ethical and environmental risks which may impact long term performance and members' financial interests. In particular, investment options made available in Future Super are invested having regard to the risks and opportunities of climate change adaptation and mitigation. They also consider other related environmental and social issues such as social justice, drivers of inequality like addiction, and companies generating profits from arms races.

For a more detailed description of the Investment Manager's approach to screening, please see their Product & Screening Matrix at **futuresuper.com.au/ethical-investing** As the Investment Manager is committed to making super easier for people to understand and engage with, because active ownership can benefit everyone, you can find out more information about the Investment Manager's responsible investment approach at **futuresuper.com.au**

Performance and portfolio information

We may make changes to this product from time to time, including to the availability of investment options. We may also make changes to the investment options and the type 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 of the options at **futuresuper.com.au** Past performance is not a reliable indicator of future performance. Portfolio holdings information is also available at **futuresuper.com.au**

You should read the important information about *How we invest your money* before making a decision. Go to the *How Future Super Works Guide* available at futuresuper.com.au The material relating to *How we invest your money* may change between the time when you read this Statement and the day when 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 **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 Sustainable Balanced Growth option 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 - Sustainable Balanced Growth

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs[a]		
Administration fees and costs	$60.00 p.a.	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 0.36% p.a.	This percentage-based fee is deducted monthly from your account based on your account balance at month end in arrears, or when you close your account.
Investment fees and costs (estimated)[b]	0.91% 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)[b]	0.03% p.a.	Reflected in the calculation of the 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.** Transaction costs are shown net of amounts received by the buy-sell spread charged.
Member activity related fees and costs		
Buy-sell spread[c]	Buy: 0.02% Sell: 0.02%	Applies when you contribute to your account (buy units), withdraw from your account (sell units), or switch between investment options and is reflected in the unit price when units are bought and sold. **This cost is not deducted directly from your account.**
Switching fee	Nil	Not applicable.
Other fees and costs[d]	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. *Disclosed investment fees and costs and transaction costs are an estimate of costs for the 2025/26 financial year (based on information available at the date of preparation of this document). As a result, these figures are indicative only and may change in subsequent years.*

c. *The buy-sell spread is a mechanism to recover transaction costs incurred in relation to the purchase or sale of assets when money moves into or out of an investment option. The buy-sell spread may change without notice to meet changes in the transaction costs, including in circumstances of adverse market conditions.*

d. *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 Future Super 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 Sustainable Balanced Growth option 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.

EXAMPLE – Sustainable Balanced Growth		**Balance of $50,000**
Administration fees and costs	0.36% Plus $60.00	For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment **$180.00** in administration fees and costs, plus **$60.00** regardless of your balance.[a]
PLUS Investment fees and costs	0.91%	**And,** you will be charged or have deducted from your investment **$455.00** in investment fees and costs.
PLUS Transaction costs	0.03%	**And,** you will be charged or have deducted from your investment **$15.00** 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 **$710.00**[b] for the superannuation product.

a. You can apply for a refund of some or all of the $60 per annum administration fee if you are off work or work less than 10 hours per week for a period up to 12 months to care for a new child. Conditions apply.

b. Note: Additional fees may apply.

Advice fees

The Fund provides access to an intra-fund advice service through a team of Coaches[2], the cost of which is included in the administration fees and costs (it is not charged as a separate fee). If you need more comprehensive personal financial advice you may wish to engage the services of a financial adviser.

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 more comprehensive personal financial product advice cannot be deducted from your Future Super account.

Changes to fees and costs

We reserve the right to change the 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. Buy-sell spreads and estimated fees and costs are subject to change from time to time and these changes may be published at **futuresuper.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 Future Super Works Guide* available at futuresuper.com.au The material relating to *Fees and costs* may change between the time when you read this Statement and the day when 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 will pay extra tax if you exceed the caps.

Type of Contribution	**Tax rates for 2026/27**
Concessional (before-tax contributions) E.g., employer contributions (including salary sacrifice contributions), personal contributions claimed as a tax deduction.	15% on amounts up to $32,500 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 contributions, excess concessional contributions retained in the Fund.	Nil on amounts up to $130,000 p.a. (or up to $390,000 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. 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. $2.1 million for 2026/27.

2. 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.

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.

If your total superannuation balance exceeds $3 million, you may be subject to additional tax on a portion of your superannuation earnings from 1 July 2026 (Division 296 tax). A higher rate applies to the portion of earnings attributable to balances over $10 million. The tax is assessed to you personally. For more information, visit the **ato.gov.au**

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 2026/27
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 Future Super Works Guide* available at futuresuper.com.au The material relating to *How super is taxed* may change between the time when you read this Statement and the day when 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 Future Super. 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.

Insurance cover is available in the Fund through a group insurance policy held by the Trustee. Cover is subject to the terms and conditions contained in the policy, the interpretation of which prevails over any information that may be inconsistent with the PDS, *Insurance Guide*, and any other related disclosure or information.

Commencement and cessation of cover

Cover is not provided automatically. Insurance cover only commences if you meet the eligibility criteria, and your request for cover has been accepted by the Insurer. If eligible, you can elect to have a 'Standard' level of Death Only or Death and Total and Permanent Disablement (TPD) Cover within 60 days of joining Future Super (subject to meeting the minimum requirements), otherwise voluntary cover (including Income Protection cover) is available on application to the Insurer (subject to full underwriting).

Insurance cover ceases in certain circumstances, including when your maximum insurable age is reached, if there is insufficient money in your account to pay for cover, or when your account is deemed to have been inactive for 16 consecutive months and you have not elected to maintain cover despite inactivity. If your insurance cover ceases for any reason and you later decide you want to recommence cover, you will need to re-apply and be accepted by the Insurer.

Eligible members may be able to transfer the existing level of cover held within another super fund when rolling over to the Fund under transfer terms acceptable to the Insurer. The *Life Insurance Transfer Form* is available from **futuresuper.com.au** or by contacting us on 1300 658 422 or **info@futuresuper.com.au**

Insurance fees

There are insurance fees associated with insurance cover which you are responsible for paying by way of deductions from your Future Super account. Different premium rates apply to different types of cover based on your age, sex at birth, occupation, health status and the amount of cover you elect to hold, and there may be associated costs (e.g. stamp duty). Insurance premiums, calculated in accordance with the relevant insurance premium table, and taking into account any loadings which may apply specifically to you, are deducted from your account at the end of the month, in arrears, and may be adjusted for any changes to your cover during a financial year. We remit premiums (and other costs payable to the Insurer) to the Insurer monthly.

Warnings

- **There are costs associated with insurance cover that you are responsible for. Insurance 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 futuresuper.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 futuresuper.com.au The material relating to insurance may change between the time when you read this Statement and the day when you acquire the product.

9. How to open an account

There are 3 easy steps to opening a Future Super account:

1. **GET INFORMED**
   - Read and understand the PDS, *How Future Super Works Guide*, *Insurance Guide*, and *Target Market Determination*.
   - Seek financial advice if you need it.
2. **FILL IN YOUR DETAILS**
   - Join online using our electronic application form available at **futuresuper.com.au/join-now** Remember to have your Tax File Number ready.
3. **SET UP CONTRIBUTIONS**
   - Notify your employer if you want employer contributions to be made to your account.

If we are unable to open your account or increase your interest in Future Super 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 earned on these monies is retained by the Trustee and is not paid to you. The Trustee may apply this interest towards expenses (such as bank fees) that would otherwise be paid from Fund assets, and any excess may be allocated by the Trustee to the Fund's General Reserve.

Cooling-off period

If you join Future Super yourself, you have 14 days to change your mind. The 14 days start on the earlier of the date you receive confirmation that your account is open, or the end of the fifth business day after we issue the product to you. Cooling off does not apply if you were joined by your employer, or once you have exercised a right in relation to your account (for example, made a withdrawal or switched investments).

For more information call us on 1300 658 422.

Complaints

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

Mail	The Complaints Officer, Future Super GPO Box 2754, Brisbane QLD 4001
Email	**info@futuresuper.com.au**
Phone	1300 658 422

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	**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 **stewarda.com.au/privacy-policy**

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