

With super advice and super returns – Aware Super is super helpful



As one of Australia's largest profit-for-members funds, we always remember whose money it is and whose future we're looking after – our 1.1m+ members.



Super returns

A strong 9.3% p.a.* over 10 years is great news for members in our High Growth option (where the majority of members are invested). Backed by a team of investment specialists, we're applying our expertise to help grow our members' savings into a happy retirement, so you can look forward to a life after work.



Super help and advice

Whether it's getting the hang of how your super works, a question on how to access your super, or some help ensuring you're all set to live your best retirement, we're here to make sure you get the right help, right now. And because we're run for our members, much of this support is available at no extra cost.†



Competitive fees

We offer competitive fees‡, which can make a real difference to your super balance over time. Unlike some retail funds, we have no shareholders to pay. Which means we return any profits to members as better services, and a focus on competitive fees.

* High Growth option to 30 June 2023 after investment fees and costs and tax on investment income. Top 10 in the SuperRatings Fund Crediting Rate Survey SR50 Growth (77-90) Index (40+ options) over the period. Past performance is not an indicator of future performance.

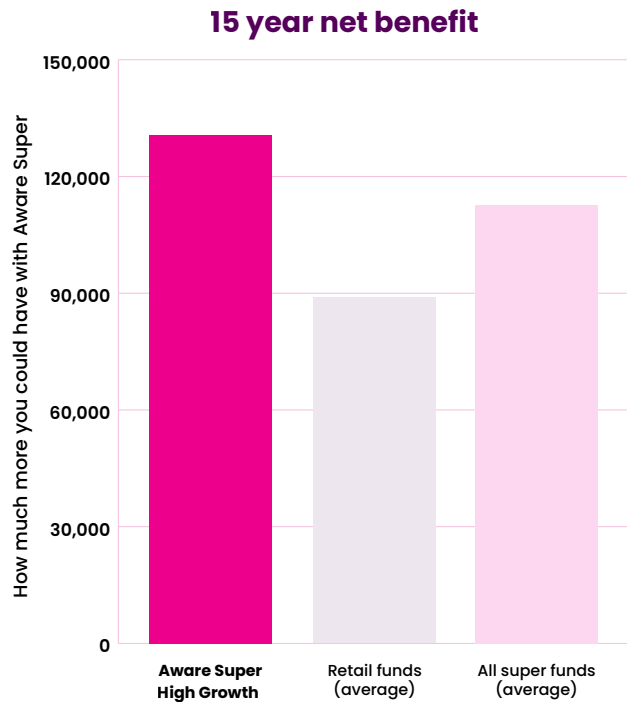
† Members can get advice about their Aware Super accounts at no extra cost, or advice on their broader needs for a fee.

‡ Chant West Super Fund Fee Survey 31 March 2023, High Growth [81-100% in growth assets] investment option index and \$50,000 account balance. Aware Super High Growth option total fee is 1.08% p.a. compared to an overall average of 1.33% p.a. (approx. 80 options) and a retail fund average of 1.41% p.a. (approx. 15 options). Total fee includes combined administration, transaction, and investment fees and costs. Fees and costs can vary from year to year. Past fees and costs are not a reliable indicator of future fees and costs. Fees and comparisons may differ for other investment options and account balances.

How much better off could you be in the long term?

This graph assumes the following; a \$50,000 starting account balance; employer contributions based on a starting salary of \$50,000 p.a.; salary increases of 3.5% p.a. and contributions tax of 15%. The Net Benefit refers to a member's investment earnings over the time period of 15 years to 31 December 2022, less any administration, investment and member fees for options within the SuperRatings Growth Index (77-90% growth allocation). The net benefit compares Aware Super to the median of 28 Retail funds and 79 All super funds which is inclusive of Retail, Industry, Corporate and Government funds. Comparisons modelled by SuperRatings, commissioned by Aware Super. Past performance is not a reliable indicator or a guarantee of future performance. Outcomes vary between individual funds.

To view the net benefit methodology and assumptions visit:
www.aware.com.au/member/superannuation-and-insurance/why-choose-us/compare-us/net-benefit-assumptions



Joining is easy. Here's how:

Through your employer

- 1 Ask your HR team for a "super choice" form.
- 2 Send the completed form back to your HR team and we'll take it from there. Look out for an email with your new account details.

Online

- 1 Visit aware.com.au/join (or use the QR code) and fill in your details.
- 2 Have your tax file number (TFN) handy. While it's not compulsory to give us your TFN, providing it can save you paying additional tax and make it easier to trace your super.
- 3 Verify your contact details.
- 4 Create a new password.
- 5 We'll set up your new online account, where you'll find your pre-populated choice of fund form. Simply print it out and hand it to your employer.

To join Aware Super, scan the QR code or visit aware.com.au/join



Any advice in this communication is general advice and does not take into account your objectives, financial situation or needs. You should consider any advice with regard to your own objectives, situation and needs and read our Product Disclosure Statement (PDS) and Target Market Determination (TMD) before acting. Visit aware.com.au/pds or call us for a copy. Issued by Aware Super Pty Ltd ABN 11 118 202 672, AFSL 293340, trustee of Aware Super ABN 53 226 460 365. Financial planning advice is provided by Aware Financial Services Australia Limited ABN 86 003 742 756 AFSL No. 238430, which is wholly owned by Aware Super Pty Ltd. AS026 10/23

2 October 2023

To whom it may concern

Letter of confirmation of complying fund status – Aware Super Future Saver product

Aware Super Pty Ltd (ABN 11 118 202 672) (**Trustee**) has issued this letter in its capacity as trustee of Aware Super (ABN 53 226 460 365). The Trustee holds an Australian Financial Services Licence (293340) under the Corporations Act 2001.

This notice confirms that Aware Super:

- is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 (SIS Act);
- is not subject to a direction under section 63 of the SIS Act;
- is authorised to offer a MySuper product, meeting all the standards for fees and costs, investment options, insurance and member communication;
- all contributions and rollovers for the Aware Super Future Saver product should refer to the Unique Superannuation Identifier (USI) 53 226 460 365 001; and
- complies with the minimum statutory insurance cover requirements for choice of fund so that an employer can choose Aware as its default fund.

The Trustee can be contacted on **1300 650 873** and written to at **GPO Box 89 Melbourne VIC 3001**. For more information, please visit **[aware.com.au](https://www.aware.com.au)**