

Important information about your investment product

The changes described in this document apply to the
Aware Investment Funds Class A and Class B.

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Important information about your investment 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.

There'll be some changes to the way your investment account works but your Account Number will remain the same.

You can log in to your account online 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**



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 such as switching between funds 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.



Key dates*	this will happen
Between 31 October 2023 until after 6 November 2023	You won't be able to open and invest in a new Investment Fund Class B account.
3pm 31 October 2023	Be sure we receive your paper forms, including switching between funds, before 3pm 31 October 2023 to ensure the changes are processed before the temporary interruption to member services. Please make any changes to your account online before 3pm 1 November 2023.
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 also 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 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).

* 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 account online between **3pm 1 November 2023** and **6 November 2023**. Refer to the *Key dates* table on page 3.



After the Transition Date

From **6 November 2023**, the way you access your account online will change. If you use the Client Secure portal, we'll write to you again before the Transition Date.

We'll provide you with all the information you need to access Member Online and our award-winning Aware Super app so you can securely manage your account anywhere, anytime.

You'll also be able to manage your withdrawals via Member Online. You'll be able to set up multiple, regular withdrawal plans with different amounts from your investment account. These can be deposited into different bank accounts after the Transition Date.

If you have a relationship with an Aware financial adviser, you should still use the Client Secure portal to access important advice information.

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 your product works

Changes to making deposits via BPAY

Introducing a new Customer Reference Number (CRN)

We're introducing a **new Customer Reference Number (CRN)** which you'll need to **use when you make a deposit using BPAY**. Your CRN is different to your Client ID and Account Number.

If you hold more than one Investment Fund Class A or Class B account you'll have a unique CRN for each account.

There's no change to the current BPAY biller code for deposits, which is 156208.

What's new	How you can find it after 6 November 2023
Customer Reference Number (CRN) Without this number, your deposits will not be applied to your account correctly.	In Member Online <ul style="list-style-type: none">Log in to Member Online at aware.com.au, go to <i>Contributions</i> menu and select BPAY. Your CRN is displayed as <i>Ref</i>. In the Aware Super app <ul style="list-style-type: none">Log in and go to the <i>Deposits</i> option and select <i>Make a deposit</i>. To use BPAY, you'll find your details on the BPAY page. Your CRN is displayed as <i>Ref</i>.

Do you currently make investment deposits via BPAY?

If you currently make deposits to your account via BPAY you **must** use your new CRN from the Transition Date.

Check that 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.

The BPAY biller code is 156208.



You won't be able to make deposits by electronic funds transfer (EFT)

From the Transition Date, you **must** use direct debit or BPAY to make deposits into your investment account. If you try to contribute via EFT after this date, the funds will be returned to the account you've made the transfer from.

Changes to your statements

Exit Statements

After the Transition Date, an Exit Statement will be available when you fully withdraw or switch the whole amount from one or more investment funds and the transaction has completed. You'll no longer receive quarterly or half-yearly statements. You can access these statements in your online account.

Annual Statements and Tax Statements

You'll continue to receive Annual Statements, but you'll no longer receive a Half-Yearly Statement after the Transition Date. You'll continue to receive an annual Tax Statement.

More control over your income distributions

You'll have more control over your income distribution options after the Transition Date. You can choose to either reinvest or distribute your income per fund you hold, or at your account level.

Currently you can choose your income distribution from one of the following options, and this selection applies to **all** your funds:

- Reinvest income in additional units in the funds, OR
- Pay income to your bank account.

What's new

From the Transition Date, you'll be able to choose your income distribution at the **fund** level.

Example

You hold an Investment Fund portfolio made up of Growth, Fixed Interest and Cash funds.

Your fund	If you select this for your income distribution	this will happen after the Transition Date
Growth Fund	Reinvest	All income generated by the Growth Fund is reinvested into Growth Fund
Fixed Interest Fund	Distribute (i.e. Pay to bank account)	All income generated by the Fixed Interest Fund is paid to your nominated bank account
Cash Fund	Distribute (i.e. Pay to bank account)	All income generated by the Cash Fund is paid to your nominated bank account

Tax parcelling

As each unit in a parcel of units is a separate capital gains tax (CGT) asset, you can use different methods to work out the amount of any capital gain or loss for units within a parcel.

From the Transition Date, you can choose from three methods of tax parcelling.

Method 1	First in First out	Where the first units you bought, are the first you dispose of.	Default option
Method 2	Maximum gain / minimum loss	Where the parcel of units that have the lowest cost base for capital gains tax purposes are the first you dispose of.	NEW
Method 3	Minimum gain / Maximum loss	Where the parcel of units that have the highest cost base for capital gains tax purposes are the first you dispose of.	NEW

Any change you request will only apply to future transactions after the change is processed. A limit may also apply to the number of changes you can make in a financial year.

We recommend you seek tax advice if you need help in understanding your tax parcelling options.

Transaction processing

If we receive a valid **withdrawal or switch request** from you before 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 it becomes available, and
- the transaction will be completed by the second business day.

For valid **BPAY or additional (one-off) deposits** to your investment account that are received on any business day (online or paper), we will normally process it using the next business day's unit price.

For any regular deposits **scheduled via the Regular Deposit/Savings Plan**, you will receive the unit price for the day the transaction is scheduled to be processed.

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

Regular Deposit/Savings Plan feature

From the Transition Date, Regular Deposit/Savings Plans will only be deducted monthly. If you have a current Regular Deposit/Savings Plan in place with a fortnightly, quarterly, half-yearly or yearly deposit frequency, it will stop from the Transition Date.

For existing monthly Regular Deposit/Savings Plans you will be able to select any date of the month.

Before the Transition Date, you can change your current fortnightly, quarterly, half-yearly or yearly Regular Deposit/Savings Plan deposit frequency to a monthly frequency. Log in to your account, via Client Secure portal, and go to *Investment Fund*. Under *Manage* menu, select *Regular Savings Plan* and then select *Edit* to change the frequency. Click *Next* and then *Submit for Approval*. You can then authorise and complete your request electronically. You should only choose dates between 1-28 as your preferred date.

After **6 November 2023**, you can set-up a Regular Deposit/Savings Plan by logging in to Member Online or the Aware Super app.

Set-up Regular Deposit/Savings Plan via Member Online

Log in to your online account and go to *Contribute/Deposit* under the *Contributions* menu.

Set-up Regular Deposit/Savings Plan via Aware Super app

Log in to the Aware Super app and go to the *Deposits* option and select *Make a deposit*.

If you don't want to set-up a monthly Regular Deposit/Savings Plan, you can make a once-off deposit whenever it suits you, via direct debit or BPAY via Member Online or the Aware Super app after 6 November 2023.

Regular Withdrawals Plan

You'll have more flexibility in your Regular Withdrawals Plan after the Transition Date. Currently you can have only one Regular Withdrawals Plan. From the Transition Date, you can set up multiple plans, with different amounts. The minimum amount that can be withdrawn will remain unchanged at \$500 per withdrawal.

Deposit and withdrawal profiles

You'll be able to create future-dated deposit and withdrawal profiles after the Transition Date.

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*.

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 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.



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. 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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