

Important information about your super product

The changes described in this document apply to members with a Tailored Super Plan and Personal Retirement Plan.

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Important information about your super product

It's important you read this notice as it describes upcoming changes that will affect you.

Your account will change to the new arrangements described in this notice on **2 November 2023**. This is known as the **Transition Date**.

You should review the changes and get an understanding of what's best for you.

You can log in to your online account via the Client Secure portal to make changes to, or transact on, your account before **3pm 1 November 2023**. If you don't have an online account, you can register at **retire.aware.com.au/** **registration**

If any information in this notice changes (including dates), we'll publish the updates at **aware.com.au/sen**



You're moving to a new division

On the Transition Date, you'll move to the Accumulation and Pension division of the fund, via an intra-fund transfer. An intra-fund transfer is a transfer of fund members and their benefits between superannuation products within a regulated superannuation fund.

Your product will change

If your current product in the StatePlus division is	you'll be transferred to this product in the Accumulation and Pension division	and your new USI will be this
Tailored Super Plan	Aware Super Future Saver	53 226 460 365 001
Personal Retirement Plan	Aware Super Future Saver	53 226 460 365 001

This transfer will not affect your balance or result in any changes to your investment options unless you're invested in the Fixed Interest investment option. If you currently have an investment in the Fixed Interest option, you'll be switched to the Bonds investment option on the Transition Date. See *Changes to the Fixed Interest investment option* on page 15.

If you already have a relationship with an Aware Super financial adviser, this will also continue.

The transaction history of your current products in the StatePlus division will not be transferred. See *Changes to the way your product works* on page 19.



Learn more about your new product by reading the Product Disclosure Statement at aware.com.au/pds

What's a USI?

A USI is used to identify super funds and individual super fund products for super contributions and electronic rollovers.

What you need to do

You'll have to provide your employer with the new USI. Your employer should **use this USI to send your contributions to us** on or after 6 November 2023 (but not before that). **If this number is not provided to your employer, they won't be able to pay your super contributions into your account with us.**



Key dates

We'll be upgrading our systems between **3pm 1 November 2023** and **6 November 2023** so we can make all the changes in this notice.

As we approach the Transition Date, some of our systems and services will be temporarily unavailable. You won't be able to perform transactions during this temporary interruption and you might experience delays in processing any requests.

Making changes to your account before the Transition Date



You can log in to your account online via the Client Secure portal to make changes **now**, *before* some of our systems and services become unavailable.

During this time, if you're experiencing financial hardship, we're always here to help you. Please contact us on **1800 620 305**.

Key dates*	this will happen
31 October 2023	You won't be able to join as a new member in the following products from this date: <ul style="list-style-type: none"> • Tailored Super Plan • Flexible Income Plan • Transition to Retirement Pension
3pm 31 October 2023	Be sure we receive any paper forms, including investment switches, before 3pm 31 October 2023 to ensure that the changes are processed before the temporary interruption to your services.
Between 3pm 1 November 2023 and 6 November 2023	Your online account will not be available. This means you can't transact on, or make any changes to your account.
2 November 2023	Your account will change to the new arrangements outlined in this notice. This is known as the Transition Date .
6 November 2023	<p>You'll have access to a new online member portal called Member Online. In Member Online you'll be able to access your product information, complete transactions and view your balance. You can log in to Member Online at aware.com.au</p> <p>You'll also be able to use the Aware Super app so you can securely manage your account anywhere, anytime.</p> <p>If you have a relationship with an Aware Super financial adviser, you should still use the Client Secure portal to access your Statements of Advice and to approve instructions from your adviser. You can access this at aware.com.au</p> <p>We'll write to you before the Transition Date with more information about how you access your account and advice information (if applicable) online.</p>
13 November 2023	You'll be able to access correspondence like Annual Statements and Exit Statements in Member Online.
Last quarter of 2023	You'll receive a Periodic Statement for your current product, which shows your account balance as at the Transition Date. It will also show the total of all the funds added and deducted from your account between 1 July 2023 (or the date you opened your account if after 1 July 2023) and the Transition Date.
Last quarter of 2023	You'll receive your Annual Statement for the year ended 30 June 2023. Keep in mind that this Annual Statement reflects your arrangements as of 30 June 2023 and will not reflect the changes outlined in this document. All transactions from the Transition Date onwards will be reflected in next year's Annual Statement (for the year ended 30 June 2024).
After the Transition Date	We'll communicate with you again to confirm the changes to your product as at the Transition Date.

* If any information in this notice changes (including dates), we'll publish the updates at **aware.com.au/sen**

Key things to know

Accessing your account online

Before the Transition Date

There's no change to the way you currently access your online account for information on your products and financial advice (if applicable). If you'd like to make any changes to your account **before** the Transition Date, log in to the Client Secure portal before **3pm 1 November 2023**.

Remember, you will not be able to access your online account between **3pm 1 November 2023** and **6 November 2023**. See *Key dates* on page 4.

After the Transition Date

From **6 November 2023**, the way you access your account online will change. You'll have access to a new online member portal called Member Online, where you can see your balance and complete transactions.

If you have a relationship with an Aware Super financial adviser, you should still use the Client Secure portal to access important advice information. We'll write to you before the Transition Date with more information about how you access your account and advice information (if applicable) online.

Your Client ID and Account Number

- Your **Client ID** number will not change but will be called your **Member Number** from the Transition Date. You will use this number to access Member Online*.
- Your **Account Number** will not change.

* For a small number of members, the Client ID will be retained and a new Member Number will be issued.



Changes to the way you make voluntary superannuation contributions – BPAY biller code and Customer Reference Number (CRN)

You'll have **new BPAY biller codes** for each super contribution type and a new single Customer Reference Number (CRN). **Your CRN is different to your Client ID and Account Numbers.**

What's new	Contribution type	What are the NEW codes
BPAY biller code	Personal contribution	908046
BPAY biller code	Spouse contribution	908053
BPAY biller code	Personal deductible contribution	908061
NEW Customer Reference Number (CRN)	Use this CRN to make a contribution	You can find it in your Member Online account or the Aware Super app after the Transition Date

How you can find your CRN after the Transition Date

- Log in to Member Online at **aware.com.au**, go to *Contributions* and click on *BPAY and Contribution type*. Your CRN is displayed as *Ref*. **Without this number, your contributions will not be applied to your account correctly.**
- To find the CRN in the Aware Super app, log in and head to *Make a Contribution* and click *Contribute now*. Click on *I want to contribute via BPAY*. Your CRN will be displayed on that screen as *Customer Reference Number*.

Do you currently make super contributions via BPAY?

If you currently contribute to your account via BPAY you **must** use the new BPAY biller codes and CRN from the Transition Date. You'll need your new CRN when you make any of the contributions listed above.

Check you have the correct BPAY code and CRN

If you use an incorrect BPAY code or CRN, your funds will be returned to your bank or credit union account and will not be applied to your account.



Do you currently transfer money via electronic funds transfer (EFT)?

After the Transition Date you **must** use BPAY or direct debit to make contributions into your Aware Super account. If you try to make an EFT after this date, the funds will be returned to the account you've made the transfer from. We will no longer accept email instructions to transfer money into your Aware Super account.



Introducing insurance in super

From the Transition Date, you may be able to obtain insurance cover within your super account. We've chosen TAL Life Limited (TAL) (ABN 70 050 109 450, AFSL 237848), which is one of Australia's largest life insurance companies providing death and disability insurance for large super funds like Aware Super. This information is intended to be a guide to the insurance that will become available from the Transition Date, however, all insurance is subject to the terms of the insurance policies issued by TAL.

We offer three types of insurance cover*

1. Death (including terminal illness) cover

Death cover pays a benefit if you die, or if you're diagnosed with a terminal illness. Death cover is available on its own or bundled with total and permanent disablement (TPD) cover.

2. Total and Permanent Disablement (TPD) cover

TPD cover pays a lump sum benefit if, because of illness or injury, you become unlikely to ever engage in any employment for which you are reasonably qualified by education, training or experience.

3. Income protection (IP) cover

IP cover pays a monthly benefit if you suffer a loss of income and can't work because you're totally or partially disabled by illness or injury.

* For the terms, conditions and definitions that apply to the insurance cover offered, please refer to the Aware Super Future Saver Product Disclosure Statement (PDS) and Insurance Handbook at [aware.com.au/pds](https://www.aware.com.au/pds)

Important information about automatic cover

If, after the Transition Date, a Superannuation Guarantee (SG) contribution is paid to your account from a participating employer¹, you'll receive Death and TPD cover **automatically**². This is subject to having an account balance of at least \$6,000 and being at least 25 years old (but under age 70).

Once you've received this automatic insurance cover, we'll write to you to provide full details on your insurance cover. **You can review, make any changes or opt out of the cover.**

For more information about:

- the amount and type of cover you may receive automatically
- how much it will cost
- the terms, conditions and definitions, and
- when insurance cover will start or end

please refer to the Aware Super Future Saver Product Disclosure Statement (PDS) and Insurance Handbook at aware.com.au/pds

¹ A participating employer is an employer who is either a NSW Public Sector Employer as at the Transition Date or that has an agreement with Aware Super.

² If you previously held Death and TPD cover in an Aware Super Future Saver account and cancelled it, or if you already have an existing Aware Super Future Saver account receiving contributions from a participating employer, you won't be eligible for this automatic Death and TPD cover.

How do I obtain insurance cover?

From the Transition Date, you can apply for insurance by logging in to your account via Member Online at aware.com.au. Your application will be subject to eligibility requirements and a health assessment, insurance policy conditions, and acceptance by the insurer, and you may not be approved for cover.

How much cover do I need and what will it cost?

Our insurance calculator at aware.com.au/insurancecalculator can help you decide how much cover you may need. It can also give you an estimate of how much your insurance will cost.

More information

To find out more about your insurance options (including the amount and type of cover you may be eligible to receive automatically), how much it will cost, the terms, conditions and definitions, and when insurance cover will start or end, please refer to the *Aware Super Future Saver Product Disclosure Statement (PDS)* and *Insurance Handbook* at aware.com.au/pds

Introducing MySuper Lifecycle

MySuper Lifecycle is Aware Super's default super investment approach. It's designed to help maximise returns in your younger years, and minimise the impact of large market falls as you approach retirement.

We do this by adjusting your investments in MySuper Lifecycle automatically based on your age. And the good news is that we do it all for you.

For more information about MySuper Lifecycle, including Fees and Costs, head to **aware.com.au/lifecycle** or read the current *Investment and Fees Handbook* at **aware.com.au/pds**



How MySuper Lifecycle works

There are three key phases: **Grow**, **Manage** and **Enjoy**, and 11 stages of the MySuper Lifecycle approach.

From the Transition Date you can switch to our MySuper Lifecycle approach at any time, either online, via Member Online or by completing a *Change your investment options* form.

Table A: The 11 stages of the MySuper Lifecycle approach

Lifecycle Phase	Age	Investment options	Description
GROW	Age 55 and under	100% High Growth	Your balance and future contributions will be invested in High Growth. This option has a high allocation to growth assets such as shares and private equity to make the most of the potential to grow your savings.
	Age 56	80% High Growth 20% Balanced	During the 'Manage' phase, you'll be invested in a mix of High Growth, Balanced and Conservative Balanced.
MANAGE	Age 57	60% High Growth 40% Balanced	
	Age 58	40% High Growth 60% Balanced	
	Age 59	20% High Growth 80% Balanced	
	Age 60	100% Balanced	Small changes will be made automatically each year on your birthday* (or the following business day if your birthday falls on a non-business day) to gradually reduce your exposure to growth assets. This will reduce your investment risk over time.
	Age 61	80% Balanced 20% Conservative Balanced	
	Age 62	60% Balanced 40% Conservative Balanced	
	Age 63	40% Balanced 60% Conservative Balanced	
ENJOY	Age 64	20% Balanced 80% Conservative Balanced	*We'll send you a courtesy reminder about the change approximately 60 days prior to your birthday.
	Age 65 and over	100% Conservative Balanced	
			You'll be invested more conservatively, with 100% of your balance and contributions invested in Conservative Balanced. This investment option still takes advantage of growth opportunities but has less exposure to higher risk investments.



You'll have more investment option choice

We'll be making the following investment option changes:

- You'll have access to new investment options. This includes a wider range of Socially Conscious options, as well as low-cost Indexed options and term deposits.
- Some investment options will have new names.
- The Fixed Interest investment option will close, and members in this option will be switched to the Bonds investment option.

For more information on the investment option changes, see **Table B – Current investment option menu and what's changing on the Transition Date for you** on page 13.



Table B: Current investment option menu and what's changing on the Transition Date for you

This table shows the current investment options, the new investment options effective from the Transition Date, and an explanation of what's changing.

Current investment option menu		New investment option menu from the Transition Date	What's changing
If you have money invested in this option		you'll be invested in this option from the Transition Date	
Diversified		High Growth Socially Conscious A new diversified option with a growth/defensive split of 88%/12% that invests in a range of asset classes including Australian and overseas shares, private equity, infrastructure and property investments, together with some defensive investments such as cash and credit income. This option limits investments with a highly adverse environmental or social impact ¹ .	New investment option
	High Growth	High Growth A diversified option with a growth/defensive split of 88%/12% that invests in a range of Australian and overseas investments, with a strong bias towards capital growth.	No change
		High Growth Indexed A new passively managed, low-cost diversified option with a growth/defensive split of 88%/12% that invests only in liquid asset classes like shares, fixed income and cash.	New investment option
	Socially Conscious	Balanced Socially Conscious A diversified option with a growth/defensive split of 75%/25%. This option limits investments with a highly adverse environmental or social impact ¹ .	Name change only
	Growth	Balanced A diversified option with a growth/defensive split of 75%/25% that invests in a range of Australian and overseas investments, with a bias towards capital growth.	Name change only
		Balanced Indexed A new passively managed, low-cost diversified option with a growth/defensive split of 75%/25% that invests only in liquid asset classes like shares, fixed income and cash.	New investment option
	Balanced Growth	Conservative Balanced A diversified option with a growth/defensive split of 57%/43% that invests in a range of Australian and overseas investments, with a slight bias towards capital growth.	Name change only
	Conservative	Conservative A diversified option with a growth/defensive split of 38%/62% that invests in a range of defensive and growth assets, with a slight bias towards defensive assets.	No change
	Defensive	Defensive A diversified option with a growth/defensive split of 25%/75% that invests mostly in income generating assets such as cash and fixed income (e.g. bond) investments.	No change

Current investment option menu		New investment option menu from the Transition Date	What's changing
If you have money invested in this option		you'll be invested in this option from the Transition Date	
Single asset class	International Equities	International Shares Invests in a passively managed portfolio of companies listed on global stock exchanges in developed markets. Note that this option is unhedged, and as such, will fluctuate as a result of changes in the value of the underlying shares and currency movements.	Name change only
	Australian Equities	Australian Shares Invests in a passively managed portfolio of companies listed on the Australian Securities Exchange (ASX).	Name change only
	Property	Property Invests in a passively managed portfolio of global listed property securities.	No change
	Fixed Interest	Bonds This new investment option invests in a passively managed portfolio of Australian and international fixed income investments such as government and corporate bonds.	New investment option If you're currently invested in the Fixed Interest option, your funds will be moved to the Bonds option. Important Read <i>Changes to the Fixed Interest investment option</i> on page 15.
		Term Deposit This new option is a non-unitised option that provides a fixed rate of return for a specified term. Members can choose a term deposit with a period of 3, 6, 9, or 12 months.	New investment option
	Cash	Cash This option invests in short-term interest-bearing investments including term deposits, bank bills, bank deposits, and treasury notes.	No change

¹ Our Socially Conscious options are managed with specific restrictions and exclusions known as 'screens'. Some screens are subject to materiality thresholds. Refer to the *Socially Conscious diversified investment options* section of the *Investment and Fees Handbook* available at aware.com.au/pds for more information.

For members invested in the Fixed Interest investment option



Changes to the Fixed Interest investment option

If you're invested in the Fixed Interest option, your funds will be moved to the new Bonds investment option at the Transition Date. The Bonds option invests in a mix of Australian and international fixed income investments.

By targeting an equal exposure to both Australian and international fixed income investments, the Bonds option offers greater diversification in the underlying investments. This helps reduce single asset and geography risk, and aims to deliver a more stable return over time.

See a comparison of the two options in **Table C – Fixed Interest and Bonds comparison table** on page 17.

Changes to fees and costs

- The investment fees and costs of the Bonds option are **higher** than the Fixed Interest option. This is due to the estimated currency hedging costs on the international fixed income investments.
- 'Investment fees and costs' and 'Transaction costs' are reviewed annually and are likely to change from year to year. The actual amount you'll pay in future years will depend on the fees and costs incurred by the trustee in managing the investment option(s).



Confirming your holdings

If you're moved to the Bonds option, the effective date will be the Transition Date.

Although your balance before and after the move to the Bonds option won't change, the number of units you hold and the relevant unit price will change. Please refer to the example on page 18 which explains how the switch will work.

We'll write to you after the Transition Date to confirm your account holdings, including the investment options you're invested in, the number of units and unit price per option.

Important – take action



If you don't want to be switched to the Bonds option, you can switch to another investment option **before** the Transition Date.

If you have an online account:

Log in to the Client Secure portal before 3pm 1 November 2023.

Select the required account from *Portfolio Summary*. Under the *Transact* menu, select *Switch investments*.

You must perform this switch in your online account before 3pm 1 November 2023.



If you don't have an online account:

You can fill in the *Change investments* form available at **[aware.com.au/adviceforms](https://www.aware.com.au/adviceforms)** – scroll down to the appropriate account (superannuation).

Your paper form must be received by us before 3pm 31 October 2023.



Table C – Fixed Interest and Bonds comparison table

	If you have money invested in this option	you'll be invested in this option from the Transition Date																														
	Fixed Interest	Bonds																														
Summary	Invests in a passively managed portfolio of predominantly Australian fixed income investments such as government and corporate bonds.	Invests in a passively managed portfolio of Australian and international fixed income investments such as government and corporate bonds. Note that any international fixed income investments will generally be fully hedged, meaning they are protected against the impact of currency fluctuations on investment returns.																														
Who might invest in this option?	This option may suit investors who seek returns from a portfolio of Australian bonds, and are willing to accept fluctuations in returns and the possibility of negative returns over the shorter term.	This option may suit investors who seek returns from a portfolio of Australian and international bonds, and are willing to accept fluctuations in returns and the possibility of negative returns over the short to medium term.																														
Investment objective	To track the return of the Bloomberg AusBond Composite 0+ Yr Index, before taking into account fees, costs and tax.	To track the returns of a weighted index – namely 50% to the Bloomberg AusBond Composite 0+ Yr Index and 50% to the Bloomberg Barclays Global Aggregate Float-Adjusted ex-CNY Index (100% hedged) in Australian dollars, before taking into account fees, costs and tax.																														
Strategic asset allocation	 <table> <thead> <tr> <th></th><th>Target</th><th>Range</th></tr> </thead> <tbody> <tr> <td>● Australian fixed income</td><td>100%</td><td>80%-100%</td></tr> <tr> <td>● International fixed income</td><td>0%</td><td>0%-20%</td></tr> <tr> <td>● Cash</td><td>0%</td><td>0%-5%</td></tr> <tr> <td>Currency exposure¹</td><td>0%</td><td>0%-5%</td></tr> </tbody> </table>		Target	Range	● Australian fixed income	100%	80%-100%	● International fixed income	0%	0%-20%	● Cash	0%	0%-5%	Currency exposure ¹	0%	0%-5%	 <table> <thead> <tr> <th></th><th>Target</th><th>Range</th></tr> </thead> <tbody> <tr> <td>● Australian fixed income</td><td>50%</td><td>0%-100%</td></tr> <tr> <td>● International fixed income</td><td>50%</td><td>0%-100%</td></tr> <tr> <td>● Cash</td><td>0%</td><td>0%-5%</td></tr> <tr> <td>Currency exposure¹</td><td>0%</td><td>0%-5%</td></tr> </tbody> </table>		Target	Range	● Australian fixed income	50%	0%-100%	● International fixed income	50%	0%-100%	● Cash	0%	0%-5%	Currency exposure ¹	0%	0%-5%
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Minimum suggested investment timeframe	Medium term (5 years)	Medium term (5 years)																														
Standard Risk Measure²	6 – High	5 – Medium to High																														
Estimated number of negative annual returns over any 20-year period²	4 to less than 6	3 to less than 4																														
Estimated investment fees and costs and transaction costs³	Investment fees and costs 0.07% Transaction costs 0.00%	Investment fees and costs 0.13% Transaction costs 0.00%																														

¹ The currency exposure target and range refers to the proportion of assets that are subject to foreign exchange rate movements.

² For more information on the methodology used to determine risk measures and the estimated number of annual negative returns, visit our website at [aware.com.au/investmentandrisk](https://www.aware.com.au/investmentandrisk)

³ The 'Investment fees and costs' and 'Transaction costs' for the Fixed Interest option are based on the fees and costs incurred for the year ended 30 June 2022. The 'Investment fees and costs' and 'Transaction costs' for the Bonds option are estimates only as it is a new investment option with no historical data available. The actual amount you'll pay in future years will depend on the fees and costs incurred by the trustee in managing the investment option.

Example: Change of Fixed Interest investment option to Bonds investment option

Before the Transition Date, Sam holds 100 units in the Fixed Interest option. The units are valued at \$2.00 per unit, so Sam's balance for this option is \$200 (that is 'number of units held' multiplied by the 'current unit price' equals his balance in the investment option).

At the Transition Date, we transfer Sam's money from the Fixed Interest option to the new Bonds option which has a unit price of \$1.00 per unit. Due to the change in unit price, Sam now holds 200 units in the Bonds option.

Although the unit price is lower, Sam holds more units. The total balance is still \$200 (that is $200 \text{ units} \times \$1.00 \text{ per unit} = \200).

Changes to the way your product works

Transaction history

Your account balance as at the Transition Date will be transferred to your new Aware Super product.

However, the transaction history of your current products in the StatePlus division will not be transferred.



You can access your transaction history up to the Transition Date via past statements.

Before the Transition Date you can find these documents in the Client Secure portal. However, after the Transition Date you can find these documents in Member Online. Under the *Activity* menu, select *Inbox*.

Transaction processing

If we receive a valid request from you to switch investment options by 3pm AEST/AEDT (for online and paper requests) on a business day:

- we will normally process it using the unit price that applies for that same business day when they become available, and
- the transaction will be completed by the second business day.

Valid withdrawal requests received on a business day will normally be processed using the unit prices that apply for that same business day.

Contributions will normally be processed using the unit prices that apply on the business day that funds are received by us.

If we don't have enough information from you to proceed with your request, a later unit price may be used.

Claiming a tax deduction on concessional contributions

From the Transition Date, if you want to claim a tax deduction on contributions made prior to the Transition Date you will be unable to do this online. You must complete a *Notice of intent to claim or vary a deduction for personal super contributions* paper form.

Minimum account balance requirements

To keep your account open, you must keep a minimum balance of \$6,000 in your account. If a transfer or withdrawal would reduce your balance below \$6,000, but you want to keep the account open, we can refuse the request.

Changes to fees and costs

From the Transition Date, the current \$52 annual administration fee will be referred to as an account keeping fee. Your account keeping fee will be **calculated daily and deducted monthly** and the amount will vary based on the number of days in each month.

For example, in December 2023 the account keeping fee will be calculated as follows: $\$52 \times 31 \text{ days} / 365 = \4.42 . Due to rounding of the monthly fee amounts the total account keeping fee may be up to \$52.01 in some years.

Insurance administration fee

If you obtain any insurance within your Future Saver account after the Transition Date, an insurance administration fee of \$1.85 will be deducted from your account at the end of each month – if you have any cover on the last day of that month.

This helps to cover the cost of managing all of our members' insurance. This fee won't be charged for the first 60 days if you're automatically provided with insurance cover.

Non-binding beneficiary nominations

From the Transition Date, we'll no longer offer non-binding nominations, but if you currently have a non-binding nomination it will remain in place.

Regular Savings Plan feature

The Regular Savings Plan will be referred to as direct debit contributions. From the Transition Date contributions will only be deducted monthly.

If you have a current Regular Savings Plan in place with a fortnightly, quarterly or yearly contribution frequency, it will **stop from the Transition Date**.

From the Transition Date, if you wish to recommence direct debit contributions, log in to your account, via Member Online at **aware.com.au**, go to *Contributions* and click on *Contribute/Deposit*.

Progressive Investment Facility

There are no changes to any existing Progressive Investment Facilities in place. From the Transition Date, you won't be able to open a new Progressive Investment Facility.

Automatic rebalancing feature

From the Transition Date, the automatic rebalancing feature will only be offered annually.

If you have an existing **annual** automatic rebalancing arrangement, it will be changed to occur on **15 July** each year. The first annual rebalance will occur on **15 July 2024**. If 15 July doesn't fall on a business day, the rebalance will be processed on the next business day. If you have an automatic rebalancing arrangement with a monthly, quarterly or half-yearly frequency, it will **stop** from the Transition Date.

After the Transition Date, if you want to stop an existing annual rebalancing arrangement, or start a new one, log in to your account via Member Online at **aware.com.au**, go to *Investments* and click on *Annual rebalance*.

Dollar-based switching feature

We're changing our dollar-based switching feature:

- The \$500 minimum dollar amount is no longer required.
- From the Transition Date, dollar-based switching can only be completed by logging in to your account online, via Member Online.

For members using the annual automatic rebalancing feature



From the Transition Date, if you make a dollar-based switch, it will cancel any annual rebalancing that you have in place. If you want to keep the annual rebalancing feature, you'll need to set up a new annual rebalance by making a request through your online account via Member Online.

Treatment of your investments in the event of your death

We'll move your account balance into the Cash investment option in the event of your death. This will help reduce exposure to market fluctuations until we've paid the money to your beneficiaries or your estate. We currently do this when we've received the death certificate. After the Transition Date, we'll do this as soon as we're notified of your death.

Your communication preferences

From the Transition Date your communication preferences will be updated. Your communication preferences define how you receive information from us and the type of information you receive.

Where possible, your previous choices will be reflected in your new member account. However, as some of the options may have changed, your previous choices may no longer be reflected. From the Transition Date, you can log in to Member Online and go to *Profile: Communication preferences* to review and update your communication preferences.

? What's next?

If you've registered for and use the Client Secure portal, we'll write to you with more information about how you access your account and advice information (if applicable) online from **6 November 2023**. For now, just access your account online as usual.

After the Transition Date, we'll communicate with you again to confirm the changes to your product.



Contact us

-  1800 620 305
-  aware.com.au/contact
-  GPO Box 5336, Sydney NSW 2001

Important information

This communication contains general information only and does not take into account your specific objectives, financial situation or needs. Seek professional financial advice, consider your own circumstances and read the relevant product disclosure statement and target market determination before making a decision about investing in the product.

Contact us to make an advice appointment. Advice is provided by Aware Financial Services Australia Limited (ABN 86 003 742 756, AFSL 238430), our financial planning business which is wholly owned by us. You should read the Aware Financial Services Australia Limited Financial Services Guide before making a decision.

Past performance is not a reliable indicator of future performance. Investment returns fluctuate depending on market conditions.

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