

EISS Super

Product Disclosure Statement

1 October 2018

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About the Product Disclosure Statement (PDS)

This PDS for EISS Super, USI EIS0001AU, is issued by Energy Industries Superannuation Scheme Pty Limited ABN 72 077 947 285, RSE Licensee L0001373 and AFS Licence 441877 as Trustee for Energy Industries Superannuation Scheme Pool A ABN 22 277 243 559, RSE R1004861 - Pool B ABN 64 322 090 181, RSE R1004878 (the Scheme). Throughout this document the Trustee is referred to as 'EISS', 'EISS Super', 'the Trustee', 'we', 'us' or 'our'.

EISS Super is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 (SIS) and is not subject to a direction under s63 of the SIS Act.

This PDS is a summary of significant information about EISS Super and includes a number of references to important additional information (each of which form part of this PDS). You can find the PDS and the important additional information at eisuper.com.au/pds or you can call us on 1300 369 901 to request a copy. You should consider all of this information before making a decision about investing in EISS Super. This PDS refers to a particular product and is designed to assist you in making an informed decision about investing in EISS Super.

The information contained in this PDS is current as at the date of issue, is of a general nature only and does not take into account your personal financial objectives, situation or needs. You should consider obtaining financial, taxation and/or legal advice which is tailored to your personal circumstances before making a decision.

EISS Super is an investment-type product subject to investment risk including loss of income and capital invested. We do not guarantee the performance of EISS Super.


The offer in this PDS is only available to persons receiving this PDS in Australia (electronically or otherwise). Please note we are not required to accept an application.


Information contained in the PDS and the important additional information may change from time to time.

Upon joining EISS Super, any changes that are not materially adverse will be communicated to you via our regular member communications or eisuper.com.au.

You can also request a copy of any updated information at any time which will be provided to you free of charge by contacting us.

We're here to help

 1300 369 901
between 8am and 8pm
(AEST) Monday to Friday

 EISS Super
GPO Box 7039
Sydney NSW 2001

 eisuper.com.au



1. About EISS Super

Established in 1997, with origins dating back to 1919, we are committed to working hard for our members so they can enjoy the retirement lifestyle they deserve.

Historically, EISS Super was exclusively available to the energy industry in NSW. Then in 2013, we opened our fund to everyone so they could join a multi-award winning industry super fund, run only to benefit members. We are responsible for managing over \$5.5 billion for more than 22,000 members.¹

EISS Super provides super for individuals and for employer sponsored members who join through their employer. EISS Super is MySuper Authorised and can accept Superannuation Guarantee (SG) contributions from employers.

Please note, the product dashboard for EISS Super's MySuper Conservative Balanced option is available at eisuper.com.au/mysuper-product-dashboard. You can find important information required to be disclosed under super law, including our Trust Deed and remuneration for executive officers and directors at eisuper.com.au/governance-and-disclosures.

¹ As at 30 June 2018.

2. How super works

Super is a tax-effective way to save for your retirement which is, in part, compulsory. If you're an employee, your employer will pay Superannuation Guarantee (SG) contributions on your behalf (currently 9.5% of your salary with proposed incremental increases up to 12% by 1 July 2025).

In most cases, you can choose the super fund into which your employer will pay your SG contributions and in some cases your super fund may be selected according to the terms of your employment. If you do not make a choice your employer must pay your SG contributions into an approved MySuper product, such as EISS Super MySuper Conservative Balanced.

As super is designed for you to save for your retirement, there are restrictions on contributions to and withdrawals from super. Your account balance will generally be accessible once you have reached your preservation age and retire.

There are different types of contributions you can make to your super account such as employer contributions, personal contributions and spouse contributions.

The Government provides a number of incentives and tax concessions to make super a tax-effective way to save for your retirement. However there are limits on the maximum amount you can contribute at a concessional (reduced tax) rate. For more information, please refer to 'How super is taxed' section on page 5.

For more information on how super works, we recommend you visit moneysmart.gov.au.

Changes to EISS Super

We may vary the terms and conditions under which EISS Super is offered in this PDS. We will of course give you notice of any changes as required by law.



You should read the important information about EISS Super and the benefits of investing before making a decision. Go to the 'How Super Works' document which is available at eisuper.com.au/pds or by contacting us on 1300 369 901.

3. Benefits of investing with EISS Super

We are committed to helping you save for your retirement and are run only to benefit members. This means that the fees and costs charged are based on the actual costs of operating EISS Super.

The benefits EISS Super offers you are:

- low fees;
- a choice of five (5) expertly managed investment options;
- automatic Death and Total and Permanent Disablement (TPD) insurance cover and the option to apply for Salary Continuance Insurance and additional voluntary Death Only and Death and TPD Cover (if eligible);
- online account access 24/7;
- service and support - access to dedicated Customer Relationship Managers, call centre, regular member communications and education seminars;
- access to professional financial advice; and
- a member benefits program which includes travel, accommodation and lifestyle deals.

4. Risks of super

All investments carry risk. The level of risk suitable for you will vary depending on a range of factors including your age, investment timeframe, risk tolerance and where your savings outside of super are invested.

Investment risk

Investment risk is the risk that the value of your investment and the level of returns that you receive will vary. It is also important to understand that past performance is not an indicator of future performance. Returns are not guaranteed and you may lose some of your money as a result of your investment.

Different investment options carry different levels of risk, depending on the assets that make up each investment option. For example, cash is considered to be a low risk asset class whilst equities are considered to be a high risk asset class.

In general, investments which potentially earn higher long term returns e.g. equities and property also carry higher short term risk. Not only may the rate of return of the investment vary but also the value of the investment can rise and fall more sharply than other investments. Typically, investments that potentially earn a lower return over the long term e.g. cash, fixed interest and bonds, are less likely to fluctuate in the short term.

Other risks

There are other significant risks that need to be considered when investing in super, including:

- super laws and policies may change in the future and this may affect your benefit, investment strategy or your ability to access your benefit; and
- your future super savings (including contributions and returns) may not be enough to provide an adequate income for your retirement.

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You should read the important information about the risks associated with super before making a decision. Go to the 'Risks of Super' document, which is available at eisuper.com.au/pds or by contacting us on 1300 369 901.

5. How we invest your money

EISS Super offers you a selection of five (5) investment options with different levels of exposure to growth and defensive assets that are managed by professional investment managers. The investment options have been designed to offer you different potential rates of return, degrees of volatility and varying risk to suit your individual circumstances.

These investment options are:

- High Growth;
- Balanced;
- MySuper Conservative Balanced;
- Conservative; and
- Cash.

You can invest your super in any one or a combination of these options. If you do not make an investment election, your super will be invested into the default MySuper Conservative Balanced investment option.

Where we have received an incomplete application, monies are held in a trust account before the product is issued and will not earn interest. Any interest earned on these monies will be retained by EISS Super.

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You should consider the likely investment return, the risk and your investment timeframe when choosing a MySuper product or an investment option.

Investment details for the MySuper Conservative Balanced investment option

Investment return objective¹

This option aims to achieve a return of CPI + 2.5% p.a. over 5 years (after fees and taxes).

Description

This option invests a predominant proportion in growth assets such as Australian and international equities with the balance invested in defensive assets such as fixed income. This option is designed for members who expect to have their super invested for at least 5 years and who are willing to accept fluctuations in returns over the short to medium term.

Strategic Asset Allocation²

Growth assets	Target	Range
Australian equities	18.5%	(5 - 30%)
International equities	17.5%	(5 - 30%)
Infrastructure	4%	(0 - 20%)
Property	5%	(0 - 20%)
Growth alternatives	14%	(0 - 20%)
Private equity	0%	(0 - 10%)
Total	59%	(50 - 70%)

Defensive assets

Fixed income	20%	(5 - 35%)
Defensive alternatives	11%	(0 - 20%)
Cash	10%	(0 - 20%)
Total	41%	(30 - 50%)

Minimum timeframe

Medium to long term - at least 5 years.

Level of investment risk³



Medium risk. The estimated number of negative returns in a 20 year period is 2 - 3 years.

- 1 Please note, the MySuper Product Dashboard return target is over a 10 year period.
- 2 The Strategic Asset Allocation targets may change from time to time within the ranges shown above.
- 3 Please refer to 'Level of investment risk' section on page 3 of the 'How We Invest Your Money' document available at eisuper.com.au/pds.

You should read the important information about EISS investment options including information on each investment option, how to switch between investment options and other important information, before making a decision. Go to the 'How We Invest Your Money' document which is available at eisuper.com.au/pds or by contacting us on 1300 369 901.

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 financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investment Commission (ASIC) website (moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

The above Consumer Advisory Warning is government prescribed wording. Lower fees cannot be negotiated with EISS Super.

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

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

You should read all of the information about fees and other costs because it is important to understand their impact on your investment.

The fees and costs for the MySuper product offered by EISS Super are set out in the table in the next column.

Changes to Fees and Other Costs

If changes are made to the fees and other costs then updated fee information will be available at eisuper.com.au/ICR or by contacting us on 1300 369 901. Material changes will be notified in writing directly to members.

The information in the 'Fees and Costs - EISS Super MySuper Conservative Balanced' table can be used to compare costs between different superannuation products.

Fees and Costs - EISS Super MySuper Conservative Balanced

Type of fee	Amount	How and when paid ¹
Investment fee	Nil	N/a
Administration fee	Nil	N/a
Buy-sell spread	Nil	N/a
Switching fee	Nil	N/a
Exit fee	Nil	N/a
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil	N/a
Other fees and costs²		
Indirect Cost Ratio (ICR)	0.92% p.a.	This is deducted by EISS Super or the underlying investment manager from the assets of the investment option and reflected in the daily unit price. ³

1 The 'How and when paid' column in the table sets out how fees and costs are paid.

2 For information about other fees and costs, please refer to the 'Fees and Costs' document available at eisuper.com.au/pds.

3 The ICR is indicative only, based off the indirect costs incurred for the investment option for the previous Financial Year or where not available, an estimate based on the best available information.

Indirect Cost Ratio (ICR)

The Indirect Cost Ratio (ICR), for a MySuper product or an investment option offered by a superannuation entity, is the ratio of the total of the indirect costs for the MySuper product or investment option, to the total average net assets of the superannuation entity attributed to the MySuper product or investment option.

These costs are referred to as indirect costs because these are not deducted directly from your account, instead these costs indirectly reduce your investment value or return. The ICR is intended to facilitate comparisons of products across superannuation funds.

We rely on the information provided by the investment managers to calculate the ICR using actual amounts and, where the actual amount is not known and cannot reasonably be known we use estimates. We have made enquiries to obtain the most complete information available.

Alterations to fees and costs

Fees are determined and reviewed regularly by us. We may vary the fees without your consent but where required to, will provide you with at least 30 days' notice in advance of any increases to fees and costs.

The ICR is for the financial year ending 30 June 2018. The Trustee has estimated the ICR based on the information available to it at the time of issue of this PDS. The ICR may change for the financial year ending 30 June 2019. The extent of any changes is not reasonably quantifiable at present.

Example of annual fees and costs for the MySuper Conservative Balanced investment option

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

EXAMPLE - MySuper Conservative Balanced		BALANCE of \$50,000
Investment fees	Nil	For every \$50,000 you have in MySuper Conservative Balanced you will be charged \$0 each year.
PLUS Administration fees	Nil	And, you will be charged \$0 in administration fees regardless of your account balance.
PLUS Indirect costs for MySuper Conservative Balanced	0.92%	And, indirect costs of \$460 ¹ each year will be deducted from your investment.
EQUALS Cost of product	If your balance was \$50,000, then for that year you will be charged fees of \$460 ¹ for the MySuper product.	

¹ Additional fees may apply.

Additional explanation of fees and costs

Other fees and costs may apply. Additional information about all fees and costs including the definition of each fee is set out in the 'Fees and Costs' document available at eisuper.com.au/pds.

Advice fee

If your investment is made through a licensed financial planner, depending on your circumstances and the type of advice provided, your financial planner may charge you a percentage or a flat dollar fee for their advice. On your instruction, this fee can be deducted from your account.

Importantly, not all advice will incur the Advice fee and in many cases we will be able to provide you with financial advice at no additional cost, depending on the type and scope of advice provided.

WARNING: Advice fees are set by negotiation between you and your financial planner. When you are issued with a Statement of Advice from a financial planner, it will include details of the fees. Any Advice fees paid to your financial planner are in addition to any indirect costs.

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You should read the important information about fees and costs in relation to investment options before making a decision. Go to the 'Fees and Costs' document which is available at eisuper.com.au/pds or by contacting us on 1300 369 901.

7. How super is taxed

Tax rules that apply to super can be complicated. The following information is a brief overview of the tax treatment of super, this is a guide only and represents our understanding of taxation law as at the date of this PDS.

You should seek professional taxation advice which is specific to your circumstances to understand the impact of tax on your super.

Tax on contributions

The tax paid on contributions depends on the amount, type of contribution and your income. Tax is deducted after the contribution is received. There are limits on how much you can contribute and if you exceed these limits you may have to pay extra tax.

Tax on contributions

Contribution type	Tax payable
Concessional (before tax) contributions: e.g. Super Guarantee (SG) Award and Salary Sacrifice contributions.	These contributions are taxed at 15% when allocated to your account. There is a concessional contribution cap of \$25,000 per financial year for all individuals regardless of age. ²
Non-concessional (after tax) contributions: e.g. personal and spouse contributions.	These contributions are not taxed when allocated to your account. There is a non-concessional contribution cap of \$100,000 per financial year. ²

² For further information relating to concessional and non-concessional contributions, refer to the 'How Super Works' document located at eisuper.com.au/pds.

Tax on investment earnings

Tax is generally levied on investment earnings at a maximum of 15%. However, the actual rate of tax may be reduced due to certain tax credits and rebates available to the Scheme.

Tax on lump sum withdrawals

If you are age 60 or over withdrawals are generally tax-free. If you are under age 60, tax on withdrawals will be deducted before you receive your payment. The amount of tax payable will depend on the tax components of your super, your age and whether you receive the benefit as a lump sum or pension. There is no tax payable on the tax free component.

Tax on lump sum withdrawals under age 60

Age	Taxable component	Maximum tax rate
Below preservation age ¹	Total amount	22% ²
Preservation age ¹ to 59	First \$205,000 ³	0%
	Balance over \$205,000 ³	17% ²

1 For information on preservation age, please refer to the 'How Super Works' document available at eisuper.com.au/pds.

2 This includes the Medicare levy (2%).

3 Indexed in line with Average Weekly Ordinary Time Earnings (AWOTE). Figure as at 2018/19.

You should provide your Tax File Number (TFN) when you open an account with us. It is not an offence to withhold your TFN but if you do not give us your TFN, your concessional (before tax) contributions and withdrawals will be taxed at the highest marginal rate plus the Medicare levy.

If you do not provide your TFN we will not be able to accept non-concessional (after tax) contributions from you.



You should read the important information about how tax is applied to super, including the rates of tax applying to full or partial withdrawals and further information on contribution caps before making a decision. Go to the 'How Super is Taxed' document which is available at eisuper.com.au/pds or by contacting us on 1300 369 901.

8. Insurance in your super

Default Cover

When you join EISS Super, default cover is automatically applied to your account and you will receive a package of insurance called Default Cover which includes four (4) units of Death and Total and Permanent Disablement (TPD) Cover (if eligible). This cover provides you with protection in the event of death, total and permanent disablement or terminal illness. You can cancel or amend your cover at any time.

Default Cover

Cover	Benefit
Death Cover	Provides a lump sum if you die or if you have a terminal illness with less than 12 months to live.
TPD Cover	Provides a lump sum if you become totally and permanently disabled.

The level of Default Cover you receive will be based on your age next birthday and the amount ranges from \$332,000 at age 40 to \$8,000 at age 70.

Commencement of Default Cover

If you are joining EISS Super as an 'employer sponsored' member through an EISS Super 'participating employer', your cover will commence on the first day of employment with the participating employer, if we receive an employer contribution for you within 120 days of commencement with your employer. If no employer contribution is received within 120 days, then your cover will commence on the date we receive your first employer contribution.

If you are joining EISS Super as a 'public offer' member i.e. not through a participating employer, your cover will commence on the date you have a sufficient account balance for payment of your first premium, provided that occurs within 60 days of the date you joined EISS Super. If your account does not have a sufficient balance to pay premiums within 60 days of the date you joined EISS Super, then Default Cover will not commence and any insurance you require will need to be applied for as Voluntary Insurance Cover.

Eligibility for Default Cover

To be eligible to receive Default Cover, you must be:

- a member or applying for membership of EISS Super;
- an Australian Resident; and
- between 15 and 70 years of age.

Cost of Default Cover

Default Cover is provided in units which have a specified benefit value and cost at each age. The cost of Default Cover is between \$5.44 per month to \$100.08 per month for four (4) units of cover.

Ability to increase your Default Cover without a health check

When you join EISS Super and if you are eligible for Default Cover, you have the ability to apply for an additional unit of insurance cover without the need to provide any health information. This offer is valid for up to 120 days after joining. To increase your Default Cover, please nominate this option on the EISS Super Application Form, or contact us.

WARNING: There are costs associated with insurance cover. All insurance fees are deducted directly from your account unless you decline the automatic Default Cover upon joining or cancel your Default Cover in the future.

There may be exclusions and/or restrictions which could apply to your insurance cover. More information is provided in the 'Insurance in Your Super' document which is available at eisuper.com.au/pds or by contacting us on 1300 369 901.

This document also provides information about eligibility, cancellation and costs of insurance cover. This information may affect your entitlement to insurance cover and should be read before deciding whether the insurance is appropriate for you.

Changing or cancelling your Default Cover

Default cover is automatically applied to your account when you join EISS Super, provided you are eligible. You can decrease or cancel your Default Cover at any time. To change your Default Cover, please nominate this option on the EISS Super Application Form. If you cancel your Default Cover within 90 days of joining EISS Super, any insurance fees paid will be refunded to your account. You can also cancel your Default Cover via your online account.

Transfer your existing insurance policies

You can apply to transfer insurance from another super fund or an individual insurance policy to EISS Super. The eligibility requirements are set out in the 'Insurance in Your Super' document available at eisuper.com.au/pds. To apply, please complete the 'Insurance Transfer' form available at eisuper.com.au/insurance or by contacting us.

Life Event Cover

Life Event Cover recognises the need for additional insurance cover as your circumstances change and provides a straightforward process for you to increase your insurance cover during a range of life events such as:

- the birth or adoption of a child;
- marriage or commencement of a de facto relationship;
- divorce or termination of a de facto relationship; and
- taking out or increasing a mortgage to purchase or renovate your primary residence by at least \$100,000.

To apply, please complete the 'Application for Increased Insurance - Life Event Cover' form which is available at eisuper.com.au/insurance or by contacting us.

Voluntary Insurance Cover

Members of EISS Super can apply for additional insurance cover, which is either in addition to or instead of the Default Cover automatically applied on joining. You have the ability to apply for:

- Lump sum Death Only Cover;
- Lump sum Death and TPD Cover; and
- Salary Continuance Insurance (SCI), which provides you with a regular income should you become temporarily disabled or incapacitated.

Voluntary Insurance Cover is provided as a fixed dollar amount, this means that regardless of your age, the amount you have selected as your fixed Voluntary Insurance Cover amount will continue until you decide to change the level of cover.

The cost of Voluntary Insurance Cover is dependent on your age, sex, occupation and health status. For Salary Continuance Insurance, the cost is also dependent on the waiting period and benefit period you have applied and are accepted for.

To apply, please complete the 'Member's Personal Statement' form available at eisuper.com.au/insurance or by contacting us.



You should read the important information about insurance before making a decision. Go to the 'Insurance in Your Super' document which is available at eisuper.com.au/pds or by contacting us on 1300 369 901.

9. How to open an account

There are a number of ways to join EISS Super:

- you can join online at eisuper.com.au/join;
- you can complete an 'EISS Super Application Form' available at eisuper.com.au/pds or by contacting us; or
- if you are an employee of an EISS Super employer, your employer will provide us with the information required to open your account.

Please send the completed form to:

EISS Super
GPO Box 7039
Sydney NSW 2001

Cooling-off period

As a new member of EISS Super, you are entitled to a 14-day cooling-off period commencing at the earlier of:

- the end of the fifth business day after you became a member; or
- when you receive confirmation of your investment.

Provided you have not exercised any rights as a member, such as making an investment election or changes to your insurance during the cooling-off period you can cancel your membership by notifying us in writing or by electronic means before the end of the cooling-off period.

If you cancel your membership during the cooling-off period, any amount payable will be adjusted to take into account any increase or decrease in the value of the investments purchased and any tax payable for the period of membership. Any preserved and restricted components of your account balance must be transferred to another complying superannuation fund nominated by you.

If you have joined through your employer the cooling-off period does not apply to you.

Complaints

We strive to provide a high standard of member service. If however, you are dissatisfied with the service you receive or a decision which affects you, you may lodge a complaint with us by writing to:

Complaints Resolution Officer

EISS Super
GPO Box 7039
Sydney NSW 2001

Alternatively, you may forward an email to complaints@eisuper.com.au or contact us.

If we do not resolve your complaint to your satisfaction, external dispute resolution is available to you. We will provide you with the details in our complaints process.

10. Other information

Member statements

Your annual member statement will show important information about your account, investments and beneficiaries.

Annual Report

We provide members with an EISS Super Annual Report which provides information on the management and financial condition of the Scheme including the investment performance. The EISS Super Annual Report is available at eisuper.com.au/annual-reports or you can contact us to request a free copy.

Electronic disclosure

Where we have your email address, your default communication preference will be 'electronic' unless you specifically choose to opt out of receiving electronic disclosure via your online account.

Electronic communication means we will keep you informed about important aspects of your super by email e.g. annual member statements. If we don't have your email address we will send paper communications to your mailing address. Some standard member communications relating to the administration of your account may still be delivered by paper.

Protecting your privacy

We are required to comply with relevant privacy laws.

The personal information that we collect is used to process your application, administer your account(s), provide you with services and conduct research about how to improve our services and products.

If you do not give us your personal information or provide us with incomplete or inaccurate personal information, we may not be able to provide you benefits and services.

Unless required or authorised by law, we will only provide your personal information to authorised service providers who use the information to administer your account and provide services to you on our behalf such as our administrator, auditors, lawyers and insurance providers.

Your personal information will not be sent outside Australia except in instances where you are permanently relocating overseas to New Zealand and request that we transfer your superannuation benefits.

A limited number of transactions may also be processed outside Australia in certain circumstances on an exceptions basis.

Ordinarily, we do not send your personal information overseas.

For more information, please refer to our 'Privacy Policy' available at eisuper.com.au/privacy or by contacting us. Our Privacy Policy includes information about how you may access your personal information, correct any personal information that may be incorrect and how you may complain about a possible breach of privacy.

EISS Super

Application form

About this form

Use this form to apply to become a member of EISS Super.

We need you to fill out this form to let us know:

- Your details
- Which investment option/s you'd like your money invested in
- If you would like to cancel all or part of your Default Cover insurance
- Your Tax File Number (TFN)

After we have created your new EISS Super account you will receive your PIN in the mail, allowing you access to your secure online account via eisuper.com.au/login. Here, you can manage changes to your account and combine any other super accounts you may have.

We're here to help

If you need assistance completing this form, you can call us on 1300 369 901, Monday to Friday from 8am to 8pm (AEST).

Please complete all sections of this form as applicable, sign and return the completed form to:

EISS Super GPO Box 7039, Sydney, NSW 2001.

Want to join online?

To join EISS Super online go to eisuper.com.au/join.

Step 1. Your personal details

Mr / Mrs / Ms / Miss / Other

Gender Male Female

Given name(s)

Surname

Date of birth / /

Postal address

Suburb

State

Postcode

Telephone

Mobile

Email

See the 'Sign the form' section of this application form for details of how we use your email address and mobile phone number.

Step 2. Employment details

I am an employee I am self-employed I am not employed

If employed, please provide the company name of your employer.

Date joined your employer

 / /

Will this employer pay super into your new account?

 Yes No

Step 3. Choose your investment option/s

Take control of how your super is invested

You can choose one investment option or any combination of the range of options available. Please complete the table below to make your investment choice. Please also ensure the total adds to 100% otherwise the default investment option will apply.

If you don't make a selection you'll automatically be invested in the default investment option which is MySuper Conservative Balanced.

	Percentage to be invested						
High Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>	%
Balanced	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>	%
MySuper Conservative Balanced	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>	%
Conservative	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>	%
Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>	%
Total	1	0	0	.	0	0	%

Step 4. Choose your level of insurance cover

Default Cover

By joining EISS Super, you automatically receive a package of insurance called Default Cover which includes four (4) units of Death and Total and Permanent Disablement (TPD) Cover.* If you would like to increase, decrease or cancel your Default Cover, please tick one of the following options:

- I elect to apply for one (1) additional unit of Default Cover* (totalling five (5) units of cover).
- I elect to reduce my Default Cover to:
- three (3) units of Death and TPD;
 - two (2) units of Death and TPD; or
 - one (1) unit of Death and TPD.
- I elect to cancel my Default Cover.

Please note, if you elect to reduce or cancel your Default Cover and reapply at a later date, you will then be subject to completing a health and lifestyle questionnaire and assessed by the Insurer, TAL Life Limited, ABN 70 050 109 450 AFS Licence 237848 (TAL).

* Subject to meeting the eligibility criteria set out in the policy, a summary of which is in the EISS Super PDS and the Insurance in your Super guide, available at eisuper.com.au/pds.

Step 4. Choose your level of insurance cover (continued)

Voluntary Insurance Cover

You can also apply for additional insurance cover, including:

- lump sum Death Only benefit
- lump sum Death and TPD benefit; and
- Salary Continuance Insurance (SCI)

If you would like to apply, please complete the 'Members Personal Statement' available at eisuper.com.au/forms.

Transfer your existing insurance policies

If you are under age 60, you can apply to transfer insurance from another super fund or an individual insurance policy to EISS Super, by completing the 'Insurance Transfer' form available at eisuper.com.au/forms.

Step 5. Funding your new account

Please indicate the initial funding source(s) for your EISS Super account:

Personal contribution \$

To make a personal contribution, you must satisfy one of the following criteria:

- I am under age 65, or
- I am over the age of 65 and under the age of 75 and in the current financial year have worked in paid employment for at least 40 hours in a period of 30 consecutive days.

Do you want to claim a tax deduction?

Yes No

If yes, please attach a completed 'Notice of intent to claim or vary a deduction for personal super contributions' form which is available at eisuper.com.au or ato.gov.au.

Spouse contribution \$

Transfer from a complying super fund \$

Super Guarantee (SG) (Please arrange through your Payroll Department).

Salary sacrifice contribution (Please arrange through your Payroll Department).

To make personal or spouse contributions by cheque, you need to complete a 'Making a Personal or Spouse Contribution' form. Once you are a member you can make these contributions by BPAY by logging into your account at eisuper.com.au/login.

You can transfer from another super fund by calling us on **1300 369 901** or by logging into your account at eisuper.com.au/login once your membership has started.

Step 6. Nominate your beneficiaries

You have the option to make a binding beneficiary nomination to a dependant (which includes your spouse) and/or your Legal Personal Representative (LPR). A binding beneficiary nomination is the only means to ensure that your benefits are paid in accordance with your wishes.

Please tick this box if you wish to make a binding beneficiary nomination (you will need to complete the separate 'Binding Nomination' form).

Step 7. Provide your Tax File Number (TFN)

Don't pay more tax than you have to – let us know your TFN.

Your TFN is confidential and you don't have to give it to EISS Super. However, you may pay more tax than you have to if you don't supply it.

My TFN is:

Note: EISS Super is required by law to ask for your TFN. By providing your TFN, you're allowing EISS Super to use it to:

- find or identify your super when there's no other way;
- work out any tax payable;
- pass your TFN to the Australian Tax Office (ATO) when you receive your super payout or have unclaimed super money after reaching pension age;
- pass your TFN to any other super fund or account to which your super is transferred in the future, unless you tell EISS Super in writing not to do so;
- report details of contributions to the ATO for working out whether any tax is applicable if contributions for you exceed certain limits; and
- where required by law, pass your TFN to other Government agencies.

If you don't provide your TFN, now or later:

- you may pay more tax on contributions made by your employer and certain other contributions made by or for you. In some circumstances, you may be able to claim this back, however time limits and other rules may apply;
- the Trustee will only be able to accept contributions made for you by your employer. No other contributions, for example, after-tax contributions, can be accepted;
- you may pay more tax on your super benefit than you would otherwise (although you can claim this back when you lodge your tax return), and;
- it may be more difficult to find your super in the future if you change your address without notifying EISS Super or if you rollover any other super accounts you may have.

Note: The legal purposes for which EISS Super can use your TFN and the consequences for not quoting your TFN may change in the future.

Your privacy is important to us

We are required to comply with relevant privacy laws. The personal information that we collect is used to process your application, administer your account(s), provide you with services and conduct research about how to improve our services and products. Unless required or authorised by law, we will only provide your personal information to authorised service providers who use the information to administer the Fund and provide services on our behalf.

The EISS Super Privacy Policy is available to view at eisuper.com.au/privacy or you can obtain a copy by contacting us on 1300 369 901.

Step 8. Sign the form

I confirm and acknowledge that:

- I have received all information I require in order to exercise the choices I have made;
- I have read and understood the Product Disclosure Statement (PDS) and agree to be bound by it;
- I will be bound by the provisions of the trust deed and rules which govern the operation of EISS Super;
- I understand that the investment choice I have indicated will apply to my account balance and future contributions until further notice by me;
- I accept that the illustrations of risk and return shown in the PDS are based on assumptions which may or may not be borne out in practice;
- I understand that investment returns are not guaranteed and can be positive or negative;
- If I need assistance in relation to my application, I should seek advice from a licensed financial planner;
- If I provided my email address and/or mobile phone number in this Application form, the Trustee may, at its discretion, use that email address or mobile phone number (as amended and notified to the Trustee from time to time):
 - to send me information concerning my super, including any annual reports, member and exit statements, notices of material changes or occurrence of significant events and other member communications or publications; and
 - for marketing and research purposes, including sending me information about other financial products or services offered by the trustee or any of its related parties (unless I have requested you not to do so by contacting us).
- The Trustee may provide any member communications (including any annual reports, member and exit statements, notices of material changes or occurrence of significant events and other member publications) and/or marketing and research material that are permitted by law to me by:
 - sending it to me by email (which may include a link to a website from where it can be downloaded) where I have provided my email address including any email address provided by any other person on my behalf including my employer; and /or
 - SMS (where we have a mobile phone number provided by you); and/or
 - making it available to me on a website from where it can be downloaded.
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.
- I understand that, under Australian Taxation Office regulations, I must keep a copy of this form for five (5) years from the date completed.

Member Signature

X

Date

D D / M M / Y Y Y Y

Sign here

Please return your completed form to:

EISS Super
GPO Box 7039
Sydney NSW 2001