



Important information about our upcoming transition into Australian Ethical Super

Significant Event Notice

The changes described in this document are relevant for Superannuation members



What's happening?

Christian Super has signed a Successor Fund Transfer Deed with Australian Ethical Super. This means that **all Christian Super members will be transferred into Australian Ethical Super**, and the Christian Super fund will be closed.

When will the transfer take place?

The transfer is planned to occur from Friday 25 November 2022 – your current Christian Super account(s) will be transferred to Australian Ethical Super on this date. If this date changes, we will let you know as soon as possible.

Other important dates

Please note that we will not be able to process any new **insurance applications, including underwriting**, received after 5pm AEST on 31 October 2022, and any **pension applications** received after 5pm AEST on 10 November 2022.

A limited services period will begin on 17 November 2022

while we prepare final accounts and get ready to transfer all your entitlements to Australian Ethical Super. During this time, you will still be able to contact us, however some services and transactions will be paused.

Please refer to the *Key dates* section for further details.

What will change?

Even though you will become a member of another super fund, a lot of things will stay the same, like your member number and the details you use to log in to your online MemberAccess account.

However, some things will change – your super will be matched to a similar investment option, most members will pay lower fees, and most members will pay less for their insurance cover. **Please note that the insurer and some insurance policy terms will be changing**, please refer to the *Insurance changes* section for further details.

Further details about the upcoming changes are explained in this detailed information pack.

What do I need to do?

Christian Super members don't need to do anything to become members of Australian Ethical Super. However, you may want to take this opportunity to look at your account to make sure that everything is up to date. If you need to make any changes to your account, please do so prior to the relevant cut-off date in the *Key dates* section of this document.

In addition, there are some actions you may need to take before the transfer, which are outlined below.

Claiming or varying a tax deduction for your personal super contributions

If you'd like to claim a tax deduction or vary a tax deduction for personal super contributions made to your Christian Super account, you should provide a completed *Intent to Claim a Tax Deduction Form* by 11.59pm AEST on 16 November 2022 in relation to contributions made before 25 November 2022. This form is available on our website at christiansuper.com.au/pds-guides-forms/

Splitting contributions

If you'd like to split eligible contributions made to your Christian Super account (for example, to your spouse's account), **we need to receive a completed *Contribution Splitting Form* by 11.59pm AEST on 16 November 2022** in relation to contributions for the period from 1 July 2022 to 24 November 2022. This form is available on our website at christiansuper.com.au/pds-guides-forms/

Any request to split contributions provided to Australian Ethical Super will only apply to contributions made to your account from 25 November 2022.

Supplying your TFN and claiming back overpaid tax

Your super fund uses your Tax File Number (TFN) to manage your super contributions correctly and ensure tax is deducted at the right rate. **If Christian Super doesn't have a TFN for you, you should provide it to us by 11.59pm AEST on 16 November 2022 so we can credit you with any overpaid tax and ensure that you are taxed at the correct rate moving forward.**

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect your TFN. It is not compulsory to quote your TFN, nor is it an offence not to do so. However, if you do not quote your TFN, your before-tax contributions and withdrawals will be taxed at a higher rate, we will be unable to accept after-tax contributions from you and it may be more difficult to amalgamate your super benefits.

Where can I find more information?

This **detailed information pack** has been prepared to help Christian Super members understand the upcoming changes. If you have any other questions that we haven't answered in the following sections, please contact us at members@christiansuper.com.au or call 1300 360 907.

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Introducing Australian Ethical Super

After the transfer takes place, all Christian Super members will automatically become members of Australian Ethical Super.

What are the benefits of becoming a member of Australian Ethical Super?

As a member of Australian Ethical Super, you'll be part of a bigger fund with a long history of ethical investing, that is better placed to deliver more for members and offer even better value for money into the future.

Like Christian Super, Australian Ethical Super believes that the power of money can be harnessed to deliver both competitive returns and positive change for people, planet and animals.

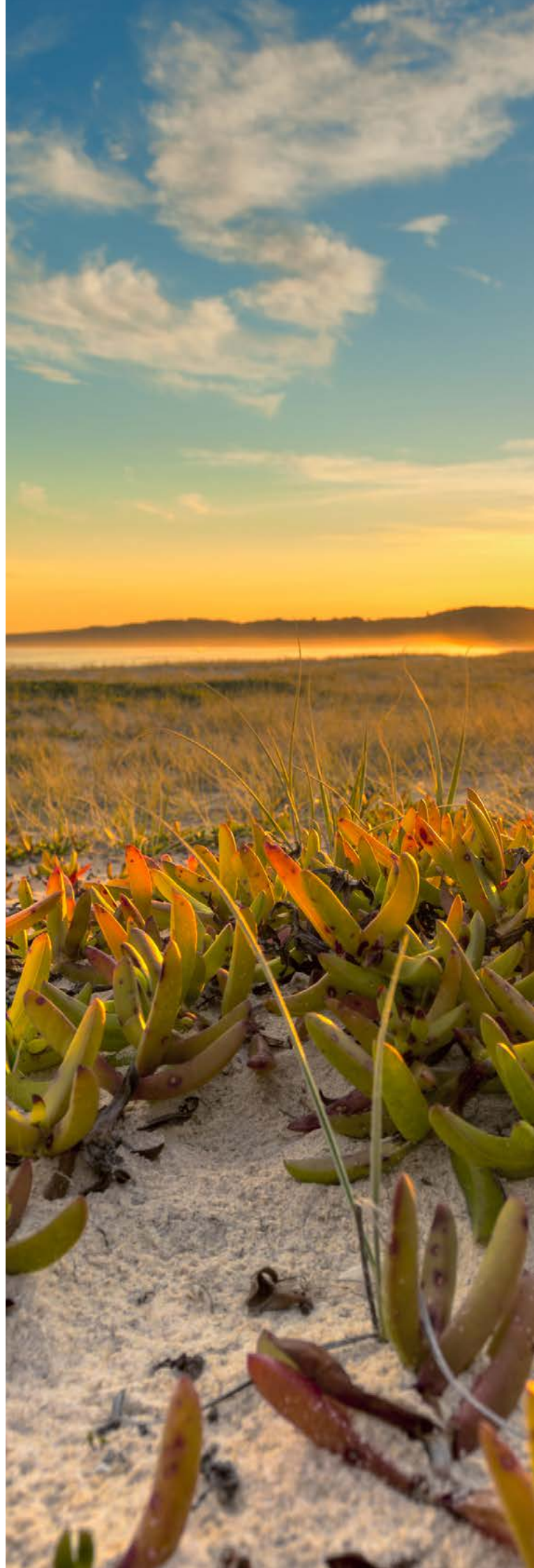
You can find out more about Australian Ethical Super at australianethical.com.au

Why is this transfer happening?

Over the past couple of years, Christian Super has explored merger opportunities as we considered what would be in our members' best financial interests in the future. This direction was later reinforced by APRA (one of the regulators of superannuation funds in Australia), who directed Christian Super to transfer our members into a larger super fund.

Australian Ethical Super was chosen after a detailed review process. Christian Super and Australian Ethical Super are both purpose-driven organisations with a shared commitment to promote human flourishing and environmental stewardship. Australian Ethical Super has a track record of reducing fees for its members, while striving to deliver competitive, long-term returns. While some things will change after the transfer takes place, your retirement savings will continue to be invested responsibly by one of Australia's original ethical investors.

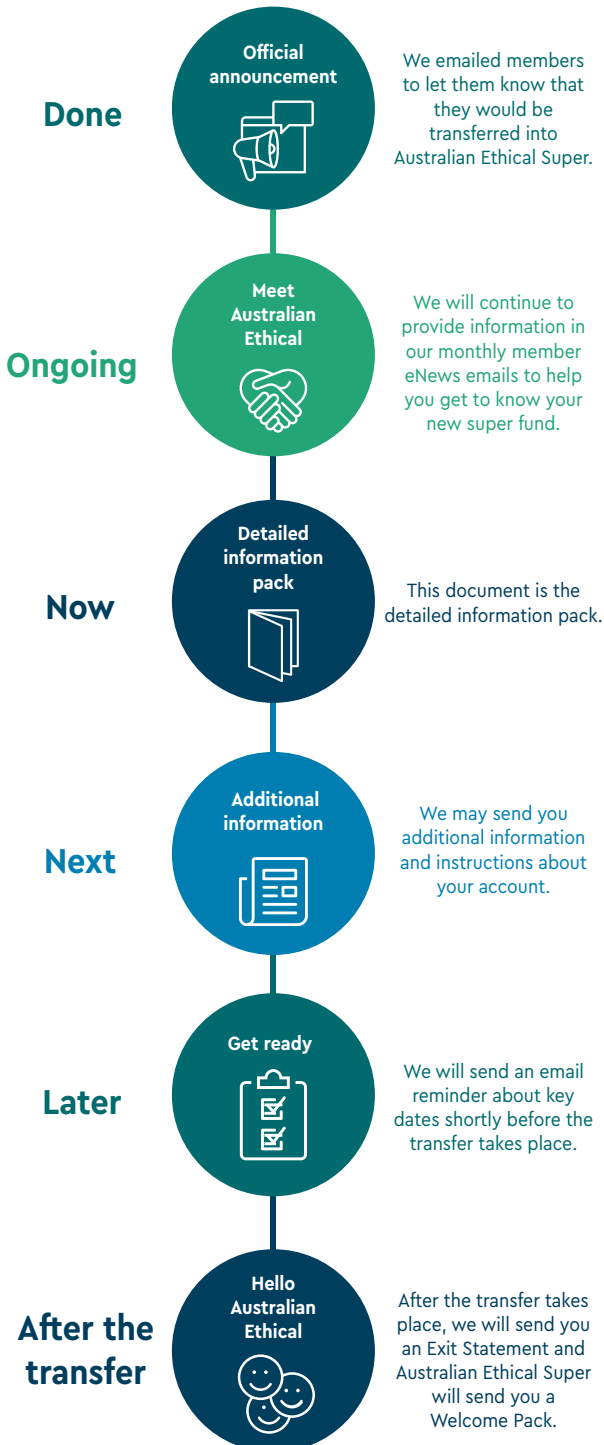
Both Trustee Boards have conducted extensive due diligence and legal reviews to confirm that this transfer is in the best financial interests of members, and have agreed that the transfer will happen by what is known as a Successor Fund Transfer.



Key dates

Information you will receive

The diagram below contains a summary of the information you will receive about the upcoming transition to Australian Ethical Super.



Limited services period

A limited services period will begin on 17 November 2022 while we prepare final accounts and get ready to transfer all your entitlements to Australian Ethical Super. During this time, you will still be able to contact us, however some services and transactions will be paused – please refer to the following tables for further details. We apologise for any inconvenience in this period.

Please note that some transaction types have a slightly earlier cut-off date of 31 October or 10 November 2022, further information is available in the following tables.

Full services to be provided by Australian Ethical Super are expected to resume from Monday 19 December 2022.

The table below contains a summary of key dates.

Date	Description
Monday 31 October	<ul style="list-style-type: none"> We will not be able to process any new insurance applications, including underwriting, received after 5pm AEST on this date.
Thursday 10 November	<ul style="list-style-type: none"> We will not be able to process any pension applications received after 5pm AEST on this date.
Wednesday 16 November	<ul style="list-style-type: none"> This is the last day you will be able to complete any transactions via your online MemberAccess account or by calling us. We will not be able to process any Christian Super forms received after 11.59pm AEST on this date. After the transfer, new forms will be available on Australian Ethical's website and these will be processed as full services resume. Cheques must be received by 5pm AEST on this date so that we can process them before the transfer. Please allow for delivery time by Australia Post when mailing a cheque to us.
Thursday 17 November	<ul style="list-style-type: none"> Limited services period begins.
Wednesday 23 November	<ul style="list-style-type: none"> This is the last day you will be able to update your details via your online MemberAccess account or by calling us. This is the last day you will be able to use the online MemberAccess portal before the transfer takes place. MemberAccess will be temporarily unavailable after 11.59pm AEST on this date, however you will still be able to contact us by email or phone – please refer to the details in the <i>Other information</i> section.

Friday 25 November	<ul style="list-style-type: none"> Your Christian Super account(s) will start to be transferred to Australian Ethical Super.
Monday 19 December	<ul style="list-style-type: none"> Full services are expected to resume by this date. You will be able to access your new-look Australian Ethical Super online MemberAccess portal from this date. If this date changes, Australian Ethical Super will contact you.

Cut-off dates

If you are planning any of the following actions prior to the transfer, **please make sure that we have your request no later than the cut-off dates below. Note that the cut-off times are at 11.59pm AEST unless stated otherwise.**

Transaction type	Cut-off dates	Processing by Australian Ethical Super resumes from
Beneficiary arrangement changes	16 November 2022	19 December 2022
BPAY contributions	16 November 2022	19 December 2022
Cheque contributions	16 November 2022 at 5pm AEST	Not available after the cut-off date
EFT contributions	16 November 2022	Not available after the cut-off date
Family law instructions	16 November 2022	19 December 2022
Insurance applications, including underwriting	31 October 2022 at 5pm AEST	19 December 2022
Insurance cancellations and changes, including changes to occupational groups	16 November 2022	19 December 2022
Insurance claim lodgements	16 November 2022	19 December 2022
Investment switches	16 November 2022	19 December 2022
Notification to claim or vary a personal contribution*	16 November 2022	19 December 2022

Payment requests, including benefit payments/withdrawals and insurance payments	16 November 2022 at 5pm AEST	19 December 2022
Pension applications**	10 November 2022 at 5pm AEST	19 December 2022
Personal details updates	23 November 2022	19 December 2022
Rollover/consolidation requests	16 November 2022	19 December 2022
Rollover/transfer out requests	16 November 2022	19 December 2022
S293 Tax Assessment payment	16 November 2022	19 December 2022
Splitting contributions (for example, with your spouse)*	16 November 2022	19 December 2022
Tax File Number (TFN) updates*	16 November 2022	19 December 2022

* For further details, please refer to the *What do I need to do?* section at the start of this document.

** We may not be able to process pension applications prior to the transfer if the application is incomplete.



Account changes

What will happen to my account?

While some account details will change, many will remain the same. Here is a summary of the key things you should be aware of.

Member number, online portal and app

- Your **member number** will stay the same.
- The **login details** for your online MemberAccess account will stay the same.
- **You will not be able to access the online MemberAccess portal during the limited services period.** The new look Australian Ethical Super MemberAccess portal will be available when full services resume, however its web address will change. Australian Ethical Super will send you this information after the transfer.
- Your Christian Super transactions and correspondence history will be available in your online MemberAccess portal after the transfer takes place.
- The Christian Super member **app** will not be available from 1 November 2022 onwards.

Employer contributions

- We are providing instructions to employers who are currently making contributions to Christian Super members, so that **employer contributions** (including any additional personal **salary sacrifice contributions** that you make via your employer) should continue after your account is transferred to Australian Ethical Super.
- **Once full services resume, please speak to your employer if your new Australian Ethical Super account is not receiving employer contributions.**
- If any contributions are received during the limited services period, they will not be processed until full services resume.

Member contributions

- Your **BPAY** details will stay the same. **If any contributions are received via BPAY during the limited services period, they will not be processed until full services resume.**

Financial advice

- **If you have previously given Christian Super authority to deduct financial advice fees from your account, these payments will stop after the transfer, and you will need to arrange a new fee authority with Australian Ethical Super.** If this applies to you, we will write to you to explain what you need to do.
- Australian Ethical Super will permit **adviser fees** to be deducted from your account, but there is a maximum of \$8,000 per year including GST.
- Access to **limited advice** via the online SmartAdvice tool, and access to phone-based advice appointments with our partner Link Advice, **will not be available** after the transfer takes place.

Third party authorities

- If you have a valid **third party authority** (for example, you have given a financial adviser or your spouse the authority to access your account details) this will continue after the transfer takes place, unless you contact us to cancel the authority.

Death nominations

- If you have made a **non-binding death nomination**, your nomination will automatically be transferred to your Australian Ethical Super account.
- If you have made a **binding death nomination**, and it is valid and in effect on 25 November 2022, Australian Ethical Super will act in accordance with your nomination, until it expires 3 years after it was signed.

Other items that will be transferred

- If you have given consent for us to use your **Tax File Number (TFN)**, this will be transferred to Australian Ethical Super.
- All existing **insurance claims, insurance applications, family law matters and complaints** will be transferred to Australian Ethical Super to manage until they have been resolved.
- Any valid **Power of Attorney** instructions that you have given us will be transferred to Australian Ethical Super.
- Your **communication preferences** will be transferred to Australian Ethical Super.

What will happen if I already have an Australian Ethical Super account?

If you already have an Australian Ethical Super account, your Christian Super account will not be combined with your existing account when the transfer takes place, which means you will have more than one account with Australian Ethical Super. This is to make sure that you do not lose any preferred insurance benefits you have within individual accounts.

What if I don't want my account to be transferred to Australian Ethical Super?

If you don't want your account to be transferred to Australian Ethical Super, you will need to roll your super to another super fund, or withdraw your super (if you are eligible to do so). If you want to do this, you need to ensure that we receive your completed request by 11.59pm AEST on 16 November 2022 so that we can process your request before the transfer takes place. If we receive your request after this date and are unable to process it prior to the transfer, you will need to submit a new request to Australian Ethical Super.

Can I open a new account after the transfer?

Superannuation accounts

If you wish to open another superannuation account after the transfer takes place, you will need to complete the relevant form from the Australian Ethical Super website. You will

continue to use the current MemberAccess portal to manage your current superannuation account, but you will need to use a different online portal to manage your new superannuation account. Australian Ethical Super is planning to move to one online portal in the future.

In addition, **the insurance policy conditions for any superannuation accounts opened after the transfer will not be the same as the insurance policy conditions for former Christian Super members with an existing superannuation account.** For example, Australian Ethical Super does not provide default Income Protection cover to new members.

Please visit Australian Ethical Super's website for further information about the insurance policy conditions that will apply to any members who open a new superannuation account after the transfer: australianethical.com.au/super/pds-forms/

Please refer to the *Insurance changes* section towards the end of this document, for further information about the insurance policy conditions that will apply to any members with an existing superannuation account.

Pension accounts

After the transfer takes place, eligible members will be able to open a new Transition to Retirement or Account Based Pension via the application form in their online MemberAccess account, or by completing the relevant form from the Australian Ethical Super website. These members will continue to use the current MemberAccess portal.



Investment option changes

Your account balance will transfer into the Australian Ethical Super investment option(s) that most closely matches your current Christian Super investment option(s).

The table below shows which Australian Ethical Super investment option(s) your balance will be transferred into, based on your Christian Super investment option(s) and account balance at the end of 24 November 2022.

Christian Super Investment Option	Strategic Asset Allocation	Australian Ethical Super Investment Option	Strategic Asset Allocation
My Ethical Super*	Defensive 25% Growth 75%	Balanced (accumulation)*	Defensive 30% Growth 70%
Ethical Index Shares	Defensive 0% Growth 100%	50% Australian Shares, 50% International Shares	Defensive 5% Growth 95%
Ethical High Growth	Defensive 3% Growth 97%	High Growth	Defensive 5% Growth 95%
Ethical Growth Plus	Defensive 17% Growth 83%	Growth	Defensive 15% Growth 85%
Ethical Balanced Growth	Defensive 27% Growth 73%	Balanced (accumulation)	Defensive 30% Growth 70%
Ethical Conservative Balanced	Defensive 46% Growth 54%	40% Conservative, 60% Balanced (accumulation)	Defensive 46% Growth 54%
Ethical Stable	Defensive 67% Growth 33%	Conservative	Defensive 70% Growth 30%
Ethical Cash	Defensive 100% Growth 0%	Defensive	Defensive 100% Growth 0%

* **My Ethical Super** is the MySuper product offered by Christian Super and **Balanced (accumulation)** is the MySuper product offered by Australian Ethical Super.

Example: Jacob

Jacob has a Christian Super account with \$100,000 invested in the **Ethical Conservative Balanced** option, and \$20,000 in the **Ethical Cash** option.

After the transfer takes place, Jacob will have the following amounts invested in Australian Ethical Super:

- \$40,000 in the **Conservative** option (i.e. 40% of \$100,000)
- \$60,000 in **Balanced (accumulation)** option (i.e. 60% of \$100,000)
- \$20,000 in the **Defensive** option

After the transfer period is complete, you will be able to change your investment option selection with Australian Ethical Super if you wish to.



Fees and costs changes

The fees and costs that you pay will change when you become a member of Australian Ethical Super.

Australian Ethical Super has been reducing fees for the past decade and aims to deliver further fee reductions in the future. One of the main benefits of us coming together as one fund is that Australian Ethical Super will be bigger and better placed to keep fees low.

Changes to administration fees and costs

Most members will pay reduced administration fees after the transfer into Australian Ethical Super.

The table below compares Christian Super's current administration fees with the fees that will be charged by Australian Ethical Super after the transfer. For the purpose of comparison, we have included both the gross of tax and net of tax fee outcomes in the table below.

Administration Fees	Christian Super*	Australian Ethical Super
Fixed administration fee p.a.	\$65	\$68 [#]
Variable administration fee p.a.	0.23% (capped at \$1,500 p.a.)	0.26% (no cap [^])
Costs deducted from fund reserves p.a. [~]	0.04%	Nil
Total gross fees p.a. for \$50,000 balance	\$232	\$198
Total net fees p.a. for \$50,000 balance	\$200	\$168.30 ⁺

* Christian Super's fund reserves receive a 15% contributions tax rebate on all administration fees. Australian Ethical Super discloses gross fees but returns the 15% contributions tax rebate directly to members.

[#] Currently \$74, will be \$68 from 1 December 2022.

[^] Australian Ethical Super provides fee discounts to members with a balance of \$250,000 or above. Refer to the *Fee Discounts* section below for further details.

[~] Under recent legislative changes, we are required to disclose costs deducted from fund reserves as a percentage based fee, however these costs are not additional costs deducted from your account.

† This amount is net of reduced input tax credits, as outlined in the Australian Ethical Super Product Disclosure Statement (PDS).

How fees are deducted

Christian Super currently deducts a fixed administration fee and variable administration fee from your account each month. This will change when you become a member of Australian Ethical Super. **Australian Ethical Super will deduct only the fixed administration fee from your account each month – the variable administration fee will be deducted from your investment earnings.**

Fee discounts

Members with a balance of \$250,000 or greater may be eligible for the following administration fee discounts.

Balance	Fee discount
Between \$250,000 and \$349,999	0.02% p.a.
Between \$350,000 and \$499,999	0.05% p.a.
\$500,000 and over	0.10% p.a.

Please note:

- The fee discount percentage rate is first determined based on the member's total account balance, including any amounts in the Balanced (accumulation) option. The discount rate is then applied on the member's account balance, excluding any amounts in the Balanced (accumulation) option, at the end of each month.
- If a member has more than one account, the fee discount is only applicable and determined based on each account balance, not the total balance of all accounts.
- If a member leaves Australian Ethical Super part way through the month, the fee discount is calculated on the balance on exit and is applied prior to the closure of the account.
- The fee rebate is credited proportionately to the investment option(s) held in the account.
- This fee discount rule applies to super and pension accounts.

For more information please refer to the Australian Ethical Super PDS available at australianethical.com.au/super/pds-forms/

Example 1: Anna

Anna has an account with \$400,000 invested in the Balanced (accumulation) option and \$100,000 in the Australian Shares option. Anna is eligible for the discount rate of 0.10% as her total account balance is \$500,000. However, the 0.10% discount rate only applies to the proportion of her balance invested in the Australian Shares option. The fee discount will appear as a rebate in Anna's account at the end of each month.

Example 2: Noah

Noah has a super account with \$100,000 invested in the Growth option, as well as a separate pension account with \$200,000 invested in the Conservative option. Even though Noah has a combined balance of \$300,000, he is not eligible for the fee discount as the balance of each of his accounts is under \$250,000.

Changes to investment fees and costs

Most members will pay reduced investment fees and costs after the transfer into Australian Ethical Super.

The table below compares Christian Super's current investment fees and costs as at 1 July 2022 with the fees that will be charged by Australian Ethical Super after the transfer.

Christian Super Investment Option	Investment fees and costs	Australian Ethical Super Investment Option	Investment fees and costs
My Ethical Super*	0.96%	Balanced (accumulation)*	0.74%
Ethical Index Shares	0.37%	50% Australian Shares, 50% International Shares	1.045%
Ethical High Growth	0.91%	High Growth	0.97%
Ethical Growth Plus	1.00%	Growth	1.01%
Ethical Balanced Growth	1.04%	Balanced (accumulation)	0.74%
Ethical Conservative Balanced	0.95%	40% Conservative, 60% Balanced (accumulation)	0.688%
Ethical Stable	0.85%	Conservative	0.61%
Ethical Cash	0.23%	Defensive	0.20%

* **My Ethical Super** is the MySuper product offered by Christian Super and **Balanced (accumulation)** is the MySuper product offered by Australian Ethical Super.

For more information on how your funds will be invested after the transfer, please refer to Australian Ethical Super's *Superannuation Additional Information Booklet* which is available at australianethical.com.au/super/pds-forms/

Buy-sell spread

In addition to the investment fees and costs in the table above, Australian Ethical Super has buy-sell spreads ranging from 0.00% to 0.15% depending on the investment option, which is applied to the unit price before processing each buy and sell transaction (for example, if you switch investment options after you become an Australian Ethical Super member). Further information is available at australianethical.com.au/super/fees/

Daily unit pricing

We use unit pricing to value your account. This is currently done on a weekly basis, however Australian Ethical Super calculate unit pricing on a daily basis.

After the transfer takes place and full services resume, investment switch requests submitted online before 4.00pm (Sydney time) on a Business Day will generally be processed using that day's unit price. If the online investment switch is submitted after 4.00pm (or on a day other than a Business Day) the following Business Day's unit price will be used.

Additionally, after full services resume, you will be able to view daily unit prices on Australian Ethical Super's website at any time. The Product Disclosure Statement also contains information about how unit prices are calculated.

More information is available at australianethical.com.au/super/performance-and-prices/



Insurance changes

If you currently have insurance through your Christian Super account, this will continue when you are transferred into Australian Ethical Super. For most members, the type of insurance cover you currently hold will not change, and the premiums you currently pay will not increase.

Introducing MetLife Australia

MetLife Insurance Limited (the Insurer, ABN 75 004 274 882, AFSL 238096) will be our Group Insurance Policy underwriter after the transfer takes place, replacing Hannover Re. MetLife Australia is a global company with over 150 years' experience. They insure over 1.5 million Australians, and partner with 12 major Australian super funds.

Insurance policy changes

Effective from the date of transfer, there will be some minor changes to the terms and conditions of your insurance cover.

1. The Total and Permanent Disablement (TPD) definition will be updated. Among other things:
 - a. The unemployment period will increase from 12 months to 24 months under Part 1 of the definition;
 - b. It will include in the definition the treatment of insured persons who:
 - i. have suffered permanent loss of use of two limbs, the sight of both eyes, or the loss of one limb and the sight of one eye; or
 - ii. have suffered permanent deterioration or loss of intellectual capacity; or
 - iii. are unable to perform two out of six defined Basic Work Activities;
 - c. Under Part 1, it will take into account reasonable retraining or rehabilitation; and
 - d. Assessment of psychiatric disorders will be included under Part 2 of the definition.
2. The policies will no longer feature a Premium Experience Rebate back to the fund.
3. All existing excluded occupations, such as police officers and pilots, will no longer be restricted from accessing default Group Life and Income Protection cover. All formerly excluded occupations will be placed in occupational group 3 (blue collar).
4. Mission Aviation Fellowship (MAF) pilots will now be able to be assessed under both Part 1 and Part 2 of the Total and Permanent Disablement (TPD) definition, providing them with an increase in coverage. Recognising this, **MAF pilots will be moved from occupational group 2 (white collar) to occupational group 3 (blue collar), resulting in an increase in premiums. If this applies to you, we will write to you with additional information.**

For further details of the main changes to our Group Life and Group Income Protection arrangements, please visit christiansuper.com.au/insurance-changes/

Changing your insurance cover

You can apply for or increase your insurance cover until 5pm AEST on 31 October 2022 through your online MemberAccess account, or by completing the relevant form on our website. For any other insurance changes, please use the relevant form on our website. These forms are available at christiansuper.com.au/pds-guides-forms/

After the transfer takes place, you will only be able to apply for or change your insurance cover by completing the relevant form on Australian Ethical Super's website.

Other information

Important fund details

Here are some important details that will change from 25 November 2022.

	Christian Super Before 25 November 2022	Australian Ethical Super From 25 November 2022
Website	christiansuper.com.au	australianethical.com.au
Online Member Access Portal	members.christiansuper.com.au/Login/CH	Australian Ethical Super will communicate this after the transfer
Phone numbers	1300 360 907 If calling from overseas + 61 2 7253 7575 Monday – Friday 9.00am to 6.00pm AEST	1800 021 227 If calling from overseas +61 2 7229 0499 Monday – Friday 8.30am to 5.30pm AEST
Email address	members@christiansuper.com.au	members@australianethical.com.au
Postal address*	Locked Bag 5073 Parramatta NSW 2124	Locked Bag 5073 Parramatta NSW 2124
Australian Business Numbers (ABNs)	Christian Super (Fund) 66 628 776 348 Christian Super Pty Ltd (Trustee) 68 065 040 619	Australian Ethical Super (Fund) 49 633 667 743 Australian Ethical Superannuation Pty Ltd (Trustee) 43 079 259 733
Unique Superannuation Identifier (USI)*	CHR0001AU	CHR0001AU
Australian Financial Services Licence (AFSL)	244117	526055
Privacy policy	christiansuper.com.au/privacy-policy/	australianethical.com.au/privacy-policy/
Administrator*	Australian Administration Services Pty Ltd	Australian Administration Services Pty Ltd
Insurer	Hannover Life Re of Australasia Ltd	MetLife Insurance Ltd


* These details will not change for current Christian Super members who are transferred into Australian Ethical Super on 25 November 2022, however they are different for other Australian Ethical Super members.

We're here to help

Our Member Care Team is here to assist you with any enquiries you may have about our upcoming transition into Australian Ethical Super.

If you have any questions or concerns, please contact us on 1300 360 907 or email members@christiansuper.com.au

The information provided in this document is general information only and does not take into account your personal financial situation or needs. Please consider seeking financial advice to help you decide if the changes outlined in this document suit your needs.



"If you have any other questions that we haven't answered, please contact us."

If you have any questions or would like more information please contact Christian Super

 **1300 360 907**

Our Member Care Team are here to help. Call Monday to Friday 9am to 6pm AEST.

 members@christiansuper.com.au

 **christiansuper.com.au**

Visit us online to get the latest news and information, download forms and factsheets, and much more.

 **MemberAccess**

Access your personal records at christiansuper.com.au (contact our Member Care Team if you need help to log in).

How to make a complaint

If you wish to make a complaint about the operations or management of the Fund or about a decision of the Trustee, contact the Complaints Manager at 1300 360 907, complaints@christiansuper.com.au or PO Box 3035 Rhodes NSW 2138 Australia. The Trustee will contact you within one business day to acknowledge receipt of the complaint and request any additional information. The Trustee will seek to resolve the complaint within 5 business days of receipt of the complaint without formal response, and 45 calendar days with formal response. The Trustee will seek to resolve the complaint within 90 calendar days for death benefit distributions. If the matter is not resolved to your satisfaction by the Trustee, you may contact the Australian Financial Complaints Authority (AFCA). AFCA is a free, fair and independent body established to deal with complaints from consumers in the financial system. Full details of Christian Super's complaint process can be found in the Fund's Complaints Handling Policy which may be requested from the Complaints Manager through the contact details above.