

Whole Super

Product Disclosure Statement

19 June 2019



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Important information

This Product Disclosure Statement (PDS) dated 19 June 2019 provides a summary of significant information and contains a number of references to important information in the Additional Information Guide (including glossary), the Insurance Guide and the Investment Guide (each of which forms part of this PDS).

You should consider this PDS and the important information contained in the additional information accompanying this PDS before making a decision about this product.

This important information can also be obtained, free of charge, by contacting us, as detailed below.

The information in this PDS is general information only and does not take into account your personal financial situation or needs. You should consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances. The information in this PDS is subject to change from time to time. Information that is not materially adverse can be updated by us. Updated information can be obtained, free of charge, by calling us on 1300 850 453 or online at www.superprophets.com.au or via the secure online portal 'Super Prophets Implement'. A paper copy of any updated information will be provided to you free of charge, upon request.

This PDS is issued by Diversa Trustees Limited ABN 49 006 421 638, AFSL No 235153 RSE Licence No L0000635 (referred to as we, our, us, the Trustee). Whole Super is an accumulation superannuation product offered through the MAP Superannuation Plan ABN 71 603 157 863 (the Fund) bearing the brand 'Super Prophets'. The Sponsor and Promoter of the Fund is OneVue Wealth Services Ltd, ABN 70 120 380 627 AFSL 308868. Fat Prophets Pty Ltd ABN 62 094 448 549, AFSL No. 229183 (**Fat Prophets**) is the promoter of Whole Super using the 'Super Prophets' brand.

For more information

Phone: 1300 850 453

Write: PO Box 1282, Albury NSW 2640

Visit: www.superprophets.com.au

1. About Whole Super

Investing in your super is one of the most valuable ways to save for your retirement. Contributions to super provide benefits of tax concessions allowing you to build your retirement savings.

Created by the team behind Fat Prophets, Whole Super offers a complete solution with an extensive range of investments to help you to build your super and take control of your financial future.

Whole Super Members have access to:

- Direct Shares, ETFs, LICs, and Managed Funds including the Super Prophets own Managed Account Portfolios,
- Term Deposits and Cash,
- Insurance including Life, Total and Permanent Disability (TPD) and Income Protection,
- Ease and convenience with 24/7 access to view and manage your investment options online using 'Super Prophets Implement'.

Whole Super is issued by Diversa Trustees Limited, a specialist trustee company.

The Trustee is required to disclose certain Trustee and Whole Super information and documentation on a website. Accordingly, the Trustee's website (www.diversa.com.au/trustee) and Whole Super's website (www.superprophets.com.au) contain the required information and documentation. The information and documentation includes, but is not limited to, the following: the remuneration received by the Trustee's executive officers, the Trust Deed, the Product Disclosure Statement, the most recent Annual Report and the names of each material outsourced service provider to Whole Super.

2. How super works

About super

Super is a way to save for your retirement which is, in part, compulsory. It is a long-term investment that has a range of benefits, including tax concessions, government benefits and access to insurance.

Contributions

There are different types of contributions available to you (e.g. employer contributions, voluntary contributions, government co-contributions). Generally, if you are employed, over the age of 18 and earn more than \$450 a month, your employer is required to make contributions into a super fund for you.

If you are self-employed, the onus is on you to contribute to your super and take advantage of tax concessions and other government benefits.

The Commonwealth Government provides tax concessions on super contributions and investment earnings to encourage individuals to boost their retirement savings. There are limitations on contributions into, and withdrawals from, super.

Most people can choose which super fund they would like their super guarantee contributions paid into. If you do not have a choice, or you do not tell your employer where to pay your super contributions, they will be directed into a super fund chosen by your employer.

You may be able to make your own additional contributions by:

- asking your employer to deduct extra money from your pay into Whole Super, before tax is taken out (referred to as salary sacrifice),
- making your own contributions if you are self-employed,
- having contributions made by your spouse, or
- directing any savings into Whole Super. You may be eligible for the Government co-contribution if your income is below a certain threshold.

Consolidate your super

You can roll over the balance from your current super fund and consolidate any 'lost super' or multiple super accounts into Whole Super. If you have multiple super accounts, you may be paying additional fees for each account. You should consider if it is beneficial to consolidate multiple super accounts into Whole Super.

For further information about how super works, including how to make additional superannuation contributions and withdrawals, go to www.moneysmart.gov.au.

Accessing your super

As super is designed to help you save for retirement, you usually cannot access your super until you are aged between 55 and 60 (depending on your date of birth) and have permanently retired from the workforce. There are however some special limited circumstances allowing early withdrawal.

You should read the important additional information about consolidating and accessing your super before making a decision. Go to *4. How to transact in your account* in the *Additional Information Guide* available at www.superprophets.com.au. The material relating to consolidating and accessing your super may change between the time you read this PDS and the day when you acquire Whole Super.

3. Benefits of investing with Whole Super

Track Whole Super online

Review your account when it suits you, with 24 hour a day online access via 'Super Prophets Implement':

- Check your balance
- Obtain BPay contribution information
- View your contributions and account transactions
- Switch investment options
- Apply to vary your group life insurance
- Update your contribution details

Investment choice

Whole Super offers a wide range of investment options so you can tailor your super to suit your needs.

Insurance options

Choose from default group insurance cover and a selection of insurance options including Death, Total and Permanent Disability (TPD) and Income Protection cover. You may be able to transfer your existing cover, or vary your cover at any time.

Assistance with consolidating your super

We can assist you to find any lost super, rollover super from your existing super fund or consolidate multiple super accounts.

Easy contributions

Whole Super accepts various contribution payment methods to make it easy for you, your spouse or your employer to top up your super.

Flexibility

Whole Super can stay with you throughout your working life. If you change jobs, just ask your new employer to contribute to Whole Super.

Competitive fees

It makes sense to choose a super fund that has competitive administration and management fees.

Access to Fat Prophets

As part of the administration fee, members may qualify for access to Fat Prophets research and recommendations on equities and managed investments as well as the Fat Prophets self-education centre. To establish your eligibility contact Fat Prophets prior to lodging your application.

4. Risks of super

All investments have some level of risk. Different investment strategies may carry different levels of risk, depending on the assets which make up the investment strategy – for example, cash, bonds, property and equities all have different levels of risk.

Whole Super offers a range of investment options. The likely investment return, and the level of risk, is different for each investment option depending on the underlying mix of assets. Assets with the highest return over the longer term may also have the highest level of short-term risk.

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

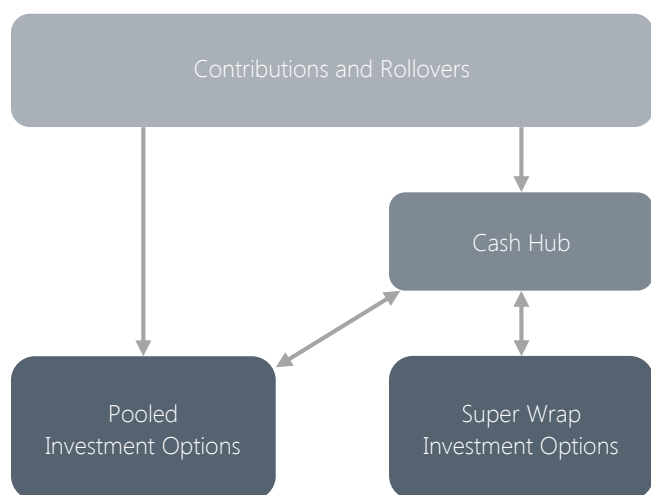
- the value of the investment will go up and down,
- the level of returns will vary, and future returns may differ from past returns,
- returns are not guaranteed and you may lose some of your money,
- the amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement,
- laws affecting your super may change in the future, and
- the level of risk acceptable to you will vary depending on a range of factors including your age, your investment time frame, where other parts of your wealth are invested and your risk tolerance.

Other risks associated with investing in Whole Super include:

- Inflation risk
- Market risk
- Settlement risk
- Interest rate risk
- Derivatives risk
- Currency risk
- Fund risk
- Legislative risk
- Liquidity risk
- Credit risk
- Investment management risk

You should read the important information about risks of investing in super before making a decision. Go to *1. Risks of investing* in the *Investment Guide* available at www.superprophets.com.au. The material relating to the risks of investing in super may change between the time you read this PDS and the day when you acquire Whole Super.

5. How we invest your money



Whole Super offers a range of Pooled Investment Options and Super Wrap Investment Options as well as a Cash Hub, so you or your nominated representative can tailor your super to suit your needs. Each option has different risk and return attributes. You or your nominated representative can choose to have your contributions or rollovers placed into one or more of:

- The Cash Hub
- Pooled Investment Options

You or your nominated representative can choose one investment option or a combination of different investment options. If you do not make a choice, the Trustee will contact you about making a choice.

If the Trustee is unable to contact you and your account receives a contribution, your funds may be returned.

You or your nominated representative can switch between investment options or ask that future contributions be paid into a different investment option by advising us online via '[Super Prophets Implement](#)'. You will need to have Available Funds. Available Funds will be calculated and displayed in your Cash Hub.

You must maintain a minimum balance in your Cash Hub or one or more of the Pooled Investment Options to pay for transactions such as insurance premiums, fees and other costs. You can monitor your balances by regularly checking your account online via '[Super Prophets Implement](#)'. If your balance falls below this amount, we will notify you via email. More details are described in the Investment Guide.

The minimum balance you are required to maintain in your Cash Hub or your chosen Pooled Investment Options is \$2,500 or 2% of your account value, whichever the greater.

We may change the investment options offered. All changes will be included in the Investment Guide and made available via '[Super Prophets Implement](#)'.

Cash Hub

The Cash Hub is an interest bearing account. Available Funds held in the Cash Hub can be used to purchase Pooled Investment Options or Super Wrap Investment Options.

Pooled and Super Wrap Investment Options

Your account value includes cash held in the Cash Hub, and your investment in any of the following investment options:

Pooled Investment Options	Cash	
	Balanced	Passive Balanced
Super Wrap Investment Options	High Growth	Passive High Growth
	Direct Shares	
	Managed Funds	
	Managed Account Portfolios	
	Term Deposits	

You should read the important information about how we invest your money before making a decision. Go to [2. How we invest your money](#) in the *Investment Guide* available at www.superprophets.com.au. The material relating to how we invest your money may change between the time you read this PDS and the day when you acquire Whole Super.

Pooled Investment Option: Balanced

Below is information about the **Pooled Investment Option: Balanced** available in Whole Super. Further information on other investment options can be found in the Investment Guide.

Who is this investment option for?	Members who seek exposure to a combination of growth and defensive assets and can tolerate a medium to high level of risk over four years. This option invests predominantly in a mixture of growth and defensive assets across most asset classes.	
Investment return objective	CPI +1.5% per annum	
Minimum suggested time frame	4 years	
Standard risk measure	Medium to High	
Asset classes	Strategic asset allocation	Asset allocation range
Defensive Assets	50.0%	
Cash	11.0%	5.0%-20.0%
Australian Fixed Income	17.0%	10.0%-25.0%
Global Fixed Income	22.0%	15.0%-35.0%
Growth Assets	50.0%	
Australian Equities	21.5%	10.0%-30.0%
International Equities	24.5%	10.0%-35.0%
Global Listed Property & Infrastructure	4.0%	0.0%-15.0%

Labour standards or environmental, social or ethical considerations

Labour standards or environmental, social or ethical considerations are not taken into account by the Trustee in the selection, retention or realisation of Whole Super investments. However, any external investment managers Whole Super invests with may choose, at their discretion, whether to take into account environmental, social or ethical issues or labour standards when making their investment decisions.

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

You should read the important information about Pooled Investment Options and Super Wrap Investment Options before making a decision. Go to 3. *Pooled Investment Options*, 5. *Super Wrap Investment Options* and 6. *Terms and conditions for Super Wrap Investment Options* in the *Investment Guide* available at www.superprophets.com.au. The material relating to Pooled Investment Options and Super Wrap Investment Options may change between the time you read this PDS and the day when you acquire Whole Super.

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.¹ 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) has a superannuation fee calculator to help you check out different fee options.

Fees and costs table

This table provides summary information about the main fees and costs for the **Pooled Investment Option: Balanced**. All fees disclosed in this PDS are GST inclusive. You should use this table to compare this superannuation product with other superannuation products.

Type of fee*	Amount	How and when paid
Investment fee	Nil	Not applicable
Administration fee**	0.55% p.a. or a minimum of \$250 p.a.** PLUS Expense Recovery Fee***	Calculated on the average daily balance and deducted from your account monthly and on exit, subject to minimum fee pro-rata by number of days in the month
	Up to \$500,000	0.05%
	\$500,001 - \$1,000,000	0.025%
	Above \$1,000,000	Nil
Buy-sell spread	0.10%/0.10%	Included in the unit price of the investment option
Switching fee	\$0 for the first two switches per annum then \$35 per switch thereafter	Deducted from your account at the end of month switch is made
Exit fee	Nil	Not applicable
Advice fee relating to all members investing in a particular MySuper product or investment option	Nil	Not applicable
Other fees and costs****	Nil	Not applicable on this investment option. See additional information under Additional explanation of fees and costs
Indirect cost ratio	0.46% p.a.	Deducted from the assets of the underlying investments and reflected in the daily unit price

* For definitions of the fees and costs in the table above, please refer to the Whole Super Additional Information Guide. The definitions can also be found in the following website: www.superprophets.com.au.

** Minimum administration fees per annum apply.

*** Expense Recovery fee may include transfer to Operational Risk Finance Reserve (ORFR) from member accounts if required to meet regulatory requirements.

¹ This disclosure is prescribed by law.

**** See the section below 'Additional explanation of fees and costs' for further information about other costs such as adviser fees; activity fees such as family law fees; insurance fees; promoter fees and staff fees.

Example of annual fees and costs

This table gives an example of how the fees and costs for the **Pooled Investment Option: Balanced** can affect your super investment over a one year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE - Pooled Investment Option: Balanced		Balance of \$50,000
Investment fees	0.00%	For every \$50,000 you have in the superannuation product you will be charged \$0 each year
PLUS administration fees	0.60%	And, you will be charged \$300.00 in administration fees
PLUS indirect costs for the superannuation product	0.46%	And, indirect costs of \$230.00 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 \$530.00 for the superannuation product	

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee of \$0** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.10%** (this will equal to **\$50** for every \$50,000 you withdraw).

How fees and costs are charged

Fees and costs can be paid directly from your account or deducted from your investment returns.

Fee calculator

ASIC's website www.moneysmart.gov.au has a super calculator you can use to calculate the effect of fees and costs on your account balance.

Warning: If you consult a financial adviser you may agree to pay your adviser an advice fee, which is disclosed in the Statement of Advice provided by your adviser. The amount of the fee will be deducted from your account.

Additional explanation of fees and costs

Activity fees

Refer to sections 1. and 2. in the *Additional Information Guide*.

Member adviser service fees

You may agree to pay an adviser service fee for Whole Super services provided to you. This adviser service fee may be deducted from your account, with your consent. The adviser service fee is limited to an initial or transactional fee of up to \$5,500 per advice event and/or an ongoing service fee of up to 5.50% of your account balance, and will appear in the Statement of Advice provided to you by your financial adviser.

Ongoing fees may be negotiated with your financial adviser as a fixed dollar amount, subject to the above maximums.

Insurance fees

Refer to section 8. *Insurance in your super* for more information.

Promoter fees

The total fees that you pay as a member (including administration fees, transaction fees, switching fees, brokerage fees, insurance fees and other service fees) are disclosed in this PDS. We collect these fees and retain a portion of these fees for the products and services we supply. From the fees we collect, we pay promoter fees to Fat Prophets. By investing in the products and services, you authorise us to pay the promoter fees to Fat Prophets. Fat Prophets consents to this arrangement.

As at the date of this PDS the promoter fees which you authorise us to pay Fat Prophets are amounts up to a maximum of:

- 0.19% p.a. of the balance of your superannuation account from time to time and are paid out of the Administration Fees, subject to a minimum promoter fee of \$60.00 per member;
- 37% of any Switch Fees (the first two switches per member per annum are free);
- 15% of any Brokerage Fees applicable to buying or selling equities;
- 22% of any Insurance Payment Administration Fees; and
- 22% of any Family Law Enquiry Fee, Family Law Split Fee payable.

The Promoter or its related corporations and associates also offers other services which may result in the Promoter or its related corporations and associates earning fees for providing those services. These include, investment management fees relating to the Managed Portfolios offered under this PDS.

Staff fees

Fat Prophets can offer discounts to employees and nominated persons of Fat Prophets and affiliated companies. Administration Fees and Insurance Administration Fees are reduced for qualifying staff and nominated persons.

Changes to fees and costs

The Trustee may introduce new fees or change existing fees at any time, without your consent. We will notify you at least 30 days before introducing or increasing fees.

You should read the important information about fees and other costs before making a decision. Go to 1. *Defined Fees* and 2. *Super and pension fees and costs* in the *Additional Information Guide* available at www.superprophets.com.au. The material relating to fees and other costs may change between the time you read this PDS and the day when you acquire Whole Super.

7. How super is taxed

This section provides a summary of the tax consequences associated with investing in Whole Super as at the date of issue of this PDS. Changes to tax law, or its interpretation, could affect the tax consequences associated with investing in Whole Super. The tax consequences for a particular investor may vary. Investors should seek professional tax advice which takes into account their individual circumstances.

Super is taxed in multiple ways. We pay tax applicable to your account directly to the Australian Taxation Office. Tax may be deducted from your contributions, account balance or investment earnings.

Tax on contributions

Concessional (before tax) contributions

These include Super Guarantee (SG) contributions, self-employed contributions, salary sacrifice contributions and other employer or award contributions.

The general concessional contribution cap set by the Australian government for the 2018/19 financial year, is \$25,000 per annum¹

From 1 July 2018, if you have a total superannuation balance of less than \$500,000 at the end of 30 June of the previous financial year, you may be entitled to contribute more than the general concessional contributions cap using the carried-forward amounts of your unused concessional contributions. The first year you will be entitled to carry forward any unused amounts in the 2019/20 financial year. Unused amounts are available for a maximum of five years, and will expire after this.

All your concessional contributions will be taxed at 15%. If your income, plus certain superannuation contributions, exceeds \$250,000 per annum, the excess will be taxed at a further 15%.

If you exceed the applicable concessional contribution cap for a financial year, you will be liable to pay an excess concessional contributions charge. Excess concessional contributions will be included in your assessable income and effectively taxed at your marginal tax rate. In such circumstances, you will be entitled to a non-refundable tax offset equal to the 15% tax paid in respect of your account on receipt of your concessional contributions.

Non-concessional (after tax) contributions

Non-concessional contributions include personal contributions, spouse contributions and government co-contributions. For the 2018/19 financial year, no additional tax applies on contributions up to a cap of \$100,000 per annum if your total superannuation balance is less than \$1.6 million.

In addition, if you are under 65 years of age, you may be able to 'bring forward' to the current financial year, the following two years' worth of non-concessional contributions. The 'bring forward' amount will depend on your total superannuation balance at the end of 30 June of the previous financial year.

If you exceed the non-concessional caps, you will be required to pay an excess non-concessional contribution tax at a rate of 45% plus any applicable levies.

Warning: If you exceed the relevant contribution caps applicable to your superannuation for a financial year, you may pay excess contributions tax.

Tax on super investment earnings

Earnings on your super investment will be taxed at a maximum of 15%, if we have your tax file number (TFN) on file. Some capital gains may be taxed at the concessional rate of 10%.

Tax on your Super Wrap Investments Options will be deducted from your Cash Hub or from your most conservative Pooled Investment Option and reported in your account statement. Tax on Pooled Investment Options is included in the unit price for the Pooled Investment Option and is not reported separately in your account statement. Franking Credits are incorporated into the annual income distributions as they are paid to your Cash Hub or Pooled Investment Options.

GST and Reduced Input Tax Credits

All fees and costs are inclusive of the GST, unless expressly stated otherwise. We may be able to claim a reduced input tax credit (RITC) of up to 75% of the GST paid on some of these fees. This may include fees for certain brokerage services, investment portfolio management, administrative functions and Custodial Services. We may also be able to claim an RITC of 55% of the GST paid on some of the other fees charged. Where we are able to claim an RITC, we will retain the RITC.

Warning: You should provide the Trustee with your TFN when you join Whole Super. Providing your TFN to the Trustee will ensure:

- All types of contributions to your account will be accepted,
- Tax on your super account will not increase,
- Other than tax that ordinarily applies, no additional tax will be deducted when you access your super,
- Tracing different super accounts in your name is easier, ensuring you receive all benefits when you retire.

If you do not provide us with your TFN, we will not be able to accept your contribution.

¹ If you have more than one super fund, all concessional contributions made to all of your super funds are added together and count towards the concessional contribution cap. Super taxation and contribution caps may change. For further details refer to www.ato.gov.au.

Tax on withdrawals as lump sum

Component	Tax rate
Tax-free	No tax paid on withdrawals.
Taxable	Once you are over the age of 60, your lump sum payments are tax-free.
	If you are at or above your preservation age and under 60, the first \$205,000 in the 2018/19 tax year is tax free and the balance is taxed up to a maximum rate of 15% plus any applicable levies.
	If you are under your preservation age, the whole of this component is taxed at a rate of 20% plus any other applicable levies.

Note: Different rates of tax apply to super benefits that include an 'untaxed element'. For information about how tax applies to super contributions, investment earnings and withdrawals, see www.ato.gov.au/super.

8. Insurance in your super

Types of cover

You can access insurance cover through Whole Super to protect your family's financial security against the unexpected. Whole Super offers Group Life Insurance and Income Protection. More information on insurance cover and how to apply can be found in the Insurance Guide and online via www.superprophets.com.au or 'Super Prophets Implement'.

Transferring cover from another insurer

You may be able to transfer your current Death, Total and Permanent Disablement (TPD) and Income Protection Cover from another insurer or superannuation fund to Whole Super.

Cost of Insurance

There are costs associated with insurance cover. These costs, which are deducted from your account monthly, are calculated on the amount of cover you request, your age, gender, occupation and assessment by the Insurer.

Group Life Insurance & Income Protection Costs

If you decide to take up group insurance cover, Whole Super will charge you an administration fee of \$99 per annum to cover the expenses of administering insurance through Whole Super. This fee is in addition to your premium.

Type of fee	Amount	How and when paid
Activity Fee: Insurance Administration Fee (Group Policies)	\$99 per annum	Charged at the end of the month and deducted from your account
Activity Fee: Insurance Payment Administration Fee*	\$40	Charged at the time of payment and deducted from your account with each payment

* Activity Fee: Insurance Payment Administration Fee only applies to Income Protection insurance payments.

Cover you can increase

Group Life insurance cover is subject to underwriting and policy maximums as follows: Death – No maximum; TPD – \$3 million; Terminal Illness – \$3 million; and Income Protection – 75% of your pre-disability monthly income up, to a maximum of \$30,000 per month. You can also apply for additional Income Protection cover equal to the amount your employer contributes to your super, subject to a maximum of 10% of your income. This amount is included in the \$30,000 per month maximum.

Reducing or cancelling cover

You can reduce or cancel your Group Life Insurance and/or Income Protection Insurance at any time through your account online.

Making a claim

If you make an insurance claim, the Trustee will determine whether you are entitled to be paid based on the terms of the policy, the Fund's rules and the law.

Warning:

Information about:

- eligibility for, or the cancellation of, the insurance cover,
- details of any definitions, conditions and exclusions applicable to the insurance cover,
- the level and type of optional insurance cover available,
- the actual cost of the optional insurance cover in dollars, or the range of costs that would be payable depending on your circumstances,
- any other significant matter in relation to insurance cover (including the transfer of existing insurance), may affect your entitlement to insurance cover, and
- other important additional information

is contained in the Insurance Guide. You should read this information before deciding whether the insurance cover in Whole Super is appropriate for you.

You should read the important information about insurance in your super before making a decision. Go to the *Insurance Guide* available at www.superprophets.com.au. The material relating to insurance in your super may change between the time when you read this PDS and the day when you acquire Whole Super.

9. How to open an account

To open a Super account:

1. Read this PDS and all other important information referred to in the PDS,
2. Complete the online application for Whole Super via www.superprophets.com.au
3. Print, review and sign your application documents including rollover forms (if applicable), insurance forms (if applicable) and death benefit nomination forms; and
4. Submit your completed application and related documents. Where there are additional forms, complete, sign and send to:

Whole Super
PO Box 1282
Albury NSW 2640

Note: Your account will be established without a financial adviser. You can appoint a financial adviser by writing to us and request that we deduct the adviser fee from your account and to pay your adviser on your behalf.

Next steps

- Provide a choice of fund form to instruct your employer to make contributions on your behalf.
- Make other contributions using the banking details provided in 'Super Prophets Implement'.

Cooling-off period

When you join Whole Super, you have a 14-day cooling-off period if you change your mind. You can cancel your Whole Super membership in writing within 14 days from the earlier of:

- 5 days after your application is accepted
- the date we confirm your membership

We will refund an amount to you (if you are entitled to access your super) or transfer an amount to a nominated complying super fund. The refund may be decreased or increased to allow for market movements during that time. We may also deduct any reasonable transaction and administrative costs, tax or duty incurred. Note, if you do not nominate a suitable fund within 28 days, your contributions will be transferred to the Fund's Eligible Rollover Fund (ERF). An ERF receives and invests the entitlements of superannuation fund members in certain circumstances. The ERF currently selected by the Trustee is:

Super Money Eligible Rollover Fund (SMERF)

PO Box 1282
Albury NSW 2640
Phone: 1800 114 380

The Trustee of Whole Super is the trustee of SMERF.

Anti-money laundering and counter-terrorism financing

In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), we are required to collect information with respect to the identity of all applicants in order to determine the beneficial owners of all accounts. This verification process may occur when you make a withdrawal (e.g. meet a specific condition of release).

Complaints

If you have a complaint about your account please contact by phone on 1300 850 453 or write to:

Complaints Officer
Whole Super
PO Box 1282
Albury NSW 2640

Your complaint will be acknowledged in writing and you will be advised of the steps we will take to resolve it.

If we do not respond within 90 days or if you are not satisfied with the outcome of your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme to deal with complaints from consumers in the financial system.

To find out if the AFCA can handle your complaint and determine the type of information you would need to provide, contact the AFCA:

Telephone: 1800 931 678

Website: www.afca.gov.au

Email: info@afca.gov.au

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

You should read the important information about how to transact in your account before making a decision. Go to 4. *How to transact in your account* in the *Additional Information Guide* available at www.superprophets.com.au. The material relating to transacting in your account may change between the time you read this PDS and the day when you acquire Whole Super.