



# ENERGY SUPER MEMBER GUIDE

Product Disclosure Statement –  
Defined Contribution members

PREPARED AND ISSUED  
31 DECEMBER 2020

## CONTENTS

1. ABOUT ENERGY SUPER	1
2. HOW SUPER WORKS	1
3. BENEFITS OF INVESTING WITH ENERGY SUPER	2
4. RISKS OF SUPER	2
5. HOW WE INVEST YOUR MONEY	2
6. FEES AND COSTS	3
7. HOW SUPER IS TAXED	5
8. INSURANCE IN YOUR SUPER	6
9. HOW TO OPEN AN ACCOUNT	7

## 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. For members participating in a Corporate Plan, the Corporate Plan Summary forms part of this *PDS*.

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 provides access to a team of financial advisers who can provide members with professional financial advice services. Energy Super offers advice through 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 48,000 members and over \$7.58 billion in funds under management (as at 30 June 2020), Energy Super has received the following recognition in 2019-20\*:

- SuperRatings Platinum Rating for 12 consecutive years
- SelectingSuper AAA Quality Assessment.

Energy Super offers superannuation and retirement income stream products and provides 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 ten 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](http://energysuper.com.au/about-us)

A product dashboard showing detailed information about our MySuper investment option is available at [energysuper.com.au/dashboard](http://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) (AFSL 461816). Ratings are only one factor to be considered when making investment decisions. Refer to [energysuper.com.au/ratings](http://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](http://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.

For further information on contributions refer to Australian Tax Office website [www.ato.gov.au/individuals/super](http://www.ato.gov.au/individuals/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](http://energysuper.com.au/pds) and read the *How Super Works* Guide. This document 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. BENEFITS 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 and into your retirement. Generations of energy and electrical industry workers, employers and their families choose 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 grow your super.

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

\*Investment performance is not guaranteed. Past performance is not an indicator of future performance. For more information on investment performance visit [energysuper.com.au](http://energysuper.com.au)

## 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.
- Legislative risk
- Derivative 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 lower returns 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](http://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 11 INVESTMENT OPTIONS

- Cash Enhanced
- Stable
- Fixed Interest
- Capital Managed
- Balanced
- MySuper (default)
- SRI Balanced (Socially Responsible Investment)
- Growth
- Indexed Balanced
- 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 risks with their money, but would still like the advantages of a proportion of Cash Enhanced and Fixed Interest in their investment.																		
Investment return objective	This option aims to: <ul style="list-style-type: none"> <li>provide higher returns, mainly from "Capital Growth", than the Stable, Capital Managed and Balanced options; and</li> <li>achieve returns (after tax and other costs) over rolling ten year periods of 3% above "CPI"<sup>1</sup>.</li> </ul> <b>Please note:</b> This is an estimate only. It is not guaranteed.																		
Minimum suggested investment timeframe	Seven years																		
Risk level <sup>2</sup>	Medium to high																		
Risk band <sup>2</sup>	5																		
Estimated number of negative annual returns over any 20 year period	3.6																		
Asset allocation ranges <sup>3</sup>	<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>Alternatives</td> <td>0-20</td> </tr> <tr> <td>Diversified Income</td> <td>0-20</td> </tr> <tr> <td>Global Fixed Interest</td> <td>0-15</td> </tr> <tr> <td>Cash Enhanced</td> <td>0-20</td> </tr> </tbody> </table>	ASSET CLASS	RANGE	Australian Shares	10-40	International Shares	15-45	Property	0-20	Infrastructure	0-20	Alternatives	0-20	Diversified Income	0-20	Global Fixed Interest	0-15	Cash Enhanced	0-20
ASSET CLASS	RANGE																		
Australian Shares	10-40																		
International Shares	15-45																		
Property	0-20																		
Infrastructure	0-20																		
Alternatives	0-20																		
Diversified Income	0-20																		
Global Fixed Interest	0-15																		
Cash Enhanced	0-20																		



### You should read the important information about

"How We Invest Your Money" before making a decision.

Go to [energysuper.com.au/pds](http://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](http://energysuper.com.au). Past performance is not a reliable indicator of future performance.

<sup>1</sup> "CPI" is measured by the All Groups Consumer Price Index for Australia.

<sup>2</sup> 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.

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.

<sup>3</sup> The asset allocation will vary year to year within the ranges shown above. This means the allocation to Asset Classes 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.

## 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](http://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
Investment fee <sup>1,4</sup>	0.35% p.a.	The investment fee accrues daily and is deducted from the unit price for the MySuper investment option.
Administration fee <sup>1</sup>	\$1.00 per week fixed administration fee (\$52 p.a. per member account) regardless of your balance. <b>PLUS 0.18%</b> 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 \$900 p.a. for eligible accounts including your linked spouse accounts. <sup>2</sup>
Buy-sell spread	Nil.	Not applicable.
Switching fee	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.
Exit fee	Nil.	Not applicable.
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil.	Not applicable.
Other fees and costs <sup>3</sup>	See the <i>How Super Works Guide</i> .	
Indirect cost ratio <sup>1,4</sup>	0.38% p.a.	The costs included in the indirect cost ratio (ICR) are deducted from the unit price for the MySuper investment option.

<sup>1</sup> A 3% fee cap will apply to the total of all administration fees, investment fees and indirect costs for defined contribution accounts with a balance of less than \$6,000. It will be applied by a rebate of any such fees in excess of 3% of your defined contribution account balance, calculated at 30 June each year or when you exit the Fund. The cap doesn't include insurance costs and does not apply to Defined Benefit accounts.

<sup>2</sup> See the *How Super Works Guide* for more information about linked accounts.

<sup>3</sup> See the *How Super Works Guide* for information about other fees and costs.

<sup>4</sup> Investment fees and Indirect Cost Ratios (ICRs) are derived from costs incurred in 2019-2020, and are based on the information available to the Trustee for that financial year. They include estimates where actual costs are not available. They include performance fees (where relevant). See the *How Super Works Guide* for more information.

## ADDITIONAL EXPLANATION OF FEES AND COSTS

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

The investment fees and the indirect cost ratios for all investment options are disclosed in the *How Super Works Guide*.

For definitions of the fees and costs described in this document, go to [energysuper.com.au/performance-and-fees/fees](http://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 costs 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	0.35% For every \$50,000 you have in the MySuper option you will be charged \$175 each year
<b>PLUS</b> Administration fees	\$52 (\$1 per week) <b>Plus 0.18%</b> And, you will be charged \$52 in administration fees regardless of your balance plus an indirect administration fee of \$90 deducted from your investment
<b>PLUS</b> Indirect costs for the MySuper option	0.38% <sup>#</sup> And, indirect costs of \$190 each year will be deducted from your investment
<b>EQUALS</b> Cost of product	If your balance was \$50,000, then for that year you will be charged fees of \$507* for the MySuper option.

\***Note:** Additional fees may apply.

<sup>#</sup>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 2019-2020, 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 ESI Financial Services Pty Ltd.**

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 personal 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 Financial Services Guide (FSG) available online at [energysuper.com.au](http://energysuper.com.au)



You should read the important information about

"Fees and Costs" before making a decision.

Go to [energysuper.com.au/pds](http://energysuper.com.au/pds) and read the *How Super Works 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 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 on 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 2020/21 (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	Tax on earnings from superannuation investments is capped at 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](http://energysuper.com.au/pds) and read the *How Super Works 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

**Please note: If you have received a Corporate Plan Summary with this PDS, your insurance arrangement may be different to the below. The Corporate Plan Summary replaces this section.**

The types of insurance cover available through Energy Super are:

- **Death & Total and Permanent Disablement (TPD) cover** – provides a lump sum to you if you die before age 70, or on the diagnosis of a terminal illness or if you're disabled to such an extent that you will no longer be able to work.
- **Death Only cover** – can give you peace of mind by knowing that, if you die before age 70 or are diagnosed with a terminal illness, your family or estate will be provided with a lump sum payment.
- **Income Protection (IP) cover** – means peace of mind for you and your family if you're suddenly incapacitated and need time to recover. Energy Super's Income Protection insurance provides you with an income replacement payment in the event that a temporary disablement prevents you from working.

This section is a brief summary of the main features of Energy Super default insurance cover offered to members employed by an Energy Super Employer, and Public Offer Limited Cover offered to Public Offer members. For further information about both types of cover, together with other types of cover (fixed dollar cover for Death & TPD/Death Only)

*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*

### DEFAULT INSURANCE COVER

The insurance cover you may initially be eligible to receive is determined by a range of factors including, how you join Energy Super, either through an "Energy Super Employer" or by applying directly (as a "Public Offer Member").

If you joined through an "Energy Super Employer", the "Default Cover" for Death and TPD and/or Short Term Income Protection you may receive is subject to the below legislation requirements .

You will receive default cover if you meet one of the following:

- you have reached age 25 and have an account balance of \$6,000 or more ; or
- you opt-in to "Default Cover" (see the *Member Application Form*); or
- your employer has advised they are covering the full cost of Death & TPD and/or IP cover

provided you meet certain Policy conditions, see the *Energy Super Insurance Guide* for more details.

If your employer is only covering the full cost of IP cover and you would like to have Death & TPD cover, you will still need to opt-in to receive this cover. For "Public Offer members" your insurance cover is entirely optional. See the tables below and the *Insurance Guide* for more information.

### Death & TPD cover

	Employed by an "Energy Super Employer"	"Public Offer member"s
Type of cover	You may receive the default life-stage cover, which will automatically increase your units of cover by 1 unit when you move from one age bracket to another. (refer to Table 1).	If eligible, you can apply for "Default Cover", however "Public Offer Limited Cover" is subject to exclusions.  Refer to the <i>Energy Super Insurance Guide</i> for more information
	The cost of your insurance will also automatically increase in line with the number of units.	

When cover starts	When your Death and TPD cover starts is determined by whether: •you're eligible to receive "Default Cover"; and/or •you opt-in to receive "Default Cover"; and/or •your employer is paying the full cost of your Death and TPD cover.  For more information please see the <i>Energy Super Insurance Guide</i>	Refer to the <i>Energy Super Insurance Guide</i> for more information.
Benefit level	Between \$8,500 and \$543,000 (depending on your age).	
Gross cost (\$ per unit per week)	\$1.179* – discounted cost for "White Collar/Professional" occupations. \$1.459* – standard cost for "Blue Collar/Manual" occupations.  The total cost of your Death and TPD insurance cover = number of units x unit cost.	

**Table 1: Life-stage cover - default level units of 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	For Short Term Income Protection, you may receive the default Short Term IP cover, which will automatically adjust the number of units you have and the level of cover, depending on your age. See Table 2 on the next page. The cost of your insurance will also automatically adjust in line with the number of units.  Refer to the <i>Energy Super Insurance Guide</i> for further information regarding benefit levels available.  Members employed by the following:  • ERM Power • J&P Richardson • Millmerran Operating Company. • NRG Gladstone Operating Service  are not provided with default IP Cover, as cover is administered by their employer directly.	If eligible, you can apply for "Public Offer Limited Cover", which is subject to exclusions.  Refer to the <i>Energy Super Insurance Guide</i> for more information.
When cover starts	When your IP cover starts is determined by whether: • you're eligible to receive "Default Cover"; and/or • you opt-in to receive "Default Cover"; and/or • your employer is paying the full cost of your IP cover.  For more information please see the <i>Energy Super Insurance Guide</i>	
"Waiting Period"	14 days (default) – Other waiting periods are available.	

Gross cost (\$ per unit per week)	\$1.682 per unit The total cost of your IP insurance cover = number of units x unit cost.
-----------------------------------	--

Table 2: IP Cover - Default Units of Cover

AGE NEXT BIRTHDAY	UNITS OF COVER	WEEKLY GROSS INSURANCE BENEFIT <sup>1</sup>	GROSS INCOME NEEDED PER WEEK
To age 21	5	\$577	\$721.25
22 to 31	10	\$1,154	\$1,442.50
32 to 61	15	\$1,731	\$2,163.75
62 to 70	10	\$1,154	\$1,442.50

<sup>1</sup>The maximum benefit payable will be the lesser of the benefit level for which you are insured and 80% of your "Pre-disability Salary." A superannuation contribution benefit is also payable into your Energy Super account equal to the lesser of 10% of your "Pre-disability Salary" or 10% of the benefit level for which you are insured.

Please note: The cover levels shown above are gross of tax. Income Protection payments are subject to PAYG and end of year tax. A tax refund of 15% of the insurance premium for IP cover is credited to accounts and reduces the effective cost of insurance. Total cost includes stamp duty and GST.

## THE COST OF INSURANCE COVER

The cost of your insurance cover depends on the cover you receive or apply for, whether you are eligible for a "White Collar/Professional" discount, your age, and whether your cover is unit based or fixed-dollar cover (in the case of Death & TPD/Death Only 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](http://energysuper.com.au). You can also cancel your insurance cover over the phone by contacting us on **1300 436 374**.

New legislation requires a super fund to cancel insurance cover for members with an account that has been inactive (no contributions or rollovers received) for 16 months. Super funds are also required to cancel your cover where you cease employment with an Employer who was previously paying your insurance premiums and you are:

- under 25 years of age; OR
- have an account balance of less than \$6,000

Please refer to the Insurance Guide applicable to you for more information about making an election to maintain your insurance cover in these circumstances.

**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](http://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);
- Join online by visiting [energysuper.com.au](http://energysuper.com.au) or complete the Member Application Form.

### 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](mailto: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](http://afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.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 and insurance I may

(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, including determining whether you hold any insurance cover in another superannuation fund. You can then take appropriate action to ensure that you do not unintentionally pay premiums for multiple insurance covers, or for any cover on which you may be unable to claim.

**2. NOMINATION OF BENEFICIARIES**

Refer to the *How Super Works Guide* available online at [energysuper.com.au](http://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 *How Super Works Guide* available online at [energysuper.com.au](http://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](http://energysuper.com.au))

**Binding Death benefit nomination** (complete a Binding Death Benefit Nomination Form, available on our website at [energysuper.com.au](http://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)				%
				<b>Total 100%</b>

1421.8.12/20 ISS5

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 the Member Portal.

### 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, once your account is set up, register for the Member Portal at [energysuper.com.au/register](http://energysuper.com.au/register) to access the rollover tool.

\* Registered to BPAY Pty Ltd (ABN 690 79 137 518)

## 5. YOUR INVESTMENT CHOICE

To make your decision, please read the *Energy Super Investment Guide* available at [energysuper.com.au](http://energysuper.com.au) or seek independent advice from a qualified Financial Adviser. 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
Cash Enhanced	
Stable	
Fixed Interest	
Capital Managed	
Balanced	
MySuper (default)	
SRI Balanced	
Growth	
Indexed Balanced	
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 note:** It is important to note that you may be required to maintain certain types of insurance cover (eg IP insurance) under a workplace agreement. Also, in some circumstances, your employer may pay for some or all of the cost associated with your Death & TPD and/or IP 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.

If you are employed by an Energy Super Employer, you will receive "Default Cover" automatically when the first contribution is received if you are age 25 or more and have an account balance of at least \$6,000. If you are under age 25 or have an account balance of less than \$6,000 you can opt in to receive Default Cover by completing the relevant section below.

If you are joining as a "Public Offer member," you can apply for "Public Offer Limited Cover" which is subject to exclusions.. You can do so by completing the Insurance Cover Election Form and ensuring the Fund receives this form within 60 days of the issue date of the Welcome Letter.

### JOINING THROUGH AN ENERGY SUPER EMPLOYER

#### OPT IN FOR DEFAULT COVER

If you want "Default Cover" before reaching age 25 and having an account balance of \$6,000 or more, you'll need to opt-in for Default Cover. Please note that you will also be required to meet all the eligibility requirements. Please refer to your *Energy Super Member Guide* and the *Energy Super Insurance Guide*.

I wish to opt-in for default:

Death and TPD cover

Income Protection cover

#### OPT OUT OF DEFAULT COVER

I wish to opt out of receiving default Death and TPD and/or Income Protection cover should my balance reach \$6,000 or reaching age 25.

## DEATH & TOTAL AND PERMANENT DISABLEMENT (TPD)

### APPLY FOR MORE DEATH AND TPD COVER

You can apply to increase your Death & TPD cover up to 10 units in total within 60 days of the issue date stated on the Welcome Letter, without the need to provide full medical evidence. If you wish to do so, please indicate the level of cover you would like to apply for and complete the 'Health/ Lifestyle questions' below:

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](http://energysuper.com.au).

Please read the *Energy Super Insurance* Guide for more information about insurance cover and costs.

### Health and Lifestyle Questions

If you cannot answer any of the following questions, you will be required to go through full underwriting.

#### Place an "X" in the box if you agree with the statement

1. Due to injury or illness:

a. I am not off work or restricted from performing any of the usual duties of my occupation on a full-time basis of at least 30 hours per week (even if not currently working on a full-time basis for non-medical reasons).

b. I have not had my duties or workplace modified in the last 2 years OR I have resumed my pre-modified duties.

2. I have not been paid, am not eligible to be paid, nor have I lodged a claim for any type of sickness, accident or disability (including total and permanent disability or terminal illness) benefit(s) from any source such as a life insurer of WorkCover authority.

3. I have not taken more than a total of 7 consecutive days off work over the past 12 months due to illness or injury (other than for cold and flu).

4. I have not been diagnosed with any illness that reduces my life expectancy to less than 24 months from today.

5. In the last 12 months, I have not been advised to commence or change any form of treatment or medication for any ongoing or new medical condition(s) requiring follow-ups with a health professional (other than for cold or flu).

## INCOME PROTECTION

### INCREASE OR APPLY FOR SHORT TERM INCOME PROTECTION

The default IP cover will automatically adjust the number of units you have and the level of cover, depending on your age.

However if you are 69 years old or less and join your Energy Super Employer and Energy Super, you can apply to increase your Short Term IP cover up to the lesser of 30 units of cover or the Maximum Benefit level without the need to provide medical evidence. The increased cover will be "Limited Cover" which is subject to pre-existing condition exclusion. If you wish to do so, please indicate the level of cover you would like to apply for below.

I would like to apply for a total of  units of IP cover.

Please indicate the waiting period you are applying for:

14 days (\$1.682 per unit per week)

30 days (\$1.688 per unit per week)

60 days (\$1.273 per unit per week)

90 days (\$1.009 per unit per week)

**ELECT TO MAINTAIN COVER**

I wish to maintain my insurance cover even if no contributions or rollovers have been received for 16 months.

OR If you only wish to maintain specific cover types in the event that no contributions or rollovers have been received for 16 months, please specify the cover types below:

Death and TPD cover

Income Protection 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, Death and TPD or Income Protection) in Energy Super, please complete an *Insurance Transfer Form*, which can be found on our website at [energysuper.com.au](http://energysuper.com.au)

**IMPORTANT INFORMATION - YOUR DUTY OF DISCLOSURE****Important notice**

OnePath Life Limited is the Insurer in respect of Energy Super's group insurance arrangements.

It is important that you have read and understood the current Energy Super Product Disclosure Statement to enable you to understand the scope and level of cover for which you are applying.

**Duty of Disclosure**

Energy Super, through its Trustee, enters into a life insurance contract in respect of your life and has a duty, before entering into the contract, to tell the Insurer anything that it knows, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms. The Trustee has this duty until the Insurer agrees to provide the insurance.

The Trustee has the same duty before it extends, varies or reinstates the contract.

The Trustee does not need to tell the Insurer anything that:

- reduces the risk the Insurer insures you for; or
- is common knowledge; or
- the Insurer knows or should know as an insurer, or
- the Insurer waives your duty to tell the Insurer about.

**You must disclose relevant information**

You, as the person whose life is to be insured under a life insurance contract, must tell the Insurer anything that you know, or could reasonably be expected to know, which may affect the Insurer's decision to provide your insurance cover and on what terms.

If you provide the relevant information to the Trustee rather than the Insurer, the Trustee will provide the information you give the Trustee to the Insurer. The Trustee will do this so that you comply with your obligation to provide relevant information to the Insurer.

If you do not disclose relevant information to either the Trustee or the Insurer, this may be treated as a failure by the Trustee to comply with its Duty of Disclosure as outlined above. The consequences of not disclosing relevant information are described below.

**If you or the Trustee do not tell the Insurer something**

In exercising the following rights, the Insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the Insurer may apply the following rights separately to each type of cover.

If you or the Trustee do not tell the Insurer anything that is required under the Trustee's Duty of Disclosure, and the Insurer would not have provided the insurance cover if it had been told, the Insurer may avoid the insurance cover within 3 years.

If the Insurer chooses not to avoid the insurance cover, the Insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the insurance fee that would have been payable if the Insurer had been told everything it should have. However, if the contract provides cover on death, the Insurer may only exercise this right within 3 years.

If the Insurer chooses not to avoid the insurance cover or reduce the amount of insurance provided, the Insurer may, at any time vary the insurance cover in a way that places the Insurer in the same position it would have been in if the Insurer had been told everything it should have. However, this right does not apply if the insurance cover provides cover on death.

If the failure to tell the Insurer is fraudulent, the Insurer may refuse to pay a claim and treat the insurance cover as if it never existed.

## 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 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 have read and understood the insurance duty of disclosure.

I acknowledge that Energy Super and ESI Financial Services Pty Ltd 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 identify 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 an 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 fund administration services provider (Link Group), insurers, OnePath Life Limited MLC Life Insurance, and Beazley, and ESI Financial Services Pty Ltd (a wholly-owned entity 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, asked us to obtain personal information from them, or where you have asked us to provide your personal information to them. For example, a family member or your spouse, a person authorised under a third party authority, a third party claimant or witnesses in a claim;

- 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 carry out. Our fund administrator, Link Group, may use service providers located in overseas countries for aspects of fund administration (a current list of countries can be found in their privacy policy at [www.linkgroup.com.au](http://www.linkgroup.com.au)).

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 33 6567) (the Trustee), as Trustee for Energy Super (ABN 33 761 363 685) (the Fund). Energy Super and ESI Financial Services Pty Ltd (a wholly owned entity of Energy Super) are members

#### RETURN THIS FORM

Energy Super  
PO Box 10530  
Brisbane Adelaide Street  
QLD 4000

F 07 3229 7523  
E [member@energysuper.com.au](mailto:member@energysuper.com.au)

#### TALK TO US

T 1300 436 374  
E [info@energysuper.com.au](mailto:info@energysuper.com.au)  
W [energysuper.com.au](http://energysuper.com.au)

Energy Super  
Level 10/123 Eagle St,  
Brisbane QLD 4000  
PO Box 10530  
Brisbane Adelaide Street  
QLD 4000



ENERGY SUPER  
Level 10, 123 Eagle Street  
Brisbane QLD 4000  
PO Box 10530  
Brisbane Adelaide Street QLD 4000

T 1300 436 374  
F (07) 3229 7523  
E [info@energysuper.com.au](mailto:info@energysuper.com.au)  
W [energysuper.com.au](http://energysuper.com.au)

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).

