APPLICATION FOR

Membership of Australian Food Super

Complete this form in BLACK ink with a ballpoint pen using BLOCK letters | Any request will be invalid if not signed and dated.
Please mail this form to: Australian Food Super, Locked Bag 5390, Parramatta NSW 2124 | Member Hotline: 1800 808 614

Personal details

Member number

Have you previously registered as a member of Australian Food Super? ☐ No ☐ Yes

Mr/Mrs/Ms/Miss

Surname

Given Names

Street Number / PO Box

Street Name

Suburb

State

Postcode

Date of birth (dd/mm/yyyy)

Telephone

Email

Tax File Number

My TFN is:

We will only use your TFN for lawful purposes such as helping you locate lost super. You don't have to provide your TFN, but if you don't we may be unable to accept all types of contributions or you may need to pay more tax.

Please refer to the section "Providing your Tax File Number" in the Australian Food Super Taxation Fact Sheet.

Find My Super

☐ Please use my TFN to locate my super.

Australian Food Super can use your TFN to search for super you may have with the ATO or other funds. If we find any money held with the ATO we can normally roll this over to your Australian Food Super account automatically.

If we find any money held with another fund we will let you know and give you the option to roll it over to Australian Food Super, so all of your money is in one place.

If you already know where your other super is held and would like to roll it over to your Australian Food Super account please complete the "Rollover" form at ausfoodsuper.com.au/forms-members or call us on 1800 808 614 and we can help you do this.

Employment details if applicable

Employer trading name

Employer's contact number

Employer number with Australian Food Super

Payroll number (If applicable)

Date joined employer (dd/mm/yyyy)

Basis of employment: ☐ Full Time ☐ Part Time ☐ Casual

Declaration (please make sure you have read/completed the other side of this form)

YOU MUST SIGN HERE

I apply to become a member of Australian Food Super. If accepted as a member I agree to be bound by the Trust Deed that governs the Fund. I declare that I have read the accompanying Product Disclosure Statement (PDS) and I am not absent from work due to illness or injury on the date of signing this Application for Membership. I nominate the person(s) shown overleaf as my preferred beneficiary/s for the payment of my benefit in Australian Food Super when I die. I understand that:

- my nomination will be used by the Trustee as a guide only: and
- the Trustee is not in any way bound by the nomination when exercising its absolute discretion to pay my benefit in Australian Food Super in the event of my death.

I declare that all the above details are correct.

Signature

Date (dd/mm/yyyy)

YOU MUST COMPLETE THE REVERSE SIDE OF THIS FORM

AFS/MBR 84.2 10/26 ISS28

Preferred beneficiary/s

Mr/Mrs/Ms/Miss	Surname	Given Names	Relationship (eg. wife, son)	Portion of Benefit
				%
				%
				%
				%
				%
				%
				%
				%
				%

Use whole numbers

Must add up to 100%

Privacy

Personal Information Collection Notification Statement:

Australian Food Super advises that personal information it holds about you (including your name, address, date of birth and details of the financial assets) is collected to administer your superannuation account. Some or all of your personal information may be disclosed to contracted third parties in Australia and overseas. Your information may also be disclosed to Australian government agencies, law enforcement agencies and regulators, or as required under other Australian law, contract, and court or tribunal order. For further details about our personal information handling practices, including how you may access and correct your personal information and raise privacy concerns, visit our website at ausfoodsuper.com.au for a copy of our Privacy Policy, or contact us by phone on 1800 808 614 (toll free call from fixed lines within Australia), 8.30am-6.30pm EST, Monday to Friday (excluding public holidays) to request a copy of our complete Privacy Policy.

Direct Marketing

From time to time, the Australian Food Super trustees may send members communication material, also known as direct marketing material, about special offers and promotions, which are available to Australian Food Super members only.

If you don't want Australian Food Super to use your personal information to send you direct marketing information tick this box: ☐

You can change your mind at any time.

Insurance Cover

You have access to Life, Total and Permanent Disablement and Income Protection insurance cover through your Australian Food Super Membership. Once you meet the eligibility criteria we will automatically provide you with insurance cover. For more information or to find out how to Opt In to insurance cover early, please see Section 8 of the PDS.

Australian Food Super products are issued by Australian Meat Industry Superannuation Pty Limited (Trustee) ABN:25 002 981 919 RSE Licence: L0000895 AFSL: 238829 as Trustee for Australian Meat Industry Superannuation Trust (the Fund) ABN: 28 342 064 803 Registration No. R1001778

Australian FOOD SUPER

Member Hotline 1800 808 614

service@ausfoodsuper.com.au

ausfoodsuper.com.au

Locked Bag 5390
Parramatta NSW 2124

AFS/MBR 84.2 10/26 ISS28



PRODUCT DISCLOSURE STATEMENT

1 October 2026

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1 October 2026



Australian FOOD SUPER

Your Industry Fund

About this Product Disclosure Statement (PDS)

This PDS is a summary of significant information about Australian Food Super. It contains a number of references to important information in separate Guides and Fact Sheets, each of which forms part of this PDS.

You should consider this information, which is indicated by ! in this PDS, before making a decision about the product.

This PDS was up to date at the time when it was prepared. Information in this PDS that is not materially adverse is subject to change from time to time. Any updated information will be available free of charge - visit ausfoodsuper.com.au/join-australian-food-super/ or call the Member Hotline on1800 808 614.

The information in this PDS is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

This PDS is issued by Australian Meat Industry Superannuation Pty Ltd ABN 25 002 981 919, AFSL No. 238829, as Trustee for the Australian Meat Industry Superannuation Trust (the "Fund") ABN 28 342 064 803 (Australian Food Super).

Australian Food Super's Unique Superannuation Identifier (USI) is 28342064803589.

1. ABOUT AUSTRALIAN FOOD SUPER

Australian Food Super is a profit-for-members industry superannuation fund sponsored by the Australian Meat Industry Council. Australian Food Super was originally established to provide benefits for employees of the meat industry and their dependants – but now, Australian Food Super is open to any person over age 15 years, irrespective of the industry in which they are employed. As at August 2025, Australian Food Super had more than 66,000 members, 6,000 employers and $3.5 billion in assets under management.

Australian Food Super is operated by a trustee company, Australian Meat Industry Superannuation Pty Ltd, which holds the assets of the fund in tr ust for the members.

Australian Food Super operates entirely for the benefit of its members – any earnings of the fund are allocated to members, after the payment of operating expenses and maintenance of reserves. The Fund offers a range of different investment options with different asset allocations, including our MySuper option. You can find our MySuper dashboard on our website at ausfoodsuper.com.au/mysuper-dashboard. Other matters we are required to disclose, including executive remuneration, can be found at ausfoodsuper.com.au/disclosure/.

MEMBER HOTLINE 1800 808 614

2. HOW SUPER WORKS

Superannuation (super) is a means of saving for retirement which is, in part, compulsory. Tax savings and other benefits provided by the Government make super an attractive long term investment.

Contributions

Generally, if you are employed, your employer must make Superannuation Guarantee (SG) contributions into a super fund for you.

Most people can choose which super fund they'd like their employer contributions paid into. To choose Australian Food Super, provide your employer with a completed *My choice of fund form* available at **ausfoodsuper.com.au** > Super > Grow your Super > Taking your super to a new job.

You can also roll over super from other funds, and make personal contributions from your before tax or after tax income (some restrictions based on your age may apply). There are annual caps on the amounts you can contribute to super. If you exceed these caps, you may have to pay extra tax.

Your spouse can make after-tax contributions to your account, and depending on your income, they could receive a tax offset. If your income is less than a certain amount and you make a personal after tax contribution, you may be eligible to receive an additional co-contribution from the Government.

Depending on your circumstances, you may also be eligible for other Government initiatives, like the First Home Super Saver Scheme or Downsizing Contributions.

To find out more, go to ausfoodsuper.com.au/fact-sheets for a copy of the Contributions Fact Sheet.

Investment returns, fees and costs

Australian Food Super invests your money. Your investment returns may be positive or negative, and will vary depending on how your super is invested. Fees and costs (including insurance premiums, if you have insurance) will be deducted from your account.

Withdrawals

Generally, super can be withdrawn if you have reached your preservation age (age 60) and retired, or stopped working after age 60, or turned 65. In limited circumstances, it may be accessed earlier.

Nominating who receives your death benefit

Your super does not automatically form part of your estate or get distributed according to your Will. If you die while you are an Australian Food Super member, your death benefit will generally consist of your account balance and any insured death benefit payable through your account. You can tell us who you would like to receive your death benefit by making either a preferred beneficiary nomination or a binding death benefit nomination. Refer to the Super Payments Fact Sheet at ausfoodsuper.com.au/join-australian-food-super for more information, including how to nominate your beneficiaries.

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You should read the important information about superannuation payments before making a decision.

Go to **ausfoodsuper.com.au/join-australian-food-super** to obtain a copy of the Super Payments Fact Sheet.

The material relating to how super works may change between the time when you read this Statement and the day when you acquire the product.

Want to know more?

You can find further information about superannuation on the Australian Securities and Investments Commission (ASIC) website **www.moneysmart.gov.au**. The Australian Taxation Office (ATO) website **www.ato.gov.au/super** contains detailed information about matters like the co-contribution, contribution caps, the First Home Super Saver Scheme and Downsizer contributions.

3. BENEFITS OF INVESTING WITH US

The benefits of investing with Australian Food Super include:

- low administration fees, to help your super grow.
- a range of investment options to choose from. If you don't make a choice, you will be invested in our MySuper option;
- flexible membership, so you can stay with Australian Food Super when you change jobs;
- online access to your account;
- option to start an Australian Food Super Pension once you reach your preservation age;
- simple advice about your Australian Food Super account, over the phone, at no additional cost[1];
- insurance options to look after you and your family, including automatic and opt in Life, Total and Permanent Disability and Income Protection cover for eligible members.

4. RISKS OF SUPER

All investments have some level of risk. Super funds invest in a range of asset classes – for example, cash, fixed interest, property and shares (equities). All of these asset classes have different levels of risk with the expectation that a higher risk option may produce a higher return. The likely investment return and the level of risk of losing money is different for each investment option depending on the underlying mix of assets. Those assets with potentially the highest return over the longer term (such as shares) also have the highest risk of losing money over a shorter term. The appropriate level of risk for you will depend on your age, investment time frame, where other parts of your savings are invested, and your risk tolerance. When considering your investment in super, it is important to understand that:

- the value of your investment is likely to go up and down over time;
- returns are not guaranteed and you may even lose some of your money;
- the level of returns will vary and past returns are not necessarily an indication of future returns;
- superannuation laws may change in the future; and
- your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement.

The risks of each of Australian Food Super's investment options are set out in the Investment Guide, available at ausfoodsuper.com.au/join-australian-food-super. Australian Food Super wants to help members plan for their retirement and so we offer simple superannuation advice at no extra cost via our financial planning partner, Retire360[1], who can help you understand investment risk and design a strategy that is right for you. Retire360 can be contacted via the **Member Hotline** on **1800 808 614**.

1. Australian Food Super has engaged Retire360 ABN 36 105 811 836, AFSL No. 258 145, to provide this advice to members.

5. HOW WE INVEST YOUR MONEY

Australian Food Super has eight investment options, **Secure, Capital Stable, Conservative Balanced, Balanced, Growth, Australian Shares, International Shares** and **MySuper**. Each one has a different level of risk and potential level of returns (except Balanced and MySuper, which have identical investments). You can choose one option or a combination of different options.

Warning: You must consider the likely investment return, risk and your investment time frame when choosing which option to invest in.

If you don't make a choice, your super will go into the Fund's default option, MySuper, which is summarised in the table below.

MySuper

Investment return objective	Inflation plus 3% p.a. over rolling ten year periods	
Description	Invests in a mix of growth and defensive assets to provide a balance between risk and return. There will be some fluctuations of returns from year to year.	
Suggested minimum timeframe	4 years	
Risk/return profile	There is likely to be volatility in returns in the short to medium term however volatility tends to decline over longer periods. Volatility means the value of the investments may rise and fall sharply and regularly.	
Strategic asset allocation*	Australian Shares	20%
	International Shares	24%
	Alternatives	10%
	Property	17%
	Infrastructure	5%
	International Fixed Interest	11.5%
	Australian Fixed Interest	8.5%
	Cash	4%
Investment strategy	76% in growth assets, 24% in defensive assets	
Risk	Medium to high - The estimated probability of a negative 1 year return is 3.8 out of every 20 years.	
Suitable for	Members who seek higher growth over the medium to long term and are willing to accept fluctuations in returns, including negative returns from time to time.	

*Investment options may have exposure to derivatives or other instruments which can be used to implement strategies or gain exposure to certain assets or markets.

You can switch how your current balance or future contributions are invested by simply logging on to your account online or calling **1800 808 614**. We may change the types of investments included in each investment option, add an option or remove one of our investment options at any stage. We will let you know if we do this.

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You should read the important information about investments before making a decision. Go to ausfoodsuper.com.au/join-australian-food-super to obtain a copy of the Australian Food Super Investment Guide.

The material relating to how we invest your money may change between the time when you read the Statement and the day when you acquire the product.



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 fees based on your own circumstances, the **Australian Securities and Investment Commission (ASIC)** website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

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You should read the important information about fees and costs before making a decision. Go to ausfoodsuper.com.au/join-australian-food-super to obtain a copy of the Fees and Other Costs Fact Sheet.

The material relating to fees and costs may change between the time when you read this Statement and the day when you acquire the product.

This section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your account, from the returns on your investment or from the assets of the superannuation entity as a whole.

The information below can be used to compare costs between different superannuation products.

Fees and costs summary

MySuper

Type of fee or costs	Amount	How and when paid
Ongoing annual fees and costs[1]		
Administration fees and costs	$1.70 per week plus 0.07% p.a., capped so that the 0.07% p.a. component applies only to the first $250,000 of your account balance[2]	Deducted from member accounts at the last Friday of each month.
Investment fees and costs[3,4]	0.43% p.a.	Paid from the fund or incurred in underlying investments. Included in the crediting rates for each option.
Transaction costs[4]	0.06% p.a.	Incurred in underlying investments. Included in the crediting rates for each option.
Member activity related fees and costs		
Buy-sell spread	Nil	Nil
Switching fee	Nil	Nil
Other fees and costs	Refer to the *Additional explanation of fees and costs* in the Fees and Other Costs Fact Sheet. Refer to section 8 of this PDS for insurance fees (premiums).	

1. If your account balance for a product offered by the superannuation entity is less than $6,000 at the end of the entity's 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.
2. The 0.07% p.a. component of the administration fee is only charged on the first $250,000 of your account balance. No percentage-based administration fee applies to any balance above $250,000, meaning the maximum percentage-based administration fee is $175 p.a.
3. Investment fees and costs includes an amount of 0.03% for performance fees. The calculation basis for this amount is set out under *Additional explanation of fees and costs* in the Fees and Other Costs Fact Sheet.
4. Investment fees and costs and transaction costs are estimates only. Refer to the *Additional explanation of fees and costs* in the Fees and Other Costs Fact Sheet for information on how these fees and costs are calculated.

For fee definitions, refer to our Fees and other costs fact sheet found at ausfoodsuper.com.au

Example of annual fees and costs for a superannuation product

This table gives an example of how the ongoing annual fees and costs for the MySuper option can affect your superannuation investment over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

Example - MySuper		BALANCE OF $50,000
Administration fees and costs	$88.40 ($1.70 per week) plus 0.07% p.a. of your account balance.	For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment **$35** in administration fees and costs, plus **$88.40** regardless of your balance
PLUS Investment fees and costs	0.43% p.a. of your account balance	**And**, you will be charged or have deducted from your investment **$215.00** in investment fees and costs
PLUS Transaction costs	0.06% p.a. of your account balance	**And**, you will be charged or have deducted from your investment **$30.00** in transaction costs
EQUALS Cost of product		If your balance was $50 000 at the beginning of the year, then for that year you will be charged fees and costs of **$368.40** for the superannuation product.

Note: Additional fees may apply. If you have insurance, insurance fees (premiums) will apply.

Advice fees

Australian Food Super has engaged Retire360 to provide simple financial advice to our members about their account over the phone. This advice is provided at no additional charge - the cost of this advice is covered by the administration fees and costs.

If, however, you require more thorough personal financial advice, Retire360 will provide you with a fixed price quote and any fees are set by agreement between you and Retire360 and provided to you in a *Statement of Advice*. You can contact Retire360 via the **Member Hotline** on **1800 808 614**.

Trustee Fee

The Trustee may be paid a Trustee fee to allow for certain costs incurred in its role as Trustee of Australian Meat Industry Superannuation Trust. The Trustee fee is not an additional fee charged to you as it is paid from the Fund's administration reserve. Read our Fees and other costs Fact Sheet for more information.

Changes to fees and costs

We reserve the right to change our fees in the future. Costs may change from time to time. If we increase any of the fees we deduct directly from member accounts, we will notify members 30 days in advance.

7. HOW SUPER IS TAXED

There are a number of ways that super is taxed.

Australian Food Super will deduct any tax that is payable from your account and pay it directly to the Australian Taxation Office.

Warning: In addition to the taxes listed below, if you exceed the contribution caps, additional tax may be payable. Refer to the Taxation Fact Sheet for more information about contribution caps.

- Before tax contributions, including employer SG and salary sacrifice contributions, are generally taxed at 15%. A higher rate will be payable if your income (including before tax super contributions) is over $250,000, or if we don't have your tax file number.
- Contributions into your super made from your after-tax income are not taxed.
- Withdrawals from your account may be taxed if you are aged less than 60. Once you turn 60, generally no tax will apply to withdrawals.
- Investment earnings are generally taxed at up to 15%. Australian Food Super credits earnings to members' accounts after the deduction of fees and taxes.

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You should read the important information about how super is taxed before making a decision.

Go to ausfoodsuper.com.au/join-australian-food-super to obtain a copy of the Taxation Fact Sheet.

The material relating to how super is taxed may change between the time when you read this Statement and the day when you acquire the product.

Warning: You should provide your tax file number when you join a super fund. If you don't tell us your tax file number, you may pay extra tax on your contributions or when you later access your benefit, or not be able to make some types of contributions. It will also be more difficult to trace different super accounts in your name.

8. INSURANCE IN YOUR SUPER

If you are under age 70, your Australian Food Super membership allows you to access the following types of insurance cover:

- Life,
- Total and Permanent Disablement (TPD), and
- Income Protection (IP)

The cost of this cover will depend on your occupation and the amount of cover you have. These costs – known as insurance premiums - are deducted from your Australian Food Super account on a monthly basis.

Depending on your circumstances you may be eligible for Automatic Insurance Cover. If you are not eligible for Automatic Insurance Cover, you can Opt In to turn default insurance cover on. You can also apply for additional cover at any time and your application is subject to review and approval by the insurer.

You can also reduce, apply to increase, or cancel your cover at any time by writing to us or calling us. There are also some situations in which we will have to turn your cover off to meet our legislative obligations – we will let you know beforehand if this is the case.



Warning: The Australian Food Super Insurance Guide contains information about eligibility criteria, conditions and exclusions that may affect your entitlement to insurance cover, including the definitions you need to meet to make a claim. You should read the Australian Food Super Insurance Guide in addition to this PDS before deciding if our insurance is appropriate for your needs.

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You should read the important information about insurance cover before making a decision. Go to ausfoodsupercom.au/join-australian-food-super to obtain a copy of the Australian Food Super Insurance Guide.

The material relating to insurance in your super may change between the time when you read this Statement and the day when you acquire the product.

Automatic Insurance Cover

As part of your membership in Australian Food Super, we will automatically provide you with default Life, TPD and IP insurance cover after you reach age 25 and your account balance reaches $6,000. This is known as Automatic Insurance Cover.

When cover starts is detailed in the Insurance Guide.

If you would like insurance cover before you are eligible for Automatic Insurance Cover please see the section Opt In Insurance Cover.

How much Automatic Insurance Cover is provided and how much does it cost?

Once you are eligible for Automatic Insurance Cover, you will be provided with:

- 2 units of Life Insurance cover;
- 1 unit of TPD Insurance cover; and
- 7 units of IP insurance cover.

The cost of insurance cover depends upon your age as at your last birthday in years and whether or not you are a Manual or Office worker. More details can be found in the Australian Food Super Insurance Guide.

NOTE:

Please note that once you are deemed eligible for Automatic Insurance Cover, unless you advise that you do not wish to have insurance cover, we will automatically deduct insurance premiums from your account for Life, TPD, and Income Protection Insurance cover.

Automatic Life and TPD Insurance Cover

The table below details the amount of Automatic Life and TPD Insurance Cover provided based on your age.

Age last birthday*	Life Insurance (2 units)		TPD cover (1 unit)	
	Manual worker	Office worker#	Manual worker	Office worker#
To age 32	$124,600	$186,900	$62,300	$93,450
Age 33 to 45	$103,800	$155,700	$51,900	$77,850
Age 46 to 55	$83,100	$124,650	$41,550	$62,325
Age 56 to 65	$60,200	$90,300	$30,100	$45,150
Age 66	$31,200	$46,800	$15,600	$23,400
Age 67	$24,900	$37,350	$12,450	$18,675
Age 68	$20,800	$31,200	$10,400	$15,600
Age 69	$15,580	$23,370	$7,790	$11,685
Age 70	Nil	Nil	Nil	Nil

*Age last birthday in years.

#If you are an office worker, you must let us know by completing the Office Worker Occupation Declaration, available at ausfoodsuper.com.au/forms.

The Trustee claims a tax deduction in respect of the premiums it pays to the insurer. The tax deduction is used by the Trustee to meet the operating costs of running the fund, which includes the costs incurred in administering the Fund's insurance arrangements.

Automatic Income Protection Insurance Cover

Each unit of Automatic IP Insurance Cover represents up to $500 per month of cover. This means the Automatic IP Insurance Cover amount is $3,500 per month.

The maximum benefit period for IP cover is 2 years and the maximum benefit payable is the lesser of 75% of your income, and the amount of cover you have.

A 30 day waiting period applies, during which no benefits are payable.

There are two occupational groups for income protection. All members will be classified as Manual Workers, unless you let us know otherwise.

- **Manual Workers** - 7 units of cover is provided and the cost is dependent upon your age as at your last birthday.
- **Office Worker** - 7 units of cover is provided and the cost is dependent upon your age as at your last birthday, but is less than Manual Workers due to a lower risk of injury.

The premiums for the automatic level (7 units) of cover include a 10% insurance administration fee which is retained by the Trustee to meet the costs associated with providing Income Protection insurance. This cover stops at age 70.

Cover is provided as new events cover

This means you are not covered for pre-existing conditions until you satisfy certain criteria at which time your cover becomes Full Cover. However, you are covered for any new event that occurs once your cover starts. Refer to the Insurance Guide to find out more.

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See the Australian Food Super Insurance Guide – available at ausfoodsuper.com.au/join-australian-food-super for more information about when New Events Cover changes to Full Cover and for all relevant definitions.

Opt In Insurance Cover

If you are not yet age 25 or your account balance is under $6,000, if you want automatic Life, TPD and/or IP Insurance Cover you will need to apply by making an Election for cover. This is known as "Opting In" to insurance cover.

Depending on when your Election is received, different conditions will apply to the cover provided:

- If your Election is received within 120 days of joining the Fund, New Events Cover will apply until you have been in Active Employment for 30 consecutive days, after which New Events Cover will convert to Full Cover.
- If your Election is received more than 120 days after joining the Fund, New Events Cover will apply for at least 12 months from the commencement date, after which you must be in Active Employment for 30 consecutive days for New Events Cover to convert to Full Cover.

To Opt In to cover you will need to complete the Opt In form included with your Welcome Letter or available online. The amount of cover provided, and the premiums payable, are the same as for Automatic cover.

You are unable to Opt In to TPD cover without also Opting In to Life cover. Otherwise you can Opt In to the type/s of cover that suit your circumstances.

Increasing your cover

Subject to proof of salary, and acceptance by the insurer, you can increase your IP cover up to $50,000 per month, subject to a health review unless one of the Special Offers applies. Exclusions and premium loadings may apply.

Increasing your Life and TPD cover normally requires health evidence, unless one of the Special Offers applies.

Any additional cover is provided at the same cost per unit of cover as your Automatic or Opt in Insurance Cover unless a premium loading applies.

Special Offers

Generally, you will have 90 days from the day we let you know your Automatic cover has started to:

- double the amount of Life and TPD insurance cover you have without the need to complete a medical questionnaire;

and/or

- Automatic IP only - increase your IP insurance cover (up to a maximum of $25,000 per month subject to 75% of your income).

You may also be eligible to increase your cover for other special Life Events, including when:

(a) You take out a mortgage or increase the loan amount of an existing mortgage for your principal place of residence either solely or jointly with your spouse;

(b) You or your spouse gives birth or adopts a child;

(c) You get married or commence a defacto relationship;

(d) You get divorced or end a defacto relationship;

(e) You suffer the death of your spouse;

(f) You have a dependent child who starts primary or secondary school;

(g) You receive a salary increase; or

(h) You turn age 30/40/50.

You can also apply to transfer existing cover you have with another super fund into Australian Food Super.

See the Australian Food Super Insurance Guide – available at ausfoodsuper.com.au/join-australian-food-super for more information about changing your insurance cover.

Important information about IP cover

- Any IP benefit payments you are eligible for in the event of a claim, may be reduced by other income you receive at the same time such as Workers' Compensation.
- You should consider whether the 7 Units ($3,500 per month) of cover that is provided automatically or when you opt in is the right level of cover for you, based on your income. If you do not, you risk either being under insured, or paying for more cover than you would be eligible to claim.

If you need help, Retire360 can give you simple advice about insurance cover in Australian Food Super at no extra cost. Call 1800 808 614.

Cancellation of cover on inactive accounts

If you don't receive any contributions or rollovers into your Australian Food Super account for 16 months, your account is considered to be 'inactive' and we are required to turn your insurance cover off under superannuation law unless you tell us you want to keep your cover. Before we turn your cover off, we will contact you when your account has been inactive for 9 months, 12 months and 15 months. At any point before your account is inactive for 16 months you can let us know that you wish to keep your insurance cover by making an Election to keep your cover.

Your insurance cover may be cancelled for other reasons. See the Australian Food Super Insurance Guide for full details of when your cover may stop.

9. HOW TO OPEN AN ACCOUNT

Opening an Australian Food Super account is easy. You can either fill in the application form included with this PDS and return it to us, or join online by following the link below. Once you're a member, you can stay with us even if you leave your employer or become self employed.

You should read the important information about Australian Food Super contained in the Guides and Fact Sheets that are incorporated into this PDS before making a decision to join the Fund. Go to ausfoodsuper.com.au/join-australian-food-super or contact us on 1800 808 614 to obtain a copy.

Consolidate your super

To transfer super from another fund, simply call the **Member Hotline** on **1800 808 614** and we'll do the rest!

Cooling-off period

You have a 14 day cooling-off period to ensure that Australian Food Super satisfies your needs. The 14 day period commences on the earlier of the day you receive confirmation of membership or 5 days after your membership starts. Within this period you may cancel your membership, we will return your contributions after deducting any relevant tax and reasonable administration expenses, and making adjustments for any changes in the value of your investments during the period. A request to cancel must be in writing, and you must nominate another super fund to receive your money unless you are eligible to withdraw it as cash.

Complaints

If you are not satisfied with any aspect of your membership of Australian Food Super, or with a decision of the Trustee, you can make a complaint to us. Provide details of your complaint to:

By mail: Australian Food Super Complaints,
Locked Bag 5390,
Parramatta NSW 2124.

By email: complaints@ausfoodsuper.com.au

By phone: 1800 808 614

The Trustee aims to resolve any complaints as soon as possible. However, in some instances a final response may be delayed while the matter is investigated. If you are not satisfied with our response to your complaint, you have the right to escalate the matter to the Australian Financial Complaints Authority (AFCA).

AFCA is an independent body set up by the Federal Government to assist members or beneficiaries to resolve disputes with financial service providers including superannuation funds.

You can also choose to complain to AFCA directly, though AFCA may refer your complaint back to us. Access to AFCA is free of charge.

You can contact AFCA as follows:

By telephone: 1800 931 678

By e-mail: info@afca.org.au

Website: www.afca.org.au

In Writing: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001.

In the event AFCA cannot deal with your complaint, they will let you know.

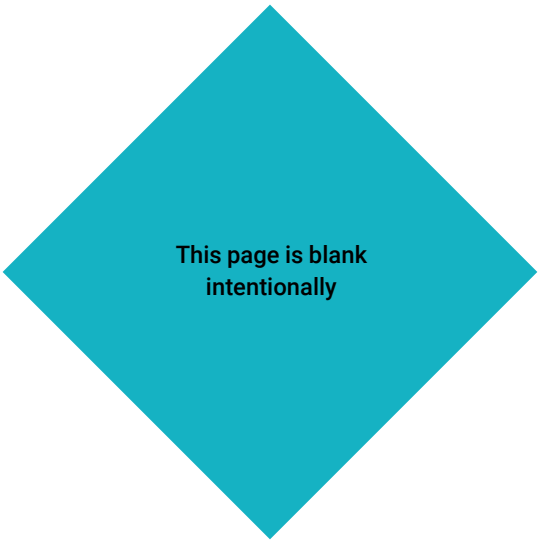
JOIN AUSTRALIAN FOOD SUPER ONLINE

Visit ausfoodsuper.com.au and click on the 'Join us' button.

Join us

Then click on the 'Join online now' button to begin.

Join online now


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intentionally



Australian FOOD SUPER

Your Industry Fund

CONTACT US

Member Hotline:	1800 808 614 (toll free call from fixed lines within Australia)
By mail:	Australian Food Super Locked Bag 5390 Parramatta NSW 2124
By e-mail:	service@ausfoodsuper.com.au
By fax:	1300 855 378
From overseas:	+61 2 8571 5739 (you will be charged by your service provider for an overseas call).

Member Hotline 1800 808 614

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