



ENERGY SUPER MEMBER GUIDE

Product Disclosure Statement –
Defined Contribution members

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IMPORTANT INFORMATION

This is the *Energy Super Member Guide Product Disclosure Statement (PDS)*. This *PDS* is a summary of significant information about a Defined Contribution account with Energy Super. This *PDS* is not relevant to members joining Energy Super under a corporate agreement arranged by their employer.

Other important information, including the definition of terms used in this *PDS*, is contained in documents which are linked to this *PDS*. References to the important information contained in these documents is indicated by the ⓘ logo in this *PDS*. The information in these documents forms part of this *PDS*. You should consider the information in this *PDS* and these other documents before making a decision about this financial product.

The information in this *PDS* is up-to-date at the date it is issued. Some of the information in this document can change from time-to-time and may not be up-to-date at the time you receive it. If a change is not materially adverse, we may not update this *PDS*. Updated information about investment performance and other new information will be published on our website. We will also send you a printed copy on request at no cost.

The information in this *PDS* and the other documents is general information only and does not take into account your personal objectives, financial situation or needs. You should consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances.

Energy Super has a team of financial advisers who can provide members with professional financial advice services. Energy Super's advice is provided by ESI Financial Services Pty Ltd (ESI FS) [ABN 93 101 428 782] [AFSL 224952], a wholly owned entity of Energy Super.

If you would like a copy of this *PDS* or any of the documents referred to in this *PDS* please contact Energy Super on 1300 436 374.

Prepared and issued by Electricity Supply Industry Superannuation (Qld) Ltd [ABN 30 069 634 439] [AFSL 336567] (the Trustee), the Trustee for Energy Super [ABN 33 761 363 685] [RSE R1000801]. Energy Super is an authorised MySuper product provider [Product Number 33 761 363 685 380].



1. ABOUT ENERGY SUPER

Energy Super is a platinum-rated* industry superannuation fund established for the energy industry.

With its roots in the energy and affiliated industries, Energy Super is also a proudly open fund available for all Australians.

With over 47,000 members and over \$7.4 billion in funds under management (as at 30 June 2018), Energy Super has received the following recognition in 2018-19*:

- SuperRatings Platinum Rating for 10 consecutive years
- SelectingSuper AAA Quality Assessment

Energy Super offers superannuation and retirement income stream products and provide access to financial advice services to members. We are a complying regulated fund under legislation known as the Superannuation Industry (Supervision) Act 1993 (SIS) and are MySuper authorised.

The default investment option for most of our members is MySuper. We have nine other investment options with different objectives to cater to our members' differing needs. For further information on how we invest your money, see page 2.

For information about the Trustee of Energy Super and remuneration of Directors, and other information about the Fund, go to energysuper.com.au/about-us

A product dashboard showing detailed information about our MySuper investment option is available at energysuper.com.au/dashboard

*Ratings are provided by SuperRatings Pty Ltd (ABN 95 100 192 283) (AFSL 311880) and Rainmaker Information Pty Ltd (ABN 86 095 610 996). Ratings are only one factor to be considered when making investment decisions. Refer to energysuper.com.au/ratings for information about the rating and the rating scale. SuperRatings does not issue, sell, guarantee or underwrite this product. Go to www.superratings.com.au for details of its ratings criteria.

2. HOW SUPER WORKS

Superannuation is a partly compulsory means of saving for your retirement. The Government provides tax savings and other incentives to make super an effective way of saving for your future. What you and your employer add to your super is known as a "Contribution".

CHOOSING YOUR SUPER FUND

Most people can choose which super fund they would like their employer's super contributions paid into. However, your super fund may be determined by the terms of your employment.

If you don't have a choice about your super fund or don't tell your employer where to pay your super, contributions will be made to the super fund your employer has chosen or the fund prescribed under the applicable collective agreement.

GROWING YOUR SUPER

Different types of contributions can be made into your super account. These include:

- **Employer contributions** – includes Superannuation Guarantee (SG), award or industrial agreement contributions that your employer makes for you, but can also refer to Employer Voluntary contributions such as Salary Sacrifice.
- **Personal contributions (including self-employed contributions)** – you can make regular and/or one off lump sum contributions to your super account.
- **Government Co-contributions** – the Federal Government will contribute to your super if you make after-tax contributions and meet some other conditions.
- **Spouse contributions** – your "Spouse" may be able to make contributions to your account for which they may be eligible to receive a tax offset (and vice versa).

Just keep in mind that the Government has placed caps on the annual amount of contributions that can be made to your super. You can also transfer other super accounts that you may have into Energy Super.

GETTING YOUR SUPER

The Government places limitations on withdrawals from superannuation. Money contributed into superannuation is generally "preserved". This means that you cannot access it until you have retired and have reached preservation age (between 55 and 60 depending on when you were born). However, there are some special circumstances where you can withdraw it earlier.

NOMINATING BENEFICIARIES?

When you die, the benefit payable to your "Beneficiaries" will be the balance of your Energy Super account plus any insured benefit. You can tell us who you'd like to receive your super when you die by making a death benefit nomination.



You should read the important information about

"Growing Your Super", "Getting Your Super" and "Nominating Beneficiaries" before making a decision.

Go to energysuper.com.au/pds and read the *Growing My Super*, *Getting My Super* and *Nominating Beneficiaries* Guides. These documents will give you more information about the different contribution types, when and how much you can withdraw from your super and nominating your "Beneficiaries".

Please note: The material relating to "Growing Your Super", "Getting Your Super" and "Nominating Beneficiaries" may change between the time you read this PDS and the day when you acquire the product.

3. BENEFIT OF INVESTING WITH ENERGY SUPER

Energy Super is committed to putting the energy into super.

We're determined to be by your side from your first job to retirement and beyond. Generations of energy and electrical industry workers, employers and their families trust Energy Super – as do thousands of Australians in other professions.

We aim to help you maximise your super investment to help you live the life you want. We do this by delivering **strong long-term investment performance**, offering **tailored Income Protection insurance** to help protect your income during your working years, and giving you access to **financial advice** to help you get the most out of every cent you earn.

Being a **profit-for-members industry fund** means we aim to keep fees low and we don't pay commissions to advisers. It means that everything we do – from the products and services we offer to the investment returns we generate – benefits our members. You.

4. RISKS OF SUPER

All investments carry some level of "Risk". To help you manage your investment "Risk", Energy Super allows you to choose from a range of investment options.

The likely investment return and the "Risk" of losing money is different for each investment option depending on the underlying mix of asset classes. Examples of asset classes include cash, bonds, property, alternatives and shares.

Those assets with potentially the highest return over the longer term (such as shares) may also have the highest "Risk" of losing money in the short term.

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

- the value of investment options and the level of returns will go up and down;
- returns are not guaranteed and you may lose some of your money;
- previous returns don't predict future performance;
- laws affecting your superannuation may change; and
- the amount of your superannuation savings (including contributions and investment returns) may not be enough to adequately provide for your retirement.

Other risks associated with investing with Energy Super will depend on the investment option you choose.

These risks include:

- Inflation risk
- Interest rate risk
- Credit risk

- Company risk
- Market risk
- Liquidity risk
- Currency risk
- Counterparty risk.

The level of "Risk" appropriate for you will depend on a range of factors including your age, your investment timeframe, where other parts of your wealth are invested, how comfortable you are about the possibility of losing some of your super in some years and the amount of "Risk" you need to take in order to reach your financial goals.



You should read the important information about

"Risks of Super" before making a decision.

Go to energysuper.com.au/pds and read the *Energy Super Investment Guide*. This will give you more information about "Risk" and return.

Please note: The material relating to "Risks of Super" may change between the time you read this PDS and the day when you acquire the product.

5. HOW WE INVEST YOUR MONEY

ENERGY SUPER HAS TEN INVESTMENT OPTIONS

- MySuper (default)
- Cash Enhanced
- Stable
- Fixed Interest
- Capital Managed
- Balanced
- SRI Balanced (Socially Responsible Investment)
- Growth
- International Shares
- Australian Shares

The Trustee may add new investment options and close or alter existing investment options from time to time. Members will be notified of any significant changes.

Each option has a different level of "Risk" and potential level of returns.

Please note: You should consider the likely investment return, "Risk" and your investment timeframe when choosing which option/s to invest in.

You can choose one option or a combination of different options and can change your investment choice at any time. If you don't make a choice, your super will be invested in the default investment option. The default option for most members is **MySuper**. In certain cases, Cash Enhanced will be the default option for some new accounts. We will tell you at the time if this will apply to you. See the *Energy Super Investment Guide* for more information.

Investment details for the MySuper investment option (the default investment option)

Description	This option caters for return-seeking investors, who are willing to take moderate to high risks with their money, but would still like the safety of a small proportion of Cash and Fixed Interest in their investment.																						
Investment return objective	This option aims to: <ul style="list-style-type: none"> provide higher returns, mainly from “Capital Growth”, than the Stable, Capital Managed and Balanced options; and achieve returns (after tax and other costs) over rolling ten year periods of 3% above “CPI”¹. Please note: This is an estimate only. It is not guaranteed.																						
Minimum suggested investment timeframe	Seven years																						
Risk level ²	Medium to high																						
Risk band ²	5																						
Estimated number of negative annual returns over any 20 year period	3.5																						
Asset allocation ranges ³	<table border="1"> <thead> <tr> <th>ASSET CLASS</th> <th>RANGE</th> </tr> </thead> <tbody> <tr> <td>Australian Shares</td> <td>10-40</td> </tr> <tr> <td>International Shares</td> <td>15-45</td> </tr> <tr> <td>Property</td> <td>0-20</td> </tr> <tr> <td>Infrastructure</td> <td>0-20</td> </tr> <tr> <td>Growth Alternatives</td> <td>0-20</td> </tr> <tr> <td>Growth Assets Total</td> <td>75-95</td> </tr> <tr> <td>Defensive Alternatives</td> <td>0-15</td> </tr> <tr> <td>Global Fixed Interest</td> <td>0-15</td> </tr> <tr> <td>Cash Enhanced</td> <td>0-20</td> </tr> <tr> <td>Defensive Assets Total</td> <td>5-25</td> </tr> </tbody> </table>	ASSET CLASS	RANGE	Australian Shares	10-40	International Shares	15-45	Property	0-20	Infrastructure	0-20	Growth Alternatives	0-20	Growth Assets Total	75-95	Defensive Alternatives	0-15	Global Fixed Interest	0-15	Cash Enhanced	0-20	Defensive Assets Total	5-25
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You should read the important information about

“How We Invest Your Money” before making a decision.

Go to energysuper.com.au/pds and read the *Energy Super Investment Guide*. This will give you more information about the different investment options.

Please note: The material relating to “How We Invest Your Money” may change between the time you read this PDS and the day when you acquire the product.

Please note: Information about the performance of Energy Super’s investment options is available on our website energysuper.com.au Past performance is not a reliable indicator of future performance.

¹“CPI” is measured by the All Groups Consumer Price Index for Australia.

² The risk level and risk band relate to what is known as the Standard Risk Measure. The Standard Risk Measure is based on industry guidance to allow you to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period.

³ The asset allocation will vary year to year within the ranges shown above. This means the allocation to Defensive Assets and Growth Assets will vary from time to time. The Trustee may choose to vary the asset allocations, including benchmarks and ranges, without prior notice to members where this is allowable by law. The Annual Report includes information about the option’s asset allocation, including actual asset allocation as at end of financial year for each asset class within the option.

The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than you may require to meet your objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

You should still ensure you are comfortable with the risks and potential losses associated with your chosen investment option/s.

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 fee calculator to help you check out different fee options.

*The Consumer Advisory Warning is a government prescribed warning. Please be aware that Energy Super does not negotiate fees.

FEES AND COSTS FOR THE MYSUPER INVESTMENT OPTION

This section provides a summary of the fees and costs for Energy Super's MySuper investment option. Similar information is included in other super funds' product disclosure statements so you can compare Energy Super's fees and costs with those funds. Fees and costs can be paid directly from your Energy Super account or deducted from investment returns.

MYSUPER TYPE OF FEE	AMOUNT	HOW AND WHEN PAID
<i>Investment fee</i>	0.38% p.a.	The investment fees accrue daily and are deducted from the unit price or crediting rate ¹ for the MySuper investment option.
<i>Administration fee</i>	\$1.00 per week fixed administration fee (\$52 p.a. per member account). PLUS 0.22% p.a. of the member account for the indirect administration fee.	The fixed administration fee is deducted monthly in arrears from your account (or when you close your account). The percentage fee (indirect administration fee) is deducted from investment returns. This fee is capped at \$1,100 p.a. for eligible accounts including your linked spouse accounts. ¹
<i>Buy-sell spread</i>	Nil.	Not applicable.
<i>Switching fee</i>	If the switch is made using a Change of Investment Choice Form, no investment switching fee is applied on your first switch each financial year. Any additional switches will cost \$28. Investment switching is free if you make your switch online through your Member Portal account.	The investment switching fee (if applicable) is deducted from your account at the time of the switch.
<i>Exit fee</i>	\$65	Deducted from your account at the time you exit the Fund. This fee is not applicable when transferring between Energy Super products.
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil.	Not applicable.
<i>Other fees and costs²</i>	<i>See the Fees and Other Costs Guide.</i>	
<i>Indirect cost ratio[#]</i>	0.58% p.a.	The costs included in the indirect cost ratio (ICR) are deducted from the unit price or crediting rate ¹ for the MySuper investment option.

¹See the *Fees and Other Costs Guide* for more information about linked accounts.

²See the *Fees and Other Costs Guide* for information about other fees and costs.

[#]In April 2019, the Fund will no longer use crediting rates for Defined Contribution Accounts. Further information regarding this change will be made available to all Members on our website from March 2019.

ADDITIONAL EXPLANATION OF FEES AND COSTS

The investment fees and the indirect cost ratios for all investment options are disclosed in the *Fees and Other Costs Guide*.

Other fees and costs that may become payable in certain circumstances, such as family law and international transfer fees, are also disclosed in the *Fees and Other Costs Guide*.

For definitions of the fees and costs described in this document, go to energysuper.com.au/performance-and-fees/fees

ADDITIONS OR ALTERATIONS TO FEES AND COSTS

The Trustee has a general discretion under the Trust Deed in relation to charging fees and paying costs, and may at any time alter the fees charged to members or deducted from Fund earnings. Generally, we will notify you in writing at least 30 days prior to any increase in fees or charges.

EXAMPLE OF ANNUAL FEES AND COSTS FOR THE MYSUPER INVESTMENT OPTION

This table gives an example of how the fees and cost for Energy Super's MySuper investment option can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE – MYSUPER INVESTMENT OPTION		BALANCE OF \$50,000
Investment fees	0.38%	For every \$50,000 you have in the MySuper option you will be charged \$190 each year
PLUS Administration fees	\$52 (\$1 per week) Plus 0.22%	And , you will be charged \$52 in administration fees regardless of your balance plus an indirect administration fee of \$110 deducted from your investment
PLUS Indirect costs for the MySuper option	0.58% [#]	And , indirect costs of \$290 each year will be deducted from your investment
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$642[*] for the MySuper option.

**Note: Additional fees may apply. And, if you leave the superannuation entity, you may also be charged an exit fee of \$65.*

[#]The investment fees and Indirect Cost Ratios (ICRs) for our other investment options are different. Investment fees and ICRs are derived from costs incurred in 2017-2018, and are based on the information available to the Trustee for that financial year. They include estimates where actual costs are not available. The actual costs for this and future financial years may be different. Updated estimates are posted on our website from time-to-time when updated information becomes available. Actual costs for each year are disclosed in our Annual Report.

FEES PAID TO A FINANCIAL ADVISER

Please note: Financial Advice Fees which relate to the provision of advice regarding your Energy Super account may be deducted from your Energy Super account if you access the advice service available through Energy Super.

The cost to you will depend on the type of advice you request and will be agreed with you before advice is provided to you.

Where financial advice is provided to you, a Statement of Advice (SoA) document will be issued which will include the specific details of the fees that are applicable for that particular advice.

The Trustee does not pay commissions to financial advisers. For more information about financial advice, please read the Energy Super Financial Services Guide (FSG) available online at energysuper.com.au



You should read the important information about

"Fees and Costs" before making a decision.

Go to energysuper.com.au/pds and read the *Fees and Other Costs Guide*. This will give you more information about the fees and costs associated with your Energy Super account.

Please note: The material relating to "Fees and Costs" may change between the time you read this PDS and the day when you acquire the product.

7. HOW SUPER IS TAXED

Super can be a tax effective way to save for retirement, so it helps to know how it's taxed. Generally, your super will be taxed in the following ways:

TYPE OF TAX	DESCRIPTION	HOW THE TAX IS PAID
Tax on "Concessional Contributions"	This includes employer contributions and personal contributions for which a tax deduction is claimed. These contributions are subject to a concessional tax rate of 15%, provided that the Fund has been informed of your Tax File Number (TFN) and you don't exceed the Concessional contributions cap (see below). If you exceed the concessional contributions cap, excess contributions are generally taxed at your marginal tax rate plus an interest charge*. You have to pay an additional tax, known as Division 293 tax, on these contributions if the sum of your "Income" and "Low Tax Contributions" is greater than \$250,000.	The 15% tax is deducted from your contributions before they're applied to your account. If you have to pay Division 293 tax, the Australian Taxation Office (ATO) will calculate the level of tax payable and provide you with an assessment. If you exceed the concessional contributions cap, tax on the excess contributions is paid after the ATO has assessed that you have exceeded the concessional contributions cap. If you have to pay Division 293 tax, the ATO will calculate how much tax you have to pay, give you an assessment and tell you your options for how to pay it.
Tax on "Non-Concessional Contributions"	"Non-Concessional Contributions" include any personal after-tax contributions you make into super and spouse contributions you receive. These contributions are not taxed as long as you don't exceed the non-concessional contributions cap (see below). If you exceed the non-concessional contributions cap, excess contributions will be subject to tax of 47% for 2018/19 (including Medicare levy), unless you elect to release the contributions and associated earnings.	The ATO will determine if you exceed the cap and you may choose to release your excess contributions from your super. If you keep the contributions in super you will have to pay excess non-concessional contributions tax which must be released from your super to pay the ATO. If you release the excess contributions, 85% of an associated earnings amount must also be released. This total amount will be paid to you. You will be issued an amended tax assessment including 100% of the associated earnings amount in your assessable income and taxing it at your marginal tax rate after allowance for a tax offset equal to 15% of the associated earnings amount.
Tax on Fund earnings	Any earnings from superannuation investments are taxed up to 15%.	This tax is deducted from investment earnings before being applied to your account.
Tax on Withdrawals	Benefits paid from a taxed superannuation fund such as Energy Super are tax-free if you're aged 60 or over. If you're aged under 60, your benefit payments may be taxed.	Tax may be payable on assessment of your income tax return (for withdrawals) or the Death benefit recipient's income tax return (for Death benefits). However, Energy Super may deduct part, or all, of the tax from the benefit as required by law. The amount deducted may differ from the tax payable on assessment.
Tax on Death benefits	The tax payable on your benefits in the event of your death, if any, depends on who receives the Death benefit and in what form it is paid (lump sum or income stream).	

*You may be able to elect to release an amount from Energy Super of up to 85% of any excess Concessional contributions that you have made on or after 1 July 2013. This amount will then be included in your assessable income for the year in which the contributions were made and taxed at your marginal tax rate plus an interest charge. The ATO will reduce any extra tax you may have to pay to allow for the 15% contributions tax already paid by your super fund.



You should read the important information about

"How Super is Taxed" before making a decision.

Go to energysuper.com.au/pds and read the *How My Super is Taxed* Guide. This will give you more information about the tax rules that apply to superannuation.

Please note: The material relating to "How Super is Taxed" may change between the time you read this PDS and the day when you acquire the product.

CONTRIBUTIONS CAPS

Please note: The Government has placed caps on the amount that can be contributed into your super.

The amount of the caps are different for "Concessional" and "Non-concessional" contributions and change from time to time.

TAX FILE NUMBERS

Please note: You should provide Energy Super with your TFN when you join.

If you do not provide Energy Super with your TFN:

- we will not be able to accept any after-tax contributions on your behalf;
- your "Concessional Contributions" may be subject to additional tax of 32% (in addition to the 15% tax currently applicable to "Concessional Contributions");
- you may pay more tax on your superannuation benefit than is necessary; and
- it may be more difficult to find your super benefit if you change address or employers without notifying Energy Super.

8. INSURANCE IN YOUR SUPER

The types of insurance cover available through Energy Super are:

- **Death & Total and Permanent Disablement (TPD) cover** – Death cover provides a payment to your beneficiaries if you die. TPD cover provides you with a benefit if you are deemed to be totally and permanently disabled.
- **Death Only cover** – provides a payment to your beneficiaries if you die.
- **Income Protection (IP) cover** – provides a replacement “Income” if you are unable to work temporarily due to “Injury” or “Illness”. Your default level of cover and the benefit level depends on your age. Please refer to the *Energy Super Insurance Guide* for more information.

This section is a brief summary of the main features of Energy Super insurance cover.

Please note: The *Energy Super Insurance Guide* contains important information that may affect your entitlement to cover. You should read the *Energy Super Insurance Guide* before deciding whether Energy Super’s insurance is appropriate for you.

The *Energy Super Insurance Guide* contains information about:

- the type and level of cover available;
- your eligibility for, and when you can cancel, cover;
- the conditions and exclusions applicable to cover;
- the cost of cover; and
- when you qualify for a Death, TPD or IP benefit.

AUTOMATIC INSURANCE COVER

The insurance cover you are initially eligible to receive automatically is determined by how you join Energy Super, either through an “Energy Super Employer” or by applying directly (as a “Public Offer Member”). See the tables below and above right for more information. Conditions and exclusions may apply.

Death & TPD cover

	Employed by an “Energy Super Employer”	Public Offer members
Type of cover	If you join Energy Super within 120 days of joining your employer, you will receive automatic Death & TPD cover with an automatic life-stage increases feature, subject to being “Actively At Work”. If you join Energy Super after 120 days of joining your employer cover is not automatic but you can apply for it. If you are 64 years old or less and join your Energy Super employer and Energy Super within 60 days, you can apply for additional units of Death & TPD cover, up to 10 units without the need to provide medical evidence.	If eligible, you can apply for “Automatic Cover”, however “Public Offer Pre-existing Condition” exclusions will apply. Refer to the <i>Energy Super Insurance Guide</i> for more information.
Benefit level	Between \$8,500 and \$332,000 (depending on your age).	
Gross cost (\$ per unit per week)	\$0.924* – discounted cost for “White Collar/Professional” \$1.143* – standard cost. The total cost of your insurance cover = number of units x unit cost.	

*A tax refund of 15% of the gross insurance costs is credited to accounts and reduces the effective cost of insurance.

Automatic life-stage increases in cover

AGE NEXT BIRTHDAY	UNITS OF COVER*
To age 25	1
26 to 29	2
30 to 34	3
35 to 39	4
40 to 70	5

*The sum insured per unit decreases with age once you reach age 30.

Income Protection cover

	EMPLOYED BY AN “ENERGY SUPER EMPLOYER”	PUBLIC OFFER MEMBERS
Benefit level	If you join Energy Super within 120 days of joining through your employer, or within 120 days of your employer becoming an “Energy Super Employer”, you’ll receive Standard IP cover up to your Automatic Acceptance Limit based on your division and employment category. Your cover starts on the first day of your employment but will not apply to a “Pre-existing Condition” until you’ve been “At Work” for 30 consecutive days after the date your cover starts. If you join Energy Super after 120 days of joining your employer cover is not automatic but you can apply for it and it will be subject to a “Pre-existing Condition” exclusion. If you elect to have contributions paid to another superannuation fund when joining your employer and then apply to join Energy Super, any cover shall be subject to the “Pre-existing Condition” exclusion.	If eligible, you can apply for “Automatic Cover”, however “Public Offer Pre-existing Condition” exclusions will apply. Refer to the <i>Energy Super Insurance Guide</i> for more information.
“Waiting Period”	14 days	
Gross cost (\$ per unit per week) - 1 April 2018 - 31 March 2019	\$39.39** (if covered by Workers’ Compensation) \$63.03** (if not covered by Workers’ Compensation)	
Gross cost (\$ per unit per week) - 1 April 2019 - 4 September 2019	\$41.37** (if covered by Workers’ Compensation) \$66.18** (if not covered by Workers’ Compensation)	

*The maximum benefit payable for the first 120 days after the waiting period is the lesser of the benefit level automatically received or applied for or 90% of your “Income”. For the remainder of the benefit period, the maximum benefit payable will be reduced to the lesser of the benefit level automatically received or applied for or 80% of your “Income”. A “Contribution” is also payable into your Energy Super account equal to the lesser of 10% of your “Income” or 10% of the benefit level for which you are insured. Refer to the *Energy Super Insurance Guide* for the definition of “Income”. Amounts will be indexed by 5% on 1 April each year.

**These costs comprise insurance premiums and a 5% insurance fee (rounded down). Costs will be indexed by 5% on 1 April each year. A tax refund of 15% of the insurance premiums only is credited to accounts and reduces the effective cost of insurance.

THE COST OF INSURANCE COVER

The cost of your insurance cover depends on the amount of cover you automatically receive or apply for, whether you are eligible for a “White Collar/Professional” discount, your age, whether your cover is unit based or fixed-dollar cover (in the case of Death & TPD cover) and whether you are covered by Workers’ Compensation (in the case of IP cover).

Please note: Insurance costs are deducted monthly from your account and, with some exceptions, continue until you cancel your cover. Please refer to the *Energy Super Insurance Guide* for more information on when cover ceases.

INCREASING, REDUCING AND CANCELLING COVER

You can apply to increase, decrease or decline to acquire insurance cover when you join Energy Super by completing a *Member Application Form* or at any time by completing a *Change of Insurance Form* available online at energysuper.com.au. You can also cancel your insurance cover over the phone by contacting us on **1300 436 374**.

Please note: You may be required to have insurance cover under an enterprise bargaining agreement which is applicable to your workplace. You should investigate this with your employer prior to cancelling or reducing this cover.



You should read the important information about

“Insurance in Your Super” before making a decision.

Go to energysuper.com.au/pds and read the Energy Super Insurance Guide. This will give you more information about the insurance cover offered by Energy Super.

Please note: The material relating to “Insurance in Your Super” may change between the time you read this PDS and the day when you acquire the product.

9. HOW TO OPEN AN ACCOUNT

Your employer may already have registered you to be a member of Energy Super, but if you’re not already a member, joining Energy Super is as easy as 1 – 2 – 3.

- Read the information in this Energy Super Member Guide and the other documents it refers to (which form part of this PDS);
- Complete the Member Application Form; and
- Send it back to us, either directly or via your employer.

You can also join online by visiting energysuper.com.au

Please note: To open an Energy Super account you will need to contribute \$2,000 or have regular superannuation payments (personal or employer contributions) being made to your Energy Super account or rollover monies from another fund.

THINGS YOU SHOULD CONSIDER

When you join you will need to think about:

- how much you want to contribute to your super;
- if you want to transfer super from other funds to Energy Super (complete a Transfer Your Super Form);
- how you would like your money invested;
- the type and amount of insurance cover you’ll need; and
- who you would like to receive your benefits in the event of your death.

COOLING OFF PERIOD

If you join Energy Super as a Public Offer member (i.e. not through an Energy Super employer), you have 14 days to consider your membership. The 14 day period starts on the day you receive your Welcome Letter or five days after Energy Super accepts your application, whichever happens first. During this period, you can cancel your membership by contacting Energy Super.

Energy Super will then refund any contributions or transfers received for you. The amount of the refund may be adjusted to take into account movements in investment values during the period between joining and cancelling membership, and deductions may be made for any taxes or administration costs that applied during the period.

If any contributions or transfers received for you before cancellation of your membership are subject to preservation requirements, they cannot be paid to you but must be transferred to another super fund of your choice.

Please note: If your employer is a participating or registered employer of Energy Super, the “cooling off” period does not apply to you.

ENQUIRIES AND COMPLAINTS

If you have an enquiry or complaint, please contact us:

Phone: 1300 436 374

Email: info@energysuper.com.au

Fax: (07) 3229 7523

Mail: Complaints Officer, Energy Super,
GPO Box 1006, Brisbane QLD 4001

In person: Level 10, 123 Eagle Street, Brisbane QLD 4000

We will try to satisfy your enquiry or complaint immediately, but some issues may take longer. If we cannot respond immediately, your enquiry or complaint will be investigated and we will write to you advising you of the outcome.

How to take your complaint further

If you’re not satisfied with our handling of your complaint you are eligible to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides consumers and small businesses with free, fast and binding dispute resolution for financial complaints.

Complaints can be lodged directly with AFCA, using AFCA’s online complaint form, by sending a complaint by email or mail to AFCA, or by phoning AFCA.

You can contact AFCA on:

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

Phone: 1800 931 678

Website: afca.org.au

Email: info@afca.org.au

YOUR PRIVACY IS IMPORTANT TO US

We are committed to protecting the privacy of your personal information. When we collect your personal information, we will notify you or take steps to make you aware of the information we collect, how we will manage that information and how to contact us if you have any privacy concerns. You can also read our Privacy Policy at energysuper.com.au/privacy-policy or ask for a copy by contacting us on **1300 436 374** or info@energysuper.com.au

YOUR TAX FILE NUMBER (TFN)

I agree to provide my TFN for the purpose outlined in the *How My Super is Taxed* Guide: Yes No

I consent to allow Energy Super to:

(a) use my TFN to search the Australian Taxation Office's (ATO) SuperMatch service for any super I may have;

(b) transfer any super-related monies held by the ATO to my Energy Super account and to notify me; and

(c) advise me of any other super found and give me the opportunity to transfer it into my Energy Super account.

This consent is ongoing until I revoke it with Energy Super in writing or by calling 1300 436 374. Yes No

I advise that my TFN is:

I have read the information concerning Tax File Numbers and understand a failure to provide my TFN will result in tax implications on my concessional contributions and the inability of the Fund to receive any non-concessional contributions. I further understand the Fund will only use my TFN for the approved purposes.

2. NOMINATION OF BENEFICIARIES

Refer to the *Nominating Beneficiaries* Guide available online at energysuper.com.au

Please indicate the people you would like to nominate as beneficiaries for the payment of your Death benefit.

In the event of your death, your benefit can only be paid to your dependants or your Legal Personal Representative (Executor or Administrator of your Estate).

You have the option of nominating your beneficiaries using a Non-binding nomination, Binding nomination or a Non-lapsing nomination.

A Non-binding Death benefit nomination is **not binding** on the Trustee. This means that upon your death, the Trustee will consider your nomination but will take into account a range of other factors when making a decision about who will receive your benefit.

A valid Binding Death benefit nomination is **binding** on the Trustee. This means that, providing the nomination is valid, the Trustee must pay your Death benefit in accordance with your instructions, without taking into account any other factors. A Binding Death benefit nomination expires after three years and will need to be renewed to remain valid.

A valid Non-lapsing Death benefit nomination is **also binding** on the Trustee. Non-lapsing Death benefit nominations aren't required to be renewed but can be changed or revoked at any time. Although Non-lapsing Death benefit nominations don't need to be renewed every three years, this type of nomination becomes invalid in more situations, such as if you permanently separate from your spouse. Refer to the *Nominating Beneficiaries* Guide available online at energysuper.com.au for more information.

I would like to make a:

- Non-lapsing Death benefit nomination** (complete a Non-lapsing Death Benefit Nomination Form, available on our website at energysuper.com.au)
- Binding Death benefit nomination** (complete a Binding Death Benefit Nomination Form, available on our website at energysuper.com.au)
- Non-binding Death benefit nomination** (complete the table below)

The percentages allocated to each beneficiary must be whole numbers and the total must equal 100% or this nomination will not be valid

NON-BINDING DEATH BENEFIT NOMINATION

FULL NAME OF BENEFICIARY	DATE OF BIRTH (DD/MM/YYYY)	ADDRESS	RELATIONSHIP TO YOU	% OF BENEFIT
				%
				%
				%
				%
				%
				%
				%
				%
Your Legal Personal Representative (Executor or Administrator of your Estate)				%
				Total 100%

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Please note: You can lodge your Member Application Form without making any beneficiary nomination. However, if you do so, any Death benefit payable will be paid at the Trustee's discretion until we receive a valid beneficiary nomination form from you. You can also change your nomination in writing at any time by completing the relevant nomination form. Alternatively, you can update your Non-binding Death benefit nomination on Member Portal or over the phone by contacting us on **1300 436 374**.

3. YOUR EMPLOYMENT DETAILS

I am not employed (Go to section 4: Your initial contribution)

I am employed or self-employed (Please complete this section)

Employer number (if known):

Employer's trading name:

Employer Address

State

Postcode

Telephone (daytime):

Employer email:

Date commenced employment: (DD/MM/YYYY) / /

Your occupation

OCCUPATIONAL RISK ASSESSMENT

You may be eligible for a discounted rate for your insurance if your occupation is within the definition of "White Collar/Professional". Please ensure you notify us of any changes to your occupation as failure to do so may affect your chances of claiming a benefit should the need arise. Please answer the following questions:

Do you spend at least 90% of your working hours in an office environment? Yes No

Does your work expose you to unusual occupational hazards? Yes No

Does your work involve only minimal manual labour. Manual labour is defined as the regular use of tools or equipment, regular lifting or repetitive physical exertion? Yes No

**"White Collar/Professional" means a member who is engaged in an occupation with minimal manual labour and who has no exposure to unusual occupational hazards and spends at least 90% of their working hours in an office environment. A member with technical skills or expertise who may be required to use their skills and judgement in a variety of tasks outside of the office environment, and who has some exposure to unusual occupational hazards, may still be considered "White Collar/Professional".*

4. YOUR INITIAL CONTRIBUTION

To open an Energy Super account you will need to contribute \$2,000 or have regular superannuation payments (personal or employer contributions) being made to your Energy Super account or roll in super from another fund.

Please note: If you are joining through an Energy Super employer an initial lump sum payment is optional.

You can make your initial contribution by enclosing a cheque (made payable to "Energy Super") with this application form. The Welcome Letter you will receive shortly will include further information about how you can make your initial contribution via BPAY®. We may also call you to welcome you to the Fund and provide information on making payments to Energy Super. If you would like to transfer your superannuation balances from other superannuation funds into Energy Super, please complete a Transfer Your Super Form. Alternatively, go to energysuper.com.au to access the online rollover tool.

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5. YOUR INVESTMENT CHOICE

Refer to the *Energy Super Investment Guide*.

Please select the investment option/s in which you would like to invest your Energy Super account. Your total investment allocation must be in whole numbers and add up to 100%.

Please note: If your investment choice does not add up to 100% or you do not wish to make a selection you will be invested in the MySuper investment option.

INVESTMENT OPTION	PERCENTAGE
MySuper (default)	
Cash Enhanced	
Stable	
Fixed Interest	
Capital Managed	
Balanced	
SRI Balanced	
Growth	
International Shares	
Australian Shares	
	Total 100%

If a contribution or rollover is received prior to Energy Super receiving this *Member Application Form* or you making an investment choice, these monies will be invested in the default MySuper investment option.

6. INSURANCE COVER

Please refer to your *Energy Super Member Guide* and the *Energy Super Insurance Guide*.

Please indicate below the type(s) of insurance and the amount of cover of each type that you wish to apply for.

INCOME PROTECTION

a. Please choose one option to indicate the level of IP cover (with a 104 week payment period) you wish to apply for.

If you are working for an Energy Super employer and do not make a choice in the table below you will automatically receive cover up to your Automatic Acceptance Limit based on your division and employment category. You can choose not to have this cover in **section c** on the next page.

If you are working for an Energy Super employer and do not elect a Category level for Standard Income Protection, the Category level you will receive by default will be:

- If you are age 22 or older: Category B
- If you are below age 22: Category G (if you then reach age 22 and still have not elected a Category level for Standard Income Protection, the Category level you receive by default will then be changed to Category B, unless you have an alternative arrangement with your employer)

This doesn't apply to members that have or apply for Extended Income Protection cover.

If you are joining as a Public Offer member, you do not receive default IP cover. If you are employed, you can apply for IP cover in the table below.

The weekly benefit for Standard IP is as follows:

For the first 120 days after the waiting period, the actual benefit payable will be the lesser of:

- 90% of your "Income"; or
- the benefit level of the employment category listed below or Additional Cover if it applies.

For the remainder of the benefit period, the benefit will be reduced to the lesser of:

- 80% of your "Income"; or
- the benefit level of the employment category listed below or Additional Cover if it applies.

A superannuation benefit is also payable into your Energy Super account equal to the lesser of 10% of your Income; or 10% of the benefit level of the employment category listed below or Additional Cover if it applies.

So if you choose a benefit level and your Income is less than the amount in the 'Income needed' column in the table below, the actual benefit payable will be less than the level you chose. For the definition of Income please refer to the *Energy Super Insurance Guide* available online at energysuper.com.au

IP COVER – 14 DAY WAITING PERIOD AND PAYMENT PERIOD OF UP TO 104 WEEKS

Category	Gross benefit level up to (per week) ¹	Income needed (per annum) ¹	Gross cost (per week) ²	
			Covered by Workers' Compensation	Not covered by Workers' Compensation
<input type="checkbox"/> G (Default, age under 22 years)	\$729.30	\$42,137.33	\$10.85 per week	\$17.35 per week
<input type="checkbox"/> F	\$1,125.65	\$65,037.56	\$13.79 per week	\$22.06 per week
<input type="checkbox"/> E	\$1,406.79	\$81,281.20	\$17.72 per week	\$28.37 per week
<input type="checkbox"/> D	\$1,688.48	\$97,556.00	\$23.63 per week	\$37.83 per week
<input type="checkbox"/> C	\$2,251.31	\$130,075.69	\$31.52 per week	\$50.43 per week
<input type="checkbox"/> B (Default, age 22 yrs and over)	\$2,814.13	\$162,594.18	\$39.39 per week	\$63.03 per week
<input type="checkbox"/> A	\$4,221.47	\$243,907.16	\$70.91 per week	\$113.46 per week
<input type="checkbox"/> Additional	\$5,628.26	\$325,188.36	\$94.55 per week	\$151.87 per week
<input type="checkbox"/> Additional	\$7,035.05	\$406,469.56	\$118.18 per week	\$190.28 per week
<input type="checkbox"/> Additional	\$8,441.84	\$487,750.76	\$141.82 per week	\$228.69 per week

¹Amounts will be indexed by 5% on 1 April each year.

²These costs comprise insurance premiums and a 5% insurance fee (rounded down). Costs will be indexed by 5% on 1 April each year. Please refer to the *Insurance Guide* or *Corporate Insurance Guide*. A tax refund of 15% of the insurance premiums only is credited to accounts and

I am currently covered by Workers' Compensation.

Yes No

Please note: If you are unsure whether you are covered by a Workers' Compensation Scheme, please ask your employer.

b. I wish to apply to extend my benefit payment period to age 65.

Yes – You will be sent further information. No

Please note: This will apply at the end of your 104 week benefit payment period, and is subject to underwriting.

c. I do not want Income Protection cover.

Please note: It is important to note that you may be required to have IP insurance cover under a workplace enterprise agreement. Also, in some circumstances your employer may pay for some or all of the cost associated with your current cover and it is important that you check with your employer before you cancel this cover as you may be in breach of your employment conditions.

DEATH & TOTAL AND PERMANENT DISABLEMENT (TPD)

OPTION 1: JOINING THROUGH AN ENERGY SUPER EMPLOYER

If you meet all the eligibility requirements, you will receive automatic Death & TPD insurance cover unless you choose not to have cover or apply to reduce or increase the type and amount of cover.

I don't want Death & TPD cover

DEATH & TOTAL AND PERMANENT DISABLEMENT (TPD) (CONTD)

If you are 64 years old or less and join your Energy Super employer and Energy Super within 60 days you can apply for up to 10 units of additional Death & Total and Permanent Disablement cover, without the need to provide medical evidence. If you wish to do so, please indicate below the level of cover you would like to apply for:

I would like to apply for a total of units of Death & TPD cover

If you wish to apply for more than 10 units of cover, or don't meet the eligibility conditions and want to apply for cover, or wish to apply for fixed dollar cover, leave this section blank and complete a *Change of Insurance* Form which can be found at energysuper.com.au Please read the *Energy Super Insurance Guide* for more information about insurance cover and costs.

OPTION 2: JOINING AS A PUBLIC OFFER MEMBER

If you are joining as a Public Offer member, you can apply for "Automatic Cover", however "Public Offer Pre-existing Condition" exclusions will apply.

You can apply for additional cover by completing a *Change of Insurance* Form, which can be found at energysuper.com.au Refer to the Exclusions for Public Offer members section in the *Energy Super Insurance Guide* for more information, which can be located at energysuper.com.au

I would like to apply for "Automatic Cover".

If you leave this section blank, we will assume you don't wish to have cover.

TRANSFERRING YOUR COVER FROM ANOTHER SUPER FUND

If you are rolling over your super from another fund where you also have insurance arrangements and you wish to replicate these insurance arrangements (Death Only or Death and TPD) in Energy Super please complete an *Insurance Transfer* Form, which can be found on our website at energysuper.com.au

YOUR DUTY OF DISCLOSURE

Before you enter into a contract for personal insurance cover with an Insurer, you have a duty to disclose to the Insurer every matter that you know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of insuring you and, if so, on what terms.

The Insurer will rely on the disclosures that you or the Trustee makes to us.

You also have the same duty of disclosure if you wish to, extend, increase or reinstate your insurance cover.

You do not need to tell us anything that:

- reduces the risk of you being insured; or
- is common knowledge; or if
- the Insurer has waived your duty to tell us.

If the insurance is for the life of another person and that person does not tell us everything he or she should have, this may be treated as failure by you to tell us something that you should have told the Insurer.

If you do not tell us anything you are required to, and the Insurer would not have insured you if you had told us, the Insurer may avoid the contract within 3 years of entering into it.

If the Insurer chooses not to avoid the contract, they may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told us everything you should have.

If the Insurer chooses not to avoid the contract or reduce the amount you have been insured for, they may, at any time, vary the contract in a way that places them in the same position it would have been in had you told them everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If you fail to comply with your duty of disclosure and the Insurer would not have entered into the contract on any terms if the failure had not occurred, the Insurer may void the contract within three years of entering into it. If the Insurer chooses not to avoid the policy or reduce the amount you have been insured for, they may, at any time vary the policy in a way that places them in the same position they would have been in if you had told them everything you should have. However, this right does not apply if the policy provide cover on death. If your non-disclosure is fraudulent, the Insurer may void the contract at any time. An Insurer who is entitled to void a contract of life insurance may elect not to void it but to reduce the sum insured in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the Insurer.

7. APPLICATION DECLARATION

I hereby acknowledge that I have received information regarding the benefits and investment choices of Energy Super and apply for membership of Energy Super. I have read and I declare that the above statements and information contained within this form are true and correct and I acknowledge responsibility for their completeness and accuracy.

I have read and understood the insurance duty of disclosure. I have made my investment decision after careful consideration of my circumstances and reading the *Energy Super Investment Guide* provided by the Trustee. I am aware that neither the Trustee nor its advisers have made any undertakings to advise me on my choice.

I acknowledge that Energy Super and ESI FS collect my personal information when I complete this *Membership Application Form*, and confirm that I have read and understood the Privacy Statement set out below.

Applicant's signature:

Date: (DD/MM/YYYY)

 / /

PRIVACY STATEMENT – YOUR PRIVACY IS IMPORTANT TO US

This Privacy Statement provides you with details about the personal information we have collected from you, how we will manage that information and how to contact us if you have any privacy concerns, including if you want to make a complaint.

Why we collect personal information

Energy Super* collects your personal information in order to:

- identify and verify your identity and conduct appropriate checks;
- answer your queries;
- communicate with you about your account and keep you informed about membership opportunities, including products, services, promotions and online news subscriptions;
- understand your requirements and provide you with a product or service;
- manage and respond to complaints, investigations and disputes and report to dispute resolution bodies and regulatory bodies;
- process your application for membership; and
- manage our ongoing relationship with you as further described in this statement.

How we manage your personal information

We may disclose your personal information to our authorised personnel, third parties (e.g. employers) and our service providers, including our administration services providers, insurers MLC and Beazley, and ESI Financial Services Pty Ltd (a wholly owned subsidiary of Energy Super).

If we collect your personal information, we will only use and disclose your personal information for the purposes we collected it for or where you would reasonably expect us to.

We may use and disclose your personal information in order to:

- administer your account, provide insurance cover and provide services complementary to your account such as seminars, newsletters, educational materials and access to financial advice;
- communicate with other superannuation fund trustees and administrators if you transfer your super to another fund;
- communicate with Government, Statutory or Regulatory bodies and Enforcement bodies;
- obtain legal and professional opinions;
- utilise a service from web hosting companies, software provider or web application;
- deal and communicate with any other organisation or person, where you have asked them to provide your personal information to us or asked us to obtain personal information from them;
- conduct market research and analysis, develop and improve our products and services, and inform you about additional products and services that may be of interest to you; and
- meet legislative and regulatory obligations.

What happens if you do not give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services available to you.

How we collect your personal information

We generally collect your personal information directly from you, but may also collect it from other organisations such as your employer, your representatives, organisations who provide products or services to you jointly with us, and from publicly available sources. We may also be required to collect your personal information under anti-money laundering, corporations, family, insurance, superannuation and taxation legislation, or under court/tribunal orders.

We are likely to disclose your personal information to organisations and persons located overseas. These countries include New Zealand, the United Kingdom, Ireland, France and the United States of America, depending on the details of the transaction or other act you ask us to or we are required to carry out.

Energy Super and the ESI Group* have a Privacy Policy which is available for download - or by contacting us on **1300 436 374** or **info@energysuper.com.au**. The Privacy Policy also contains information on how you may access and seek correction of your personal information held by Energy Super, and also how to complain about a breach of your privacy and how we will deal with that complaint.

*Energy Super is a reference to Electricity Supply Industry Superannuation (Qld) Ltd (ABN 30 069 634 439; AFSL 336567) (the Trustee), as Trustee for Energy Super (ABN 33 761 363 685) (the Fund). Energy Super is a member of the ESI Group.

RETURN THIS FORM

Energy Super
PO Box 10530
Brisbane Adelaide Street
QLD 4000

F 07 3229 7523
E member@energysuper.com.au

TALK TO US

T 1300 436 374
E info@energysuper.com.au
W energysuper.com.au

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Prepared and issued by Electricity Supply Industry Superannuation (QLD) Ltd (ABN 30 069 634 439) (AFSL 336567) (the Trustee), the Trustee for Energy Super (ABN 33 761 363 685). Energy Super is an authorised MySuper product provider (Product Number 33 761 363 685 380).




An Industry
SuperFund

