

# PRODUCT DISCLOSURE STATEMENT

## Content

- 1 About mobiSuper
- 2 How super works
- 3 Benefits of investing with mobiSuper
- 4 Risks of super
- 5 How we invest your money
- 6 Fees and costs
- 7 How super is taxed
- 8 Insurance in your super
- 9 How to open an account
- 10 Additional information

The information in this document forms part of the **mobiSuper** Product Disclosure Statements (PDS) and will remain in force unless withdrawn by the Issuer.

**This PDS (Part 1) is a summary of significant information about investing in mobiSuper and contains a number of references to important information contained in the following guides (each of which form part of this PDS):**

- Part 2 - mobiSuper - Reference Guide; and
- Part 3 - mobiSuper - Insurance Guide.

**You should consider that information before making a decision about mobiSuper.**

**The information provided in this PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances before making a decision.**

This PDS (and the guides that are part of it) are current as at 19 February 2021 and may change. Updated information that is not materially adverse is available free of charge at [www.mobisuper.com.au](http://www.mobisuper.com.au) or by calling **1300 222 622**.

This superannuation product is issued by Diversa Trustees Limited (**Diversa**) ABN 49 006 421 638 AFSL 235153 RSE Licensee RSEL000635 as Trustee of the Tidswell Master Superannuation Plan ABN 34 300 938 877.

The Promoter of **mobiSuper** is mobiSuper Pty Ltd ABN 64 613 581 981, Authorised representative (No. 001246226) of Zib Financial Pty Ltd ABN 80 609 197 971 AFSL 482464.

If you invest in **mobiSuper**, you can access a copy of the PDS and any matter in writing that is applied, adopted or incorporated by the PDS from our website at [www.mobisuper.com.au](http://www.mobisuper.com.au) Alternatively, you can request a copy of this information free of charge by contacting Member Services on **1300 222 622**.

# 1 About mobiSuper

**mobiSuper** is a superannuation product with a wide range of investment options. The superannuation product is designed to help you accumulate and grow your super savings tax-effectively as you progress through your working life towards retirement.

You may become a member of the **mobiSuper**, while your super is in 'accumulation' phase.

To become a member of **mobiSuper** you must choose one or more investment options for your super. We will then open your **mobiSuper** account.

**mobiSuper** is issued by Diversa, an approved Trustee regulated by the Australian Prudential Regulation Authority (**APRA**).

**mobiSuper** is administered in accordance with the trust deed and rules (Division VIII) of the Tidswell Master Superannuation Plan.

You can find the Trustee and executive remuneration disclosure for **mobiSuper** and any other document that must be disclosed under superannuation law on our website at

[www.mobisuper.com.au](http://www.mobisuper.com.au)

Further information can be found at the Trustee website

[www.diversa.com.au/trustee/governance](http://www.diversa.com.au/trustee/governance)

## 2 How super works

Super is a long-term investment and tax-effective means of saving for your retirement which is, in part, compulsory.

There are different ways that you and your employer can contribute to your super. While you are working, your employer is, in most cases, required to make contributions to your super, known as Super Guarantee (**SG**). Subject to the terms of your employment, you generally have the right to choose which super fund you would like your employer to make its compulsory SG contributions to, including **mobiSuper**. There are many different types of contributions that can be made to your super, including salary sacrifice contributions, personal contributions, spouse contributions, Government co-contributions, etc.

The Government provides incentives (including tax savings) to encourage you to save for your retirement through super. However, there are limits on the contributions that you can make to your super.

In some situations, you may need to pay additional tax on contributions that exceed these limits (see Part 7 of this PDS 'How Super is taxed').

There are also restrictions around when you can access your super. Generally, you can only access your super savings once you reach age 65, after you reach your preservation age and retire (with some exceptions), or in certain other circumstances.

You can access your super savings as a lump sum.

You should read the important information about 'How super works' before making a decision. Go to the section 'How super works' in the Reference Guide available on our web site, [www.mobisuper.com.au](http://www.mobisuper.com.au)

The material relating to:

- different types of contributions available;
- the limitations on contributions to super; 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 mobiSuper

As a superannuation member you can tailor an investment solution to help you achieve your retirement goals. **mobiSuper** offers you:

- investment choice and flexibility through an extensive range of carefully selected investment options;
- consolidated reporting on all your investments;
- cost-effective insurance cover for Death Only, Death and Total and Permanent Disablement (**TPD**) and/or Income Protection; and
- rollover assistance with transferring your other super funds to **mobiSuper**.

### Keeping you informed

**mobiSuper** provides you with:

- a detailed Annual Member Statement;
- a trustee's annual report
- 24-hour account access on our website, [www.mobisuper.com.au](http://www.mobisuper.com.au)

### Help when you need it

When you call our Member Services officers on 1300 222 622, your call will be answered by a 'real' person who is ready to help answer any questions about your account. You can also email questions to [hello@mobisuper.com.au](mailto:hello@mobisuper.com.au)

### Receiving your super

When you are eligible to access it, the amount of your super lump sum is your **mobiSuper** account balance. If you have insurance cover, you will receive your insured amount if you are assessed as Totally and Permanently Disabled (**TPD**) or you die (including Terminal Illness) and the insurer pays your insured amount to the Trustee.

You may be eligible to receive an insured monthly benefit if you temporarily suffer Total Disability or Partial Disability (if you have income protection insurance cover).

The definitions of **TPD**, Terminal Illness Total Disability and Partial Disability (if you have income protection insurance cover). The definitions of **TPD**, Terminal Illness Total Disability and Partial Disability are in the Insurance Guide.

You should read the important information about 'Benefits of investing with **mobiSuper**' before making a decision. Go to the section 'Benefits of investing with **mobiSuper**' in the Reference Guide available at [www.mobisuper.com.au](http://www.mobisuper.com.au)

The material relating to:

- the key features of **mobiSuper**;
- how you and your family members benefit,

may change between the time when you read this PDS and the day when you acquire the product.

## 4 Risks of super

All investments carry some level of risk, including super, and it is important to understand what these risks are.

Different strategies may carry different levels of risk, depending on the investments that make up the strategy. Generally, investments with the highest long-term returns also carry the highest level of short-term risk.

Before investing you should consider the level of risk involved with a particular investment option and whether the potential returns justify those risks.

The four main types of investment risk associated with **mobiSuper** are:

- **Market risk** – changes in the market as a whole due to economic or political factors. Market failure or significant financial collapse can affect investments broadly.
- **Inflation risk** – the risk that inflation may exceed the return on your investment.

- **Interest rate risk** – the impact that changes in interest rates may have on your investments.
- **Liquidity risk** – the ease at which an investment can be traded in the market place. An investment with liquidity risk may be more difficult to trade and it may take longer to realise the full value.

When considering your super investment, it is also important to understand that:

- the value of your investment will vary;
- returns are not guaranteed and you may lose some of your money;
- the level of returns will vary and future returns may differ from past returns;
- your future super savings (including your contributions and returns), may be insufficient to adequately meet your retirement needs; and
- your investment may be affected by changes to legislation, particularly in relation to super laws, which may change in the future.

The level of risk that is acceptable to you will vary depending on a range of factors, including your age, investment timeframe, your risk tolerance and what other investments you hold.

All super products are generally subject to some or all of the risks described above.

You should read the important information about 'Risks of investing with **mobiSuper**' before making a decision. Go to the section 'Risks of investing with **mobiSuper**' in the Reference Guide available at [www.mobiSuper.com.au](http://www.mobiSuper.com.au)

The material relating to risks of super may change between the time when you read this PDS and the day when you acquire the product.

## 5 How we invest your money

**mobiSuper** offers a range of investment options to help you reach your retirement goals, with flexibility to tailor your investments to suit your changing needs, whatever your stage of life.

When you first join **mobiSuper**, you must choose your investment option(s). You can choose as many options as you like from the investment menu.

**mobiSuper** offers you a wide range of investment options, covering all the major asset classes as set out below:

- Cash
- Fixed Interest
- Property
- Australian Shares
- International Shares
- Alternative Assets

**mobiSuper** offers a selection of investment options that invest across the asset classes to deliver a particular investment strategy and these are referred to as Multi-sector options.

**Warning: When choosing the investment options in which to invest or switch some, or all, of your super, you should consider the level of risk, likely investment return and your investment timeframe.**

We regularly undertake a review of the investment options available through **mobiSuper** and may change, add, close or terminate an investment option at any time. We will provide notice to our members, who will be affected by our changes

A description of each investment option available is contained in the Reference Guide. An example of the information for the **mobiSuper Balanced** investment option is shown in the following table.

### Description

The Balanced option has a moderate bias towards growth assets, such as Australian and international shares, property, balanced by an allocation towards defensive assets such as fixed interest securities and cash.

This option suits those who are seeking growth but who wish to lower the risk of rapid changes in value over the short term. This option is designed to provide lower levels of risk and return than the Growth option, but higher returns than the Conservative and Cash options.

Asset	Strategic Asset Allocation	Asset Allocation Range
Cash	5.0	0 - 40
Fixed Interest	25.0	0 - 35
Australian Property	2.0	0 - 20
International Property	3.0	0 - 20
Australian Shares	32.0	20 - 45
International Shares	30.0	15 - 40
Global Infrastructure	3.0	0 - 20

### Objectives

To outperform CPI + 2.5% over rolling 10-year periods.

### Minimum suggested time horizon

5 - 7 years

### Level of investment risk (standard risk measure)

Risk Level: 6  
Risk Label: High  
Probability of a negative return: 4 to less than 6 years in 20 years

### Major risks faced

Market, inflation and interest rate risks.

### Standard risk measure

When determining the risk level of each of the investment options, the Trustee has adopted the Standard Risk Measure approach.

The Standard Risk Measure is based on industry guidance to allow you 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. You should still ensure you are comfortable with the risks and potential losses associated with your chosen investment options. A table is provided in the Investment Guide that illustrates how the Standard Risk Measure is determined.

### Changing your investment option(s)

Once you have selected your investment option(s) you can change them at any time and at no cost by giving written notice to the Trustee. A switch will be effected as soon as reasonably

practicable upon receipt of a valid instruction. There are no administration charges levied with respect to investment switches. Investment switches are processed using the sell (or exit) price of units being sold and the buy (or entry) price of units being purchased. A buy/sell price differential may apply, which is representative of the cost to members in buying and selling of the underlying assets with respect to the chosen investment option(s).

## Socially Responsible Investing

The various underlying investment managers have their own policy on the extent to which labour standards or environmental, social or ethical considerations are taken into account when making investment decisions. Whether a manager has such a policy, or the contents of such a policy, is not considered by the Trustee when selecting or monitoring managers. Further we do not currently require the managers we appoint to take any such considerations into account when making their investment decisions, except for the Green option. The Trustee utilises the investment expertise of a number of investment managers which have proven their ability to perform over a number of years. This enables you to grow your retirement savings by choosing from a wide range of funds.

You should read the information about 'How **mobiSuper** invests your money' before making a decision. Go to the Reference Guide available at [www.mobiSuper.com.au](http://www.mobiSuper.com.au)

The material relating to:

- each investment option available within **mobiSuper**;
- switching investment options;
- whether investment options may be changed and, if so, how;
- the extent to which labour standards or environmental, social or ethical considerations are taken into account; and
- additional information about investment options, including unit pricing;

may change between the time when you read this PDS 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 fund 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 mobiSuper 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.

### Main fees and costs for the mobiSuper Balanced Investment Option

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 investments, or from the assets from the superannuation entity as a whole. Other fees, such as activity fees, and insurance fees, may also be charged, but these will depend on the nature of the activity, or insurance chosen by you. Entry fees and exit fees cannot be charged. The table below provides a summary of the fees and costs for the **mobiSuper** Balanced investment option. The table can be used to compare the fees and costs of other superannuation products. These fees and costs may be deducted directly from your account balance or from the returns on your investment. Full details of all fees and costs are contained in the Reference Guide. Taxes, insurance fees and other costs relating to insurance are set out in another part of this document. Unless otherwise stated, all fees and costs are shown inclusive of GST. We do not reduce the fees by any income tax deduction we or an interposed vehicle may be able to claim. You should read all the information about fees and other costs because it is important to understand their impact on your investment.

### mobiSuper Balanced Investment Option

Type of fee*	Amount	How and when paid
Investment fee <sup>1</sup>	0.054%	Deducted from the assets of the Fund before the unit pricing is calculated
Administration fee <sup>1</sup>	Member fee - \$93.60 pa (\$1.80 per week) Plus 1.311% per annum	The weekly administration fee component is deducted monthly from your account balance. The other administration fee component is deducted from the assets of the Fund before unit prices are calculated
Buy/sell spread	0.122% / 0.126%	Deducted on a transactional basis every time units in an investment option are bought and sold and is reflected in the unit price

Switching fee	Nil	Not applicable
Advice Fees	Nil	The Trustee does not permit adviser fees to be deducted from member balances.
Other fees and costs <sup>2</sup>	The amount payable will depend on each member's personal circumstances.	Please refer to the 'Additional Explanation of Fees and Costs' in the Reference Guide available on our website - <a href="http://www.mobisuper.com.au">www.mobisuper.com.au</a>
Indirect cost ratio <sup>1**</sup>	Nil	Not applicable

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, the total combined amount of Administration Fees, Investment Fees and Indirect Costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

2 Activity fees may also apply (i.e. insurance administration fees, activity fees and fees that you have consented to the Trustee deducting from your account). See the section "Additional Explanation of Fees and Costs" in the Reference Guide available on our website – [www.mobisuper.com.au](http://www.mobisuper.com.au) for a detailed explanation

\* See 'Defined fees' on page 4.

\*\* The indirect cost ratio (ICR) shown above is indicative only. The actual amount you will be charged in subsequent financial years is not currently known and could be different. See the section "Additional Explanation of Fees and Costs" in the Reference Guide available on our website – [www.mobisuper.com.au](http://www.mobisuper.com.au) for a detailed explanation

**Warning: Additional fees may be paid to a financial adviser if a financial adviser is consulted** (see page 5 – Adviser Remuneration)

### Example of annual fees and costs for the mobiSuper Balanced Investment Option

This table below gives an example of how the fees and costs for the superannuation product can affect your account over a 12 month period if you were wholly invested in the **mobiSuper** Balanced investment option. You should use this table to compare this superannuation product with other superannuation products.

### Example of mobiSuper Balanced Investment Option assuming a Balance of \$50,000

Investment fees	0.054%	For every \$50,000 you have in the superannuation product, you will be charged \$27 each year
<b>PLUS</b>		
Administration fees	Member fee - \$93.60 pa (\$1.80 per week) Plus 1.311% p.a.	You will be charged \$749.10 regardless of your balance
<b>PLUS</b>		
Indirect costs for the superannuation product	Nil	Not applicable
<b>EQUALS</b> Cost of the Plan	If your balance was \$50,000, then for that year, you would be charged fees of \$776.10* for the superannuation product.	

### What it actually costs you will depend on the investment options you choose.

\* Additional fees may apply. And if you leave the superannuation entity you may be charged a buy sell spread (which also applies to all options except cash whenever you make a contribution, exit, rollover or investment switch). The buy sell spread for exiting the Balanced option is 0.126% (this will equal to an additional \$63.00 for every \$50,000 you withdraw).

### Changing the fees

The Trustee reserves the right to change any of the fees and costs outside the levels shown above without your consent. Any increase above any CPI increase will only take effect after the Trustee has provided you with 30 days' written advance notice, this excludes increases to buy/sell spreads and indirect cost ratios. The Trustee may increase its member fees each financial year by the Consumer Price Index (CPI) weighted average for all Australian capital cities with effect from 1 July each year You should check the Fund's website for the latest fees and costs information.

### Defined fees

For further information regarding the definitions for each type of fee referred to in the above table, go to the 'Defined fees' table located under the heading Fees and costs within the Reference Guide which can be obtained from our website at [www.mobisuper.com.au](http://www.mobisuper.com.au) or by contacting Member Services on **1300 222 622**. You can also access a copy of the fee definitions online at [www.mobisuper.com.au](http://www.mobisuper.com.au)

## Calculators

The superannuation fee calculator on ASIC's MoneySmart website can be used to calculate the effect of fees and costs on account balances. Go to [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

## Goods and Services Tax (GST)

All fees and charges quoted are inclusive of GST (where applicable). The Fund is entitled to claim reduced input tax credits on certain fees and charges and these are retained in the Fund.

## Taxation

Please refer to the 'How super is taxed' section of this PDS for information on the impact of taxation on contributions, fund earnings and benefit payments.

## Other fees and costs - Insurance costs

Please refer to the 'Insurance in your Super' section of this PDS.

The Trustee receives 22% of premiums deducted from your account for any Death, Death and TPD and/or Income Protection Insurance you have in place to cover the cost of insurance administration carried out by the Trustee. This only applies to Automatic Cover Premiums.

## Family Law charges

The Trustee allows either the splitting or deferral of a member's account upon separation or divorce. The Trustee charges a reasonable fee for any requests to comply with the Family Law provisions. The charges are:

Service	Charge
Request for information by member	Nil
Request for information by a non-member	\$120 (payable at the time of request)
An order to split or flag an interest	\$240 (payable at the time of request)
Splitting a benefit	\$360 (deducted in equal parts from the benefit payment and the retained benefit unless prior arrangements are agreed to)

## Other fees

Fees may be charged for specific member requests that are not part of the Trustee's normal services.

You should read the important information about 'Fees and costs' before making a decision. Go to the section 'Fees and costs' in the Reference Guide available at

[www.mobisuper.com.au](http://www.mobisuper.com.au)

The material relating to:

- fee changes;
- the type of fees and costs; and
- information on how and when fees are paid,

may change between the time when you read this PDS and the day when you acquire the product.

Go to the mobiSuper Reference Guide available on the Fund's website. There are a number of ways that super is taxed: - on contributions, on investment earnings and on withdrawal. Taxes charged within **mobiSuper** are deducted from your account as and when required or when you leave the **mobiSuper**. Tax on super is complex. The information provided is general in nature and we recommend that you seek advice from a registered tax agent to determine your personal obligations before making a decision.

## Tax on contributions

Concessional (before-tax) contributions to your super (including compulsory employer and salary sacrifice contributions) and personal contributions claimed as a tax deduction are generally taxed at 15%. Additional tax may be payable under certain circumstances, read the Reference Guide for further information. Contributions that exceed the concessional contribution cap for the financial year may be included in your assessable income and taxed at your marginal tax rate, plus an interest charge, on top of the 15% contributions tax. Non-concessional contributions and other contributions to your super, which include spouse contributions, government co-contributions and contributions made from your after tax salary or from your own savings, are not taxed. The government has set limits on the amount that may be contributed after tax to super in a financial year.

**Warning: Contributions made to your mobiSuper account will count towards your contribution limits. Additional tax and charges may be payable if you exceed these limits.**

## Tax on investment income

Investment income is generally taxed at 15%, but offsets (tax credits and rebates) apply which may reduce the effective tax rate. Tax is deducted from investment income before weekly unit prices are determined.

## Tax on your super benefits

If you're 60 years of age or over, any Super Benefits you receive, such as lump sums and pensions, are tax-free if you receive them from a taxed source. This means when you receive a lump sum from Super, or payments from a Super Income Stream, they are tax-free in your hands. If you're under age 60 when you receive your Super Benefits, the taxable component is assessable income. If you are under preservation age, it will be taxed at 20% plus any applicable levies. If you have reached your preservation age but are aged less than 60, the first \$215,000 for the 2020/21 financial year is tax free, with the remainder taxed at 15% plus any applicable levies.

## Providing your Tax file number (TFN)

**Warning: when you join mobiSuper, you should provide us with your TFN. Under the Superannuation Industry (Supervision) Act 1993, mobisuper is authorised to collect your Tax File Number (TFN). it is not compulsory to provide your TFN, however if you do not provide your TFN:**

If you choose not to provide your TFN:

- you may pay a higher rate of tax on your benefits
- it may be more difficult to locate or consolidate your super benefits in the future or to receive benefits
- we'll be unable to accept after-tax contributions from you
- higher tax may be paid on your concessional contributions. This excess may be reclaimed if you provide **mobiSuper** with your TFN within the same financial year or the following three years.

Further information on the taxation of superannuation benefit can be obtained by calling the Australian Taxation Office on 131020 or by visiting their website at [www.ato.gov.au/super](http://www.ato.gov.au/super). You should read the important information about 'How super is taxed' before making a decision. Go to the section 'How superannuation is taxed' in the Reference Guide available at [www.mobisuper.com.au](http://www.mobisuper.com.au) 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.

## 7 How super is taxed

This section provides a summary of the significant tax information relating to superannuation. It is based on the laws that apply at the date this PDS is issued. You should read the important information about how Super is taxed before making a decision.

## 8 Insurance in your super

This section provides a brief summary of the insurance options available in mobiSuper. You should refer to the mobiSuper Insurance Guide for full details. Taking out insurance cover through superannuation can be a cost-effective way to provide you and your family with financial protection in the event that you suffer a serious illness, injury or even death.

mobiSuper offers the following types of insurance cover:

- **Death Only** (including a terminal illness) – provides a lump sum benefit, which is paid to your Estate and/or dependants in the event of your death or upon diagnosis of a terminal illness, once we are notified.
- **Total and Permanent Disablement (TPD)** – provides you with a lump sum benefit if an illness or injury prevents you from ever working again as defined under the policy. TPD cover must be taken in conjunction with Death cover.
- **Income Protection** – provides a regular monthly benefit should you become temporarily disabled through illness or injury and are unable to work for an extended period of time. The benefit payable can be for up to 2 years up to a maximum of 75% of your pre-disability earned income through personal exertion following a waiting period of 30 days.

Insurance cover is available to mobiSuper members only.

**Warning: Your entitlement to insurance cover may be affected by eligibility restrictions for certain cover and conditions and exclusions on cover that might apply (e.g. for pre-existing conditions). You should read the information about eligibility restrictions, conditions, exclusions and other important information set out in the Insurance Guide before deciding whether the insurance is appropriate.**

### Automatic cover

Automatic death and TPD cover will be provided to eligible members when first joining mobiSuper. The automatic cover depends on your age:

Age	Cover Amount
15 - 45	\$ 300,000
46 - 50	\$ 200,000
51 - 54	\$ 100,000
55 - 59	\$ 20,000
60 - 64	\$ 10,000

On 1 July each year, cover will automatically reduce to the amount applicable for a member's age at that date. Death and TPD insurance will cease on 1 July following the member's 65th birthday. If you do not want insurance cover, you can cancel it. Default income protection cover is generally 75% of a member's earned income (subject to a maximum of \$3,500 per month), excluding members in hazardous occupations as determined by the insurer. On joining mobiSuper, you can reduce this cover to a minimum sum insured of \$1,500 per month, but once the level of income protection cover is agreed it cannot be changed without insurer agreement. It can only be cancelled.

**Warning: We cannot continue to provide insurance cover to members whose accounts have not received a contribution or rollover for 16 or more months. If you wish to maintain insurance benefits regardless if a contribution has not been received within a 16 month period, please contact us to find out how to make an election to maintain coverage.**

There are costs associated with insurance cover called premiums, which are deducted from your mobiSuper account. The premiums you pay depend on a number of factors, including, but not limited to, the level and type of cover, your age, gender and occupation.

**Warning: if you do not cancel your automatic insurance, premiums are automatically deducted from your account each month. In the event there is insufficient money in your account, your insurance cover will lapse and all insurance benefits cease.**

The cost of cover (including the insurance administration costs) will range between \$0.35 and \$38.41 per one thousand dollars of cover per annum for both Death Only and Death and TPD insurance. The cost of cover will range between \$5.09 and \$41.96 per one thousand dollars of cover per annum for Income Protection insurance. Insurance premiums (rates) are available by contacting your adviser or by calling Member Services on **1300 222 622**. Insurance premiums have been calculated to cover insurance administration costs and include GST.

### How to apply for insurance cover

If you're thinking about taking out insurance, especially if you are either under 25 years of age, or have an account balance below \$6,000, you should carefully read the Insurance Guide and consider whether the insurance is right for you. You may also qualify for Automatic Income Protection cover if you are an Australian resident aged between 15 and 60 years and working at least 15 hours per week, subject to your occupation. Please refer to the Insurance Guide for full details of eligibility for automatic cover.

mobiSuper members can apply for Personal cover by referring to the Insurance Guide and completing the 'Personal Statement', available on our website. All applications for Personal insurance cover are subject to acceptance by the Insurer. On the basis of your application the Insurer will confirm if your application for Personal cover has been accepted on standard terms or whether the acceptance will be subject to either or both an exclusion or premium loading. Personal cover commences only when the premium has been paid and the risk has been accepted by the Insurer - you will be advised of this fact in writing by the Trustee. You can apply to change your level of insurance cover by completing an 'Application for Insurance'.

### How to cancel or reduce your insurance cover

You can cancel or reduce your insurance cover by calling Member Services on **1300 222 622** who will advise you of the necessary action you must take to cancel all or part of your insurance.

**WARNING: If you do not decline to acquire the Automatic Cover or if you do not cancel it, the Trustee for mobiSuper will continue to deduct the premiums for the Automatic Cover from your account.**

The full policy terms and conditions are outlined in the Fund policy documents issued by the Insurer. These can be obtained on request from mobiSuper. All cover provided is subject to the terms and conditions contained in the policy documents. Information about eligibility for cover, cancellation of cover and applicable conditions and exclusions is contained in the mobiSuper Insurance Guide. You should read the important information about insurance before making a decision.

The full terms and conditions contained in the policies take precedence over this PDS (including the incorporated material).

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

You should read the important information about 'Insurance in your super' before making a decision. Go to the Insurance Guide available at [www.mobisuper.com.au](http://www.mobisuper.com.au)

The material relating to:

- the level and type of insurance cover available through **mobiSuper**;
- benefits of cover together with eligibility;
- cancellation of cover;
- any conditions and exclusions that may apply to the payment of an insured amount; and
- other significant information about insurance cover through **mobiSuper**,

may change between the time when you read this PDS and the day when you acquire the product.

**Warning: These matters may also affect your entitlement to insurance cover. You should read this information before deciding whether the insurance is appropriate.**

## 9 How to open an account

Before deciding to apply for membership of **mobiSuper**, you should read this PDS including the Reference Guide and Insurance Guide.

To apply, you should complete the **mobiSuper** Application Form which is located on our web site [www.mobisuper.com.au](http://www.mobisuper.com.au)

This form will enable you to select insurance options, the investment options comprising your own investment strategy and to nominate a beneficiary(ies) in the event of your death.

When completed these forms can be submitted online or may be returned to:

Customer Support	<b>mobiSuper</b>
Address	Po Box 6537 Rouse Hill, NSW 2155

Please note; we cannot open your **mobiSuper** account unless you have selected one or more investment options on your form.

### Cooling-off period

When you initially invest in **mobiSuper** you will have the opportunity to review your investment to ensure it meets your expectations. This is known as a 'cooling-off' period.

If you are not satisfied with the investment you have made, you may cancel your initial application within 14 days of the earlier of:

- the date you receive our Letter of Acceptance; or
- 5 business days after your application is accepted.

If you cancel your investment within the cooling-off period, you may have it rolled over to another super fund. Your initial investment amount will be adjusted for any changes in the unit price of the investment option(s) selected, less any transaction costs. If you want to cancel your initial application, please notify us in writing.

### Inquiries and complaints process

We pride ourselves on our client service and will endeavour to solve your concerns quickly and fairly. If you have an inquiry or complaint regarding your super benefit, you should either phone our Member Services officers on **1300 222 622** or email us at [hello@mobisuper.com.au](mailto:hello@mobisuper.com.au)

If you wish to lodge a complaint with **mobiSuper**, please write to:

## Privacy

Protecting your personal information is important to us and is also a legal requirement. Our Privacy Policy outlines the type of information kept about you. It explains how we and any organisation we appoint to provide services to you on our behalf will use and store this information. For more information about our Privacy Policy and the way we handle your personal information, visit [www.mobisuper.com.au/privacy-policy/](http://www.mobisuper.com.au/privacy-policy/)

The Complaints Officer	<b>mobiSuper</b>
Address	Po Box 6537 Rouse Hill, NSW 2155

We will confirm receipt of your complaint within 14 days and endeavour to deal with your complaint promptly and in any event, within 90 days of receipt. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an independent external dispute resolution scheme that deals with complaints about the decisions and conduct of superannuation providers, including trustees of super funds, relating to members, but not in relation to decisions and conduct relating to the management of a fund as a whole. The AFCA scheme provides a fair and independent complaint resolution service that is free to consumers.

AFCA Can be contacted through:

Write to: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

**Phone:** 1800 931 678  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Web:** [www.afca.org.au](http://www.afca.org.au)

## Additional information

### Contact Details

Customer Support	<b>mobiSuper</b>
Address	Po Box 6537 Rouse Hill, NSW 2155
Member Services	1300 222 622
Email	<a href="mailto:hello@mobisuper.com.au">hello@mobisuper.com.au</a>
Web	<a href="http://www.mobisuper.com.au">www.mobisuper.com.au</a>