

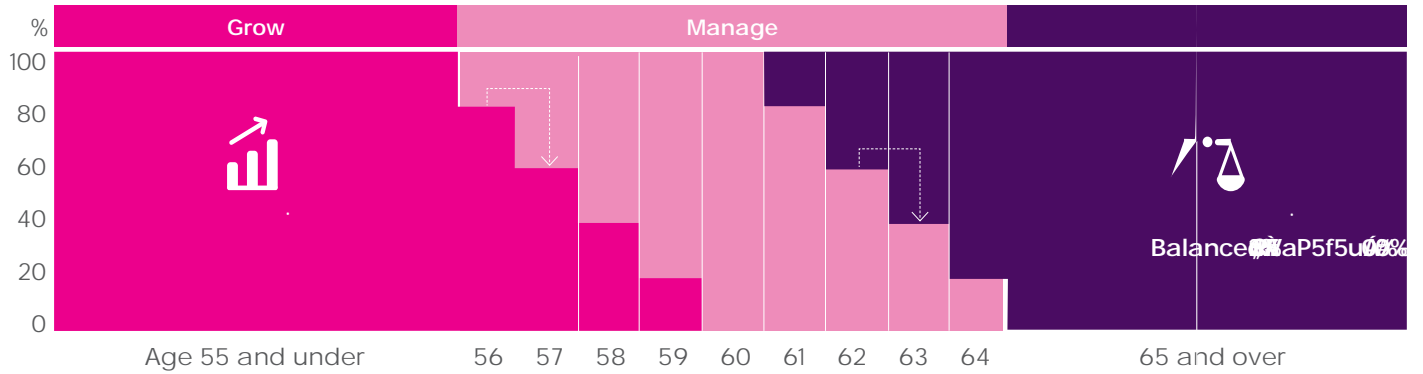
This Product Disclosure Statement (PDS) has been prepared by Aware Super Pty Ltd (referred to in this document as the 'trustee', 'we', 'us', 'our'), the trustee for Aware Super (referred to as 'Aware Super' or 'the fund'). The fund is governed by a trust deed ('Trust Deed') as amended from time to time. For a copy of the Trust Deed, see

1 About Aware Super Future Saver

Hello, we're Aware Super.

make active choices about your investment. It's where your super will be invested if you don't make an investment choice. Lifecycle consists of three phases: **Grow, Manage** and **Balance**. The **Grow** phase has three investment options (High Growth, Balanced and Conservative Balanced) to form eleven Lifecycle stages. Your investments gradually maximise returns in your younger years and reduce your investment risk as you approach retirement.

In the chart below we illustrate how your allocation to each investment option is automatically adjusted as you get older. From age 56 to 65 we make adjustments to your investment mix each year on your birthday (or the following business day



	Grow		

Type of fee

1

2

from your account at the end of each month and on exit from the fund.

We calculate the administration fee monthly based on your account balance at the end of the month and deduct it from your account at the end of each month and on exit from the fund.

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3,4

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The cost of cover for part of a month is calculated on a daily basis. The cost of cover may change in the future. If premium rates increase, we will notify you in writing at least 30 days beforehand. If there is not enough money in your account, your insurance cover will stop. See the [Insurance Handbook](#) for information about the cost of cover, cancellation and lapsing of insurance cover.

You can apply for more Death only, Death and TPD or IP cover at any time voluntarily. You should read the information on Part 1 of the [Insurance Handbook](#) before deciding whether more cover is appropriate for you.

The maximum amount of insurance cover is unlimited for

Cover will cease in a number of different situations, including if there is not enough money to pay for your cover, or if you cancel your cover.



[Insurance Handbook – Ambulance Officers](#)
aware.com.au/pds

compulsory death (including terminal illness) cover, which is separate to automatic Basic Cover in Part 1.

You cannot opt out of or change this compulsory cover, and it ceases automatically when you are no longer an

are eligible and when compulsory cover starts, read Part 2 of the [Insurance Handbook](#)

Your level of cover depends on whether you are [single](#) or [partnered](#) when an insured event occurs. The levels of cover [are explained in the Insurance Handbook](#). For [more information](#) and [to apply for cover](#), read Part 2 of the [Insurance Handbook](#)

The cost of this cover is paid by the Ambulance Service of NSW as an employer contribution which is credited to your account and counts as a concessional contribution for tax purposes. The total premium is deducted from your account on a fortnightly basis.

Up to and including age 60 this is calculated as a multiple of salary.¹ This multiple depends on your age at the time of the insured event. The multiple equivalent to the off duty amount applies from ages 61 to 69.

at 1 January 2024 up to and including age 60. Cover reduces at each age band from age 61 and is nil at age 70.

Ambulance Service of NSW pays the premium for this cover to Aware Super.

¹ For more information about the salary used to determine your sum insured.

There are conditions and events that affect compulsory death and terminal illness cover. See Part 2 of the [Insurance Handbook](#) for details.

sections of the [Insurance Handbook](#)

by the insurer, and you must meet a condition of release under superannuation law.

9 How to open an account

Your employer may be able to create an account on your behalf. Check with your payroll team and request a choice of super form. Your employer will do the rest.

can call us 2D78 0 Td(0.01 Tc 0.202 0.2 Tf0 1300 658.773)etails.