



# ESSSuper Beneficiary Account Product Disclosure Statement

For former emergency services employees

**Proudly serving our members**

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as Trustee of the Emergency Services Superannuation Scheme ABN 85 894 637 037 (Scheme)

**ESSSuper**   
Emergency Services & State Super

At ESSSuper, we work hard to provide super that works even harder for our members. So when it's time to stop working, you can focus on enjoying your retirement.

## What this Product Disclosure Statement (PDS) covers

1. About ESSSuper's Beneficiary Account
2. How super works
3. Benefits of investing with ESSSuper's Beneficiary Account
4. Risks of super
5. How we invest your money
6. Fees and costs
7. How super is taxed
8. How to open an account

## The purpose of this PDS

This PDS is a summary of significant information about ESSSuper's Beneficiary Account. It includes references (marked with ⓘ) to important information contained in a number of incorporated guides which are taken to form part of this PDS. You should consider the information in this PDS and the incorporated guides before making a decision about the Beneficiary Account. You can obtain documents from our website at [esssuper.com.au/pds](http://esssuper.com.au/pds) or by calling the Member Service Centre on 1300 650 161. The information provided in this PDS and incorporated guides is general information only and doesn't take into account your financial situation or needs. You should obtain financial advice tailored to your circumstances if you need more than general advice. The Board is not licensed to provide financial product advice.

This PDS is only available to persons receiving it in Australia (electronically or otherwise). The information in this document is current at the time of issue but may change. When a change isn't materially adverse, it'll be updated and published at [esssuper.com.au](http://esssuper.com.au). A free hard copy can also be obtained by contacting ESSSuper's Member Service Centre on 1300 650 161.

## Best value for money fund

SuperRatings awarded ESSSuper's Beneficiary Account a 'Platinum Super 2019' rating for the ninth consecutive year, ranking it among the top 15% of funds.

SuperRatings described the Beneficiary Account as a 'best value for money' super fund. Ratings and awards are only one factor to consider when deciding whether to invest.

See [www.superratings.com.au](http://www.superratings.com.au)



## 1. About ESSSuper's Beneficiary Account

### Who is the Beneficiary Account for?

The Beneficiary Account is available to ESSS Defined Benefit Fund members who've left emergency services employment and elect to transfer their optional 'untaxed' benefit to this product.

For ESSS Defined Benefit Fund members who elect to transfer their optional 'untaxed' benefit to the Beneficiary Account, you may be permitted to defer paying tax on the untaxed element of your benefit. You may also pay lower tax if you don't withdraw money until after your preservation age. See the *ESSS Defined Benefit Fund Product Disclosure Statement* on our website at [esssuper.com.au/pds](http://esssuper.com.au/pds)

### How the Beneficiary Account can work for you

The Beneficiary Account allows you to roll over a lump sum super benefit that can be invested in a choice of nine investment options. You can roll over additional super benefits into your Beneficiary Account at any time. Your account balance will increase through rollovers from other funds, Government co-contributions and positive investment returns. Deductions for tax, fees, withdrawals and negative investment returns will decrease your account balance.

We're one of Australia's biggest super funds with more than 132,000 members and over \$29 billion in assets as at 31 March 2019. We're proud to be the dedicated, not-for-profit super fund serving Victorian emergency services and state employees.

### ESSSuper for life

ESSSuper offers a range of product options to meet your changing needs during your working life and retirement. You can keep your money invested in the Beneficiary Account as long as you want. Or if you want to take advantage of flexible contribution and insurance options, the Accumulation Plan may be a better product. You may also want to consider one of our Income Stream products, which allow you to enjoy a regular income whether you're transitioning to retirement or fully retired. Conditions and eligibility criteria apply. For more information, visit our website at [esssuper.com.au/pds](http://esssuper.com.au/pds). If you're not satisfied with your chosen product, you can cancel within 14 days free of charge. Please refer to Cooling off period on page 8.

### Investing your super

The Beneficiary Account gives you a choice of nine investment options - Shares Only, High Growth, Ethically Minded, Basic Growth, Growth, Balanced, Conservative, Defensive and Cash. These vary in risk level and expected investment returns. Your money is invested based on your selection (or the default option if you don't make a selection). See Section 5 of this PDS for more information.

## Getting financial advice

If you need personal financial advice that is tailored to your individual circumstances, you should seek advice from a licensed financial adviser.

ESSSuper has an arrangement with Link Advice Pty Ltd (Australian Financial Services Licence (AFSL) No. 258145) (Link Advice) under which Link Advice and its authorised representatives may provide you with fee-for-service (commission free) financial product advice. This means you only pay for the time it takes to provide you with the advice or to complete a financial plan. Under this arrangement, Link Advice authorises certain qualified ESSSuper financial advisers to provide financial product advice to ESSSuper members. Although these financial advisers are employed by ESSSuper, the advice will be provided under Link Advice's AFSL and Link Advice is responsible for the financial services advice provided to you. ESSSuper pays Link Advice a fee for this service. However, neither the Board, ESSSuper nor the Victorian Government guarantee or endorse any advice given by Link Advice or its authorised representatives.

A qualified financial adviser can provide financial advice specific to your personal needs, goals and financial situation. They can also work with you to develop a tailored plan to help you reach your retirement goals.

For more information about our financial advice arrangements, please visit our website at [esssuper.com.au/advice](http://esssuper.com.au/advice) or call our Member Service Centre.

## 2. How super works

### Contributing to super

Super is in part compulsory. The Federal Government requires employers to make superannuation guarantee (SG) contributions (this is currently 9.5% of an employee's ordinary time earnings and will gradually increase to 12% in coming years) on behalf of their employees to a super account.

While the Beneficiary Account accepts rollovers from other super funds and transfers from other ESSSuper products, it doesn't accept contributions from you or your employer. If you're employed and want your employer to make SG contributions to ESSSuper, or you want to make your own contributions, you may want to consider ESSSuper's Accumulation Plan. Please refer to the *Accumulation Plan Product Disclosure Statement* available from our website at [esssuper.com.au/pds](http://esssuper.com.au/pds)

Depending on your income, you may be eligible for a Government co-contribution if you have made after-tax contributions to a complying superannuation fund. The Beneficiary Account is able to accept co-contributions.

To encourage you to boost your super and save for retirement, the Government provides a range of tax concessions. For more information refer to Section 7.

### Accessing your super

The Government has restrictions on withdrawals from super. You can only access your super in specified circumstances such as attaining age 65, Retirement after reaching minimum retirement age, Death, Total and Permanent Disablement, or when you meet another condition of release.

You can nominate one or more of your dependants or your legal personal representative to receive your benefit in the event of your death. This is a non-binding death benefit nomination.

For more information on how you can access your super, conditions of release, payment options and what happens if certain events occur (such as if you leave your employer, or if you die or become totally and permanently disabled) refer to the *Accessing your super guide (BA.4)*.

**i** You should read the important information about nominating beneficiaries and accessing your super in the *Beneficiary nominations guide (BA.3)* and *Accessing your super guide (BA.4)*, available on our website at [esssuper.com.au/pds](http://esssuper.com.au/pds), before making a decision. The material relating to beneficiary nomination and accessing your super may change between the time when you read this PDS and the day when you acquire the product.

## 3. Benefits of investing with ESSSuper's Beneficiary Account

### Why choose to invest with ESSSuper's Beneficiary Account?

Once you look at the features and benefits, it all starts to add up.

#### All-round performer

Strong long term investment performance\* across a choice of nine investment options

#### Super value

One of the most competitive fee structures on the market

#### One fund for life

Stay with ESSSuper for as long as you like

#### Free ongoing super education program

Free seminars and individual consultations with our Member Education Consultants are provided in metropolitan and regional areas

#### Individual financial planning

Access to financial planning services provided by a licensed AFSL holder

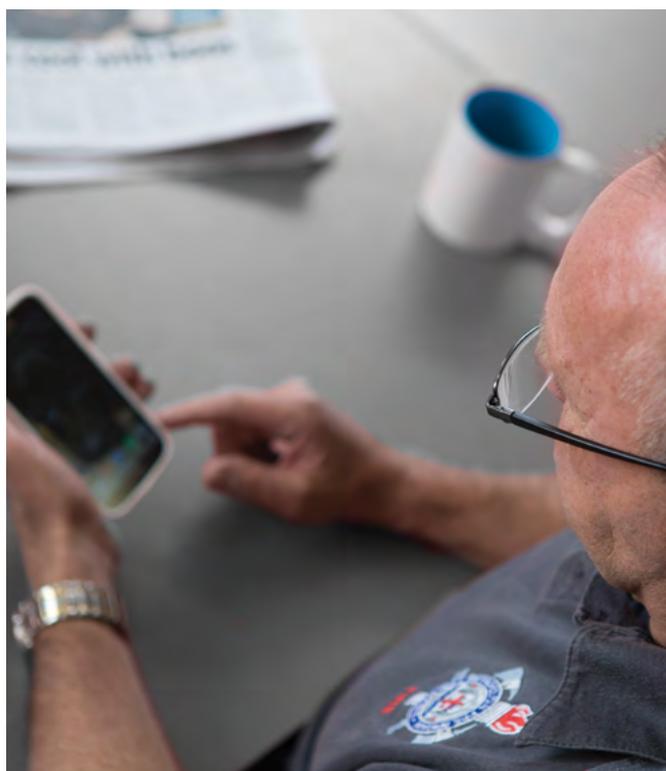
#### Fast access to your money

Most withdrawals are processed within one to two business days (subject to your request being valid). Clearance into your bank account is dependent on your financial institution

#### Simple, secure access

Secure 24 hour online access to your account

\* Past performance is not an indicator of future performance.



## 4. Risks of super

Not everyone shares the same attitude to risk. Depending on your life stage, your preference may range from conservative to aggressive.

### When considering any super investment, it's important to understand that:

- all investments (including super) carry risk
- different investment options may carry different levels of risk depending on the assets that make up the option
- assets which generally produce the highest long term returns (e.g. shares) may also carry the highest short term risk
- the value of your investments and returns will vary and future returns may differ from past returns
- returns aren't guaranteed, you may lose some money
- interest rate changes impact investment returns (particularly fixed interest and cash assets)
- laws affecting your super may change
- changes in economic, technological, political or legal conditions and investor or consumer sentiment can affect investment values
- your future super savings (including contributions and returns) may not be enough for your retirement
- if a company or asset fails (e.g. through fraud or bankruptcy), the value of an investment in that company or asset can also fall sharply
- when a fund invests in other countries (as ESSSuper does), foreign currency changes relative to the Australian dollar may increase or decrease investment values
- the fund itself is also exposed to operational risks such as major system errors or fraud.

### Specific risks in the Beneficiary Account

ESSSuper also invests in derivatives and unlisted assets which carry their own particular risks, such as market risk or credit risk and general risks associated with changing economic conditions. These are detailed in the *Investment guide (BA.1)*.

**!** You should read the important information about investment risks in the *Investment guide (BA.1)* available on our website at [esssuper.com.au/pds](http://esssuper.com.au/pds), before making a decision. The material relating to investment risks may change between the time when you read this PDS and the day when you acquire the product.

Your risk level will vary depending on a range of factors including your age, investment timeframe, risk tolerance and other investments.

## 5. How we invest your money

To suit your financial goals and attitude to risk, the Beneficiary Account offers a variety of investment options. There are seven Standard Options - Shares Only, High Growth, Growth, Balanced, Conservative, Defensive and Cash; and two Alternative Options - Basic Growth and Ethically Minded.

Each option has its own mix of asset classes, performance objectives and risk profiles.

Choose one option or a combination. If you don't choose an investment option, your money will be automatically invested in the current default option. The current default option is Growth. To see how our investment options have performed, please visit our website at [esssuper.com.au/performance](http://esssuper.com.au/performance)

## Summary of the Growth option

The table below provides a summary of the Growth investment option.



Strategic asset allocations as at 1 July 2019 (asset allocation ranges are shown in brackets)		
Australian shares	16.0%	(5 – 30%)
International shares	23.5%	(10 – 40%)
Private Equity	0.0%	(0 – 10%)
Property	10.0%	(5 – 15%)
Infrastructure	8.5%	(0 – 15%)
Alternative strategies	8.0%	(0 – 15%)
Multi-asset strategies	12.5%	(0 – 25%)
Credit	10.0%	(0 – 20%)
Sovereign Bonds	7.5%	(0 – 20%)
Cash	4.0%	(0 – 15%)

**Suitability** This option may be suitable if you are most interested in long term capital growth and can accept short term volatility of capital.

**Objective\*** To provide a return of 3.5% p.a. after fees and taxes above the rate of inflation over a 10 year period.

**Minimum suggested investment timeframe** 10 years

**Risk band#** 5 – MEDIUM to HIGH

**Estimated number of negative annual returns#** 3 to less than 4 over any 20 year period

\* The investment objectives are not a promise or guarantee of any particular benefit. They represent a benchmark against which the Board monitors the performance of the investments of the Fund.

# The standard risk measure is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period. The standard risk measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option(s).

**!** You should read the important information about our investment options contained in the *Investment guide (BA.1)* available on our website at [esssuper.com.au/pds](http://esssuper.com.au/pds), before making a decision. The material relating to investment options may change between the time when you read this PDS and the day when you acquire the product.

To see how our investment options have performed, please visit our website at [esssuper.com.au/performance](http://esssuper.com.au/performance)

## How to make an investment choice

You can make an investment choice when you join the Beneficiary Account by completing the *Beneficiary Account application form*. You can change your investment choice for your existing account balance once a month. Changes must be received by 5pm (AEST/AEDT) on the 20th day of the month for the change to take effect on the 1st day of the next month. Where the 20th day of the month is not a business day, changes must be received by close of business on the last business day prior to the 20th. To make a change, log into your Members Online account at [esssuper.com.au/login](https://esssuper.com.au/login) or complete an *Investment Options Change form*, available on our website at [esssuper.com.au/forms](https://esssuper.com.au/forms)

## Responsible Investing

ESSSuper seeks to invest in a responsible manner and considers certain investment risks associated with environmental, social and governance (ESG) issues that have the potential to erode the long term returns that ESSSuper can obtain for members. Some of the issues that ESSSuper will consider as part of its responsible investing framework include understanding the impact of climate change and pollution, labour standards adopted by companies as well as broader company governance considerations such as board composition and executive remuneration.

ESSSuper does not currently screen out investments on the basis of ESG considerations other than that which is stipulated under the *ESSSuper Responsible Investment Policy* available on our website at [esssuper.com.au/responsibleinvestment](https://esssuper.com.au/responsibleinvestment). This may change in the future.

The way in which ESSSuper manages ESG issues includes:

- being a signatory to the United Nations backed Principles for Responsible Investment, and
- proxy voting at Annual (or Extraordinary) General Meetings of all companies where ESSSuper has a direct holding through investment mandates.

The Principles for Responsible Investment provide the framework for ESSSuper to consider ESG issues, including actively engaging with investment managers on the integration of ESG issues into their investment process.

The Board takes an active stance on corporate governance by voting on all resolutions for listed public companies it is directly invested in with the objective of aligning company boards and management with shareholders.

ESSSuper also engages with investment managers to ensure that ESG considerations are explicitly considered by each investment manager, either by being a signatory to the Principles of Responsible Investment or having the financial risks of ESG issues considered in their investment approach and modelling.

More information on ESSSuper's approach is contained in the *ESSSuper Responsible Investment Policy*, available from our website at [esssuper.com.au/responsibleinvestment](https://esssuper.com.au/responsibleinvestment)

## Prudential Superannuation Standard

Section 6B of the *Emergency Services Superannuation Act 1986* (ESS Act) requires the Board to comply with the Prudential Superannuation Standard (PSS) made by order of the Governor-in-Council. The PSS applies reporting and compliance requirements similar to APRA regulated superannuation funds to ESSSuper. This includes an annual attestation that appropriate risk management arrangements are in place.

## Changes to investment options

ESSSuper may add, close or change investment options at any time. We'll notify you of any significant changes.

**?** What type of investor are you? Try our *Investment Risk Profiler* at [esssuper.com.au/calculators](https://esssuper.com.au/calculators) to see what type of investor you are.

**!** You should read the important information about our investment options, including information about all of the options available, how to make an investment choice, how to change options and the extent to which we take labour standards, environmental, social and governance considerations into account when we invest, in the *Investment guide (BA.1)* available on our website at [esssuper.com.au/pds](https://esssuper.com.au/pds), before making a decision. The material relating to investment options may change between the time when you read this PDS and the day when you acquire the product.

**!** **WARNING:** When choosing an investment option, consider the likely risk and return against your investment timeframe.



## 6. Fees and costs

### Consumer Advisory Warning

#### 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 the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website, [www.moneysmart.gov.au](http://www.moneysmart.gov.au), has a superannuation calculator to help you check out different fee options.

To help compare different superannuation products, superannuation trustees are required by law to include the Consumer Advisory Warning in a PDS. However, ESSSuper does not negotiate fees.

Fees and costs can be paid directly from your account or deducted from investment returns. You can use the fees and costs information below to compare costs with other super products. The fees are shown inclusive of Goods and Services Tax (where applicable).

#### Fees and costs for the Growth option

Type of fee	Amount	How and when paid
Investment fee <sup>1,2</sup>	0.59% p.a.	Deducted from the investment returns before the crediting rate is applied to your account. It is not deducted directly from your account.
Administration fee <sup>2,3</sup>	0.35% p.a. of your account balance (subject to a maximum of \$2,000 p.a. at 1 July 2019. This maximum is indexed annually by the greater of CPI or 3% then rounded to the nearest \$10.)	Calculated on your average monthly balance and is deducted annually from your account at the end of each financial year and pro-rated upon closure of your account or as required.
Buy-sell spread	Nil	Not applicable.
Switching fee	Nil	Not applicable.
Exit fee	Nil	Not applicable.
Advice fees <sup>4</sup>	Nil	Not applicable.
Other fees and costs <sup>5</sup>		

Indirect cost ratio (ICR)<sup>1</sup> 0.28% p.a.

Indirect costs are deducted on the last day of the month from earning rates. These costs are not deducted from your account; rather, they reduce the value of the assets of each investment option before the crediting rate is applied to your account.

- The investment fee and ICR are indicative only and are based on the investment fee and ICR for the Growth investment option for the year ended 30 June 2019 and may differ from future fees and costs. The investment fee also includes performance-based fees. For more information, see *Fees and costs guide (BA.5)* available on our website at [esssuper.com.au/pds](http://esssuper.com.au/pds)
- If you have an account balance under \$6,000 on the last day of a financial year or upon closure of your account, the total fees (administration and investment) will be capped at a maximum of 3% of your account balance.
- The Fund claims a tax deduction for the administration costs each year. The amount of the deduction is paid into the Fund's reserves.
- Additional fees may apply if you consult a financial adviser. The Financial Services Guide and Statement of Advice from the financial adviser will set out these fees.
- Other service and activity fees may apply. For more information see 'Additional fees and costs' in *Fees and costs guide (BA.5)* available from our website at [esssuper.com.au/pds](http://esssuper.com.au/pds)

#### Example of annual fees and costs for the Growth (default) investment option

This table gives an example of how fees and costs in the Growth option can affect your superannuation investment over a 1 year period. Use this table to compare ESSSuper's product with other superannuation products.

Example: the Growth investment option		Balance of \$50,000
Investment fees	0.59% p.a.	For every \$50,000 you have in the Growth investment option you will be charged \$295 each year.
<b>PLUS</b> Administration fee	0.35% p.a. <sup>1</sup>	<b>And</b> , for every \$50,000 you have in the fund you will be charged \$175 each year.
<b>PLUS</b> Indirect cost ratio	0.28% p.a.	<b>And</b> , indirect costs of \$140 each year will be deducted from your investment.
<b>EQUALS</b> Cost of product <sup>2</sup>		If <b>your balance</b> was \$50,000 then for that year you will be charged fees of \$610 for the Growth investment option.

<sup>1</sup> Administration fees deducted from your account.

<sup>2</sup> Additional fees may apply.

**Note.** This example is illustrative only and is based on the factors stated and assumes a balance for \$50,000 for the year. The example should not be taken to contain or provide an estimate of the earnings you will receive.

## Things to know

ESSSuper can change fees from time to time. We'll give you at least 30 days notice of any fee increase.

Fees may vary from year to year depending on the experience of ESSSuper and the underlying investments.

**⚠ WARNING:** Additional fees may apply if you consult a financial adviser. The *Financial Services Guide and Statement of Advice* from the financial adviser will set out these fees. For more information, see 'Additional fees and costs' in the *Fees and costs guide (BA.5)* available on our website at [esssuper.com.au/pds](http://esssuper.com.au/pds)

**!** You should read the important information about fees and costs, including the investment fees that apply for each investment option and additional services fees and costs and the definitions applicable to this section, in the *Fees and costs guide (BA.5)* available from our website at [esssuper.com.au/pds](http://esssuper.com.au/pds), before making a decision. The material relating to fees and costs may change between the time when you read this PDS and the day when you acquire the product. You can also use the superannuation calculator at [www.moneySMART.gov.au](http://www.moneySMART.gov.au) to calculate the effect of fees and costs on account balances.

## 7. How super is taxed

### 1. Tax on transfers and rollovers into the Beneficiary Account

While most transfers and rollovers into the Beneficiary Account are not taxed, transfers from some Government funds may be.

Benefits transferred from the ESSS Defined Benefit Fund which contain an untaxed element aren't taxed on entry to the Beneficiary Account. Higher tax rates apply on the untaxed element on withdrawal (see the following table) which equates to contributions tax.

### 2. Tax on investment earnings

Investment earnings are generally taxed at 15%, however, the rate may be less due to tax credits or other rebates. Tax is deducted from investment earnings before net earning rates are declared and credited to or debited from your account.

### 3. Tax on cash withdrawals

When you make a cash withdrawal, tax may be withheld from your payment. The tax that applies depends on the components of your benefit. Your benefit may include a tax-free component and a taxable component. The taxable component may include a taxed element and an untaxed element. If you have provided your Tax File Number (TFN), any tax-free component of your withdrawal isn't taxed. The tax that applies to the taxable component is outlined in the table below.

The tax rates that apply to withdrawals if you've given ESSSuper your TFN are shown in the following table for 2019/20 financial year. If your marginal tax rate is lower, you will be eligible to claim a tax refund when you lodge your tax return.

Your age	Tax component of withdrawal	Tax withheld (including Medicare levy of 2%)
Below preservation age	Taxable (taxed)	• 22% on whole amount
	Taxable (untaxed)	• 32% on the amount up to \$1,515,000 <sup>2</sup> • 47% on the amount above \$1,515,000 <sup>2</sup>
Preservation age to age 60	Taxable (taxed)	• Nil on amounts up to \$210,000 <sup>1</sup> • 17% on the amount above \$210,000 <sup>1</sup>
	Taxable (untaxed)	• 17% on the amount up to \$210,000 <sup>1</sup> • 32% on the amount above \$210,000 <sup>1</sup> up to \$1,515,000 <sup>2</sup> • 47% on the amount above \$1,515,000 <sup>2</sup>
Age 60 or above	Taxable (taxed)	• Nil
	Taxable (untaxed)	• 17% on the amount up to \$1,515,000 <sup>2</sup> • 47% on the amount above \$1,515,000 <sup>2</sup>

<sup>1</sup> The 'low rate cap' is \$210,000 for 2019/20 financial year and indexed to Average Weekly Ordinary Time Earnings in \$5,000 increments (rounded down).

<sup>2</sup> The 'untaxed plan cap' is \$1,515,000 for 2019/20 financial year and indexed to AWOTE in increments of \$5,000 (rounded down).

**⚠ WARNING:** You should provide your TFN when you join the Beneficiary Account. ESSSuper is authorised by tax laws, the *Superannuation Industry (Supervision) Act 1993* and the *Privacy and Data Protection Act 2014*, to request members' Tax File Numbers (TFNs) when joining the ESSSuper Beneficiary Account. If you provide your TFN, ESSSuper will use it for lawful purposes only. If you don't, higher tax may apply to withdrawals and other taxes may be higher. Refer to the *How Super is taxed guide (BA.2)* available on our website at [esssuper.com.au/pds](http://esssuper.com.au/pds)

### 4. Tax on transfers to other super funds

Transfers to other super funds or to other ESSSuper products are only subject to lump sum tax if you transfer a benefit with an untaxed taxable component. The receiving fund will tax the untaxed taxable component at 15% on entry to the other fund (this tax also applies to transfers to ESSSuper's Accumulation Plan or Income Streams). Any amount of the untaxed taxable component greater than \$1,515,000\* is taxed at a total of 47% (including Medicare levy of 2%).

\* This threshold applies for transfers between 1 July 2019 and 30 June 2020 and may change for future years.

**!** You should read the important information about tax in the *How super is taxed guide (BA.2)* available from our website at [esssuper.com.au/pds](http://esssuper.com.au/pds), before making a decision. The material relating to tax may change between the time when you read this PDS and the day when you acquire the product.

## 8. How to open an account

To join ESSSuper's Beneficiary Account, complete the *Beneficiary Account application form* accompanying this PDS, or download it from our website at [esssuper.com.au/pds](http://esssuper.com.au/pds), and post it back to the address stated on the form.

If you do not make an investment choice, your benefit will be automatically invested in the current default investment option. The current default investment option is the Growth investment option.

We'll notify you when your account is established. You can change your investment choice or nominate beneficiaries at any time. Investment changes are made once a month.

### Cooling-off period

You can cancel your membership by writing to us within 14 days of the date we write to you confirming your membership. We'll transfer any money (adjusted for investment earnings, fees and taxes where applicable) to a complying superannuation fund account in your name, or directly to you if you meet a condition of release.

### Keeping you informed

#### Manage your account online

The secure Members Online section of our website is a great way to manage your super with us. You can check your account balance, view your transaction history, change your investment mix and even receive electronic statements.

#### Electronic statements

To help you stay informed about your super, we will make available online the following:

- your Annual Benefit Statement
- an Investment Update
- an Annual Report.

We will also make available in Members Online other communications such as confirmation of your transactions and other changes that are required by law to be notified to members.

When a communication is made available for you to access on Members Online, we will send you an email notification. ESSSuper may also write to you from time to time with important information about your account.

Alternatively, if you would prefer paper copies of your statements, you can opt-out of receiving electronic statements by notifying us at any time (this will also apply to all your accounts you have with ESSSuper).

You can also request copies of the *Emergency Services Superannuation Act 1986*, ESSSuper's *Privacy Policy*, *Privacy Collection Statement*, Fund Accounts and Auditor's Reports. If you would like access to any of these documents, please visit our website at [esssuper.com.au](http://esssuper.com.au) or call our Member Service Centre.

### If you have a complaint

If you have a complaint relating to ESSSuper or the Beneficiary Account, contact:

**Address** Complaints Officer  
ESSSuper, GPO Box 1974, Melbourne VIC 3001

**Phone** 1300 650 161 (for emergency services members)

**Email** [info@esssuper.com.au](mailto:info@esssuper.com.au)

If your complaint relates to a Board decision about a Beneficiary Account entitlement, you may be able to lodge a complaint with the Victorian Civil and Administration Tribunal if the subject matter of the complaint falls within its jurisdiction.

For information on the complaints process, please visit our website at [esssuper.com.au](http://esssuper.com.au) or call our Member Service Centre.

ESSSuper does not come under the jurisdiction of the Australian Financial Complaints Authority.

! You should read the important information about account and complaints handling in the *Accessing your super guide (BA.4)* available from our website at [esssuper.com.au/pds](http://esssuper.com.au/pds), before making a decision.

The material relating to account and complaints handling may change between the time when you read this PDS and the day when you acquire the product.

### We respect your privacy

ESSSuper treats the privacy and confidentiality of our members' personal information seriously, and complies with the guidelines in the *Privacy and Data Protection Act 2014*. ESSSuper collects and uses personal information to manage your account, administer the Beneficiary Account and comply with the Board's obligations under relevant laws. We may also use this information to inform you about other products and services that we have that may interest you. Copies of our *Privacy Policy* and *Privacy Collection Statement* are available from our website at [esssuper.com.au](http://esssuper.com.au)

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