

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 aware.com.au/policies.

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1 About Aware Super Future Saver

Hello, we're Aware Super.

superannuation funds, we remember whose money it is and whose future we're looking after. Super returns, expert

advice and guidance are what make us super helpful. If you've got a Future Saver account, you can choose from

15 investment options. Or you can invest your super in our

ÀiÆèãðá ç ÛÛØÖiÖßØ ÒããããÖÖÛ èÛÛÖÛ ÖxÝèæçæ iâèà Ûáéðæçàðáç àÛè ÖÖæðx áá iâèà ÖÚð; ÀiÆèãðá èÖæ ÛáçáâxèÖðx Öi çÛØ Ûáéðááàðáç çâ ÛÛéð iâè ÖÖÖðææ çâ Ö æÛàãßðÿ ßâè Öáæç option if you don't want to make an investment choice.

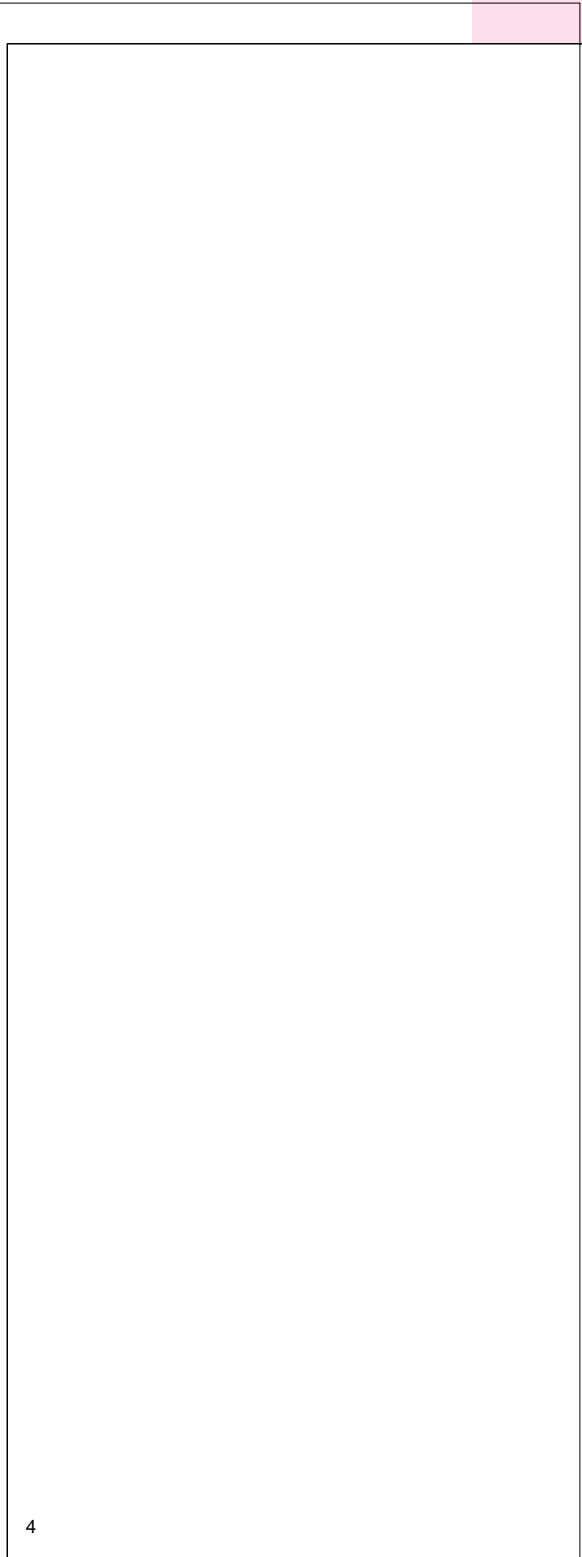
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2 How super works

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' x à Û á Û æ ç á Ó ç Û á á Û Ø Ø á Û £ j m " 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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fees and Ó á æ ç æ Estimated to range from 0.48% to 0.59% per year depending on which Lifecycle stage you're in. The amount you pay for other options varies according to which option(s) you select.

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Ó á æ ç æ Estimated to range from 0.06% to 0.07% per year depending on which Lifecycle stage you're in. The amount you pay for other options varies according to which option(s) you select.

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investment option.

Broader and more complex advice We may deduct a fee from your account for personal advice that was issued to you solely in respect of your account (this excludes advice investments). This will only occur where you have authorised us to pay the fees and we have entered into an agreement to pay the fee.

¼ á æ è á Ó á Ò Ø Ó á æ ç æ The cost of insurance cover (called premiums) varies based on a range of factors including age, cover type and amount and your insurance category. We calculate insurance costs (premiums) daily and deduct them from your account at the end of each month. If your insurance starts, ends, increases or decreases during a month, we deduct the insurance costs based on the number of days you were covered in that month. If you withdraw all your money from your account, we deduct any unpaid premiums and fees before paying you the balance.

¼ á æ è á Ó á Ò Ø Ó x à Û á Û æ ç á Ó ç Û á á Û Ø Ø æ We charge an insurance administration fee if you do not have any insurance on the last day of the month, the insurance administration fee is deducted from your account. This cover that was issued to you automatically. See the Insurance Handbook – Employer Sponsored and Personal for details.

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income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

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3 These amounts are indicative only and are based on historical fee and cost data as at 30 June 2024. Past costs are not a reliable indicator of future costs. The amount you'll pay in future years will depend on the actual fees and costs incurred by the trustee in managing the Lifecycle stage or investment option.

4 Investment fees and costs include an amount for performance fees, ranging from 0.20% to 0.26% for the 11 Lifecycle stages. The calculation basis for these amounts is set out under 'Additional explanation of fees and costs' in the Investment and Fees Handbook.

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investment and Fees Handbook for details.

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Example – MySuper Lifecycle Grow – £5,000 per year

This table gives an example of how the ongoing annual fees and costs for the MySuper Lifecycle Grow under stage for this superannuation product can affect your investment. Use this table to compare this superannuation product with other superannuation products.

Administration fees and costs	0.15%	Each year, you will be charged or have deducted from your investment \$75 in administration fees and costs, plus \$52 regardless of your balance
Plus Investment fees and costs	0.59%	Each year, you will be charged or have deducted from your investment \$295 in investment fees and costs
Plus Transaction costs	0.07%	Each year, you will be charged or have deducted from your investment \$35 in transaction costs
Cost of product ¹		At the beginning of the year, then for that year you will be charged fees and costs of \$457 for the superannuation product.

Note: Additional fees may apply.

¹ The example of annual fees and costs for a superannuation product is illustrative only.

The example of annual fees and costs for a superannuation product is illustrative only.

Investment and Fees Handbook www.fairfaxsuper.com.au/pds

Super can be a tax effective investment. Tax is payable on some contributions depending on the amount and type of contribution. Generally we will deduct the contributions tax when a contribution is processed to your account.

Contribution caps apply to contributions that are made to any super fund, regardless of how many superannuation accounts you have. You should monitor all contributions (made by you and on your behalf) to ensure they do not exceed the caps.

Contribution caps

Contribution caps

15% a year. If your income (including concessional) superannuation guarantee contributions made by your employer

0% if certain conditions are met you can contribute up to an additional 15% on some or all of your concessional contributions and spouse contributions

If you exceed the cap, additional taxes may apply.

² If you have a super balance (across all your super and concessional) over the above caps will be taxed at your marginal rate (with a 15% tax offset). You may be able to elect to release up to 85% of your excess concessional contributions from the fund.

Contribution caps

15% (maximum) on investment earnings.

Contribution caps for concessional contributions from 2024/25

Contribution caps

If you are age 60 and above Tax free

If you are under preservation age 15% (maximum) on investment earnings

If you were born after 30 June 1964, your preservation age is 60. If you were born before this date, you have reached your preservation age. See the Super Handbook for more information.

UáæèáÓáÖð

You can apply for additional cover at any time. Log on to [ÁðàÖðá ÁáßÜáð çá áðéÜðé íáèá ÜáæèáÓáÖð](#) [éÜçÜ](#) [éÖáð](#) [ÆèãááŸ](#) use our insurance calculator to see how much cover you might need and how much it will cost and also to apply for cover.

You should read the Insurance Handbook - Employer Sponsored and Personal before deciding whether more cover is appropriate for you

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The maximum amount of insurance cover is unlimited for [xðÖçÜŸ](#) — [àÜßßÜáá Üáá çðááÜáÖß Üßßáðææ Öáx](#) — [àÜßßÜáá Üáá çÃ·](#); [íáèá Öáéðá](#) [éÜßß ÖðÖæð Üá Ö áèàÖðá](#) [áÜ xÜÜððáðáç æÜçèÖçÜááæ](#), including if there is not enough money to pay for your cover, or if you cancel your cover.

! [1 ááÜèßÜáá](#) [ÜçèÖçÜáá](#) [éçáÖðÖæðÖæð](#) [áðÜçáÜð](#) Insurance Handbook – Employer Sponsored and Personal.

¶ÜÖáÜÜáÜ íáèá Öáéðá

You can opt out or reduce or cancel your cover at any [çÜáð ÖíßáÜÜáÜ Üáçá ÁðàÖðá ÁáßÜáð](#); [ÁáÖð íáèá Öáéðá](#) [Üæ](#) cancelled or reduced you will need to reapply to increase your insurance. Any subsequent application for insurance will be subject to approval by the insurer.

¼áÖáàð ááâçðÖçÜáá Öáéðá

¼Ã ÜáæèáÓáÖð áááéÜxðæ Ö áááçÜßì ÜáÖáàð Öðáð çŸ éÜÜÖÜ Üæ Ö áðáÖðáçÖÜð áÜ íáèá ááð xÜæÖÖÜßÜçì ÜáÖáàðŸ ÜÜ íáè ÖðÖáàð æÜÖß áá ÜáŸèáðx Öáx Öáð ááç ÖÖßð çá éðð. -rÖN .p-ð.À6^-€

Step 1: Your personal details (continued)

Email* (Providing a personal email address rather than a work email address ensures we can contact you even if you change employers)

By providing my email address I'm consenting to receive communications from Aware Super digitally as appropriate and in accordance with Aware Super's Privacy Policy. I understand I can change my communication preferences at any time by logging into Member Online or calling Aware Super on 1300 650 873.

Step 2: Choose your investment options

- For more information on the MySuper Lifecycle strategy and how your superannuation will be invested, please refer to the 'How we invest your money' section of this PDS. If you do not make an investment choice, your account will be automatically invested according to your MySuper Lifecycle stage.
- If you decide to invest across a number of different options, you need to ensure the total proportions invested add up to 100%.

I would like opt in to invest my account balance and future contributions in MySuper Lifecycle.

I direct the Fund to invest my Aware Super Future Saver account in the investment options (and in the proportions) below:

Investment options	Account balance (percentage %)
Diversified options	
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
High Growth Socially Conscious	<input type="text"/> <input type="text"/> <input type="text"/> %
High Growth Indexed	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced Socially Conscious	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced Indexed	<input type="text"/> <input type="text"/> <input type="text"/> %
Conservative Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Conservative	<input type="text"/> <input type="text"/> <input type="text"/> %
Defensive	<input type="text"/> <input type="text"/> <input type="text"/> %
Single asset class options	
Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
International Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
Property	<input type="text"/> <input type="text"/> <input type="text"/> %
Bonds	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash	<input type="text"/> <input type="text"/> <input type="text"/> %
Total (must add up to 100%)	<input type="text" value="1"/> <input type="text" value="0"/> <input type="text" value="0"/> %

Step 3: Your insurance options

- Death and TPD cover is designed to assist you and/or your family with financial security if you die or become totally and permanently disabled.
- Income protection cover is designed to provide you with replacement income for up to 2 years, 5 years, or until age 65 in the event of an injury or sickness that impacts on your earning capacity causing total or partial disability.
- If you have death only, death and TPD, and/or income protection cover with another super fund, you may be able to transfer that cover into us. Conditions apply. Call our Member Support Team to find out more.
- Please refer to the Insurance Handbook for more information on our insurance options.

Step 7: Declaration and sign



Post the form to
this address.

Office use only

Adviser code

Adviser centre

If you are outside Australia

The following people can certify copies of the originals:

- consular staff at an Australia Embassy, High Commission or Consulate
- a public notary or other person authorised to administer an oath or affirmation or to authenticate documents in the country you are

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