

Sunsuper for life Corporate

Product Disclosure Statement

DuluxGroup Superannuation Plan (Retained members)

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Contents

	Page
1. About <i>Sunsuper for life Corporate</i>	2
2. How super works	3
3. Benefits of investing with <i>Sunsuper for life Corporate</i>	4
4. Risks of super	5
5. How we invest your money	5
6. Fees and costs	7
7. How super is taxed	10
8. Insurance in your super	11
9. How to open an account	13
10. Additional information	13



DuluxGroup (Australia) Pty Ltd is not responsible for the preparation of this Statement. They are not providing advice or a recommendation in relation to this investment.

1. About *Sunsuper for life Corporate*

About Sunsuper

We're one of Australia's largest and fastest growing super funds. We've been taking care of our members' superannuation since 1987 and, as at May 2018, we managed \$55 billion in retirement savings for more than one million Australians. Our profit-for-members philosophy means our members can take advantage of low administration fees and a broad range of services designed purely for their benefit.

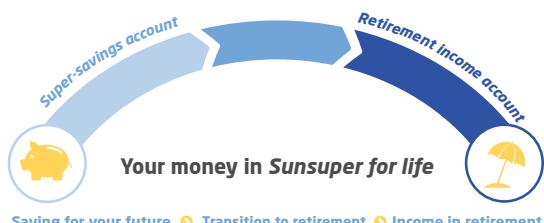
Our members are at the heart of everything we do. It's this focus that has made us one of Australia's most awarded superannuation funds.

You can access our MySuper Product Dashboard at sunsuper.com.au/dashboard, which you can use to compare the Lifecycle Investment Strategy with other MySuper products. For information about Sunsuper's executive remuneration and other prescribed information visit sunsuper.com.au/prescribedinformation

Sunsuper for life

A super solution that will help you manage your super from your very first day of work and throughout your retirement. No matter what your stage in life, *Sunsuper for life* aims to meet your super needs.

Here's how *Sunsuper for life* works



Saving for your future ○ **Transition to retirement** ○ **Income in retirement**

Accounts to suit your stage in life

Your *Super-savings account* is designed to grow your superannuation while you are working. You have the option to access your super with an *Income account* once you are ready to retire.

Important information

This is the *Sunsuper for life Corporate Product Disclosure Statement (PDS)*. This *PDS* provides a summary of the significant information about *Sunsuper for life Corporate*. Other important information is contained in the *Sunsuper for life guide*, the *Sunsuper for life Corporate Insurance guide* and the *Sunsuper for life Investment guide*.

References to important information contained in the *guides* are indicated by "I" in this *PDS*. The information in the *guides* forms part of this *PDS*. You should consider the information in this *PDS* and the *guides* before making a decision to acquire or continue to hold this product.

General advice disclaimer

This document contains general information only and doesn't take into account your personal objectives, financial situation or needs. You should consider the appropriateness of the information in this document with regard to your objectives, situation and needs. You should obtain financial advice tailored to your circumstances. Call us if you would like to speak to a qualified financial adviser.

Financial Services Guide (FSG)

Contains information about the financial services Sunsuper Pty Ltd provides and will help you decide whether to use these services. Visit sunsuper.com.au/fsg or contact us for a copy.

Range of investment options to choose from

You can either leave the investment choice to us or you can select from our wide range of investment options - consisting of diversified (multi-asset class) and single asset class options with a variety of investment styles designed to suit our members' needs.

If you do not make a choice, your money will be invested in the:

- Lifecycle Investment Strategy for a *Super-savings account*,
- Retirement investment option for an *Income account*.

Affordable and flexible insurance arrangements

Your insurance is specific to this plan and you will receive the benefits of group premium rates.

Member services and advice

Our members are at the centre of everything we do. Whether in person, over the phone or online, our award-winning service is designed and delivered to meet your needs. We can also help you get the advice you need.

2. How super works

Superannuation

Super is in part a compulsory investment designed to help people save for their retirement. Most people have the right to choose the fund that they would like their employer to pay their super into. The Government also provides tax concessions, making super a tax-effective way of saving for retirement.

Contributions

Your account in the Retained members division of the DuluxGroup Superannuation Plan cannot accept employer superannuation contributions. If Sunsuper receives a contribution from your employer, a new *Sunsuper for life Super-savings account* will be opened for you if you don't already have one. If this occurs, you can choose to combine your Retained members division account into your new *Sunsuper for life Super-savings account*.

Make sure you consider the effect upon your insurance cover, and contact us beforehand if you have any questions.

Withdrawals

Your super can generally be accessed when you stop working after age 60 (or earlier if you've reached your preservation age, between 55-60 depending on when you were born), or from age 65 (earlier access is allowed in limited circumstances). You can then make withdrawals from your *Super-savings account* or open an *Income account* to receive a regular income. If you've reached your preservation age and are still working, you may be eligible to receive part of your super via a *Transition to retirement income account*.

Eligible contributions can also be withdrawn and used towards a first home deposit, subject to rules, tax and caps. Visit sunsuper.com.au/FHSS for more information.

Investment earnings and costs

Along with contributions and withdrawals your account balance changes with investment earnings (which may be positive or negative), insurance premiums, fees and costs.



You should read the important information about *How super works* before making a decision. Go to sunsuper.com.au/duluxgroup to get the *Sunsuper for life guide*. The material relating to *How super works* may change between the time when you read this statement and the day when you become a member.

3. Benefits of investing with Sunsuper for life Corporate

Sunsuper for life

Many people want a super fund that offers strong long-term returns, low administration fees, affordable and flexible insurance cover and an impressive track record. A fund they can trust to look after their super and retirement needs to help make their dreams a reality.

At Sunsuper, you can also benefit from our wide range of investment options and our advice services.

A simple and easy solution for life

You'll have access to both a *Super-savings account* to help save while you are working that you can normally take with you when you change jobs, and an *Income account* to receive a regular income when you are retired or transitioning to retirement (once eligible).

Easily check out your account(s)

Check your super balance, update details or manage your super and investments whenever you like:

- within our secure *Member Online* website, for more information refer to sunsuper.com.au/online-access, or
- using the Sunsuper app (head to the App Store or Google Play to download, for instructions visit sunsuper.com.au/app, you will need to be registered for *Member Online* before you access the Sunsuper app).

Retirement Bonus

When you're ready to retire and activate your *Retirement income account* a Retirement Bonus¹ of up to \$4,800 may be paid on *Super-savings account* or *Transition to retirement income account* funds moved into your *Retirement income account*. For more information visit

sunsuper.com.au/retirementbonus

¹ Subject to eligibility criteria, including a 12 month minimum membership period. The Retirement Bonus is generally paid into eligible *Retirement income accounts* in the July following the financial year in which the *Retirement income account* was established. Please note other conditions apply.

Low administration fees and strong investment performance

Our administration fees are among the lowest and fairest you will find. With Sunsuper you pay no entry fees and no commissions. Sunsuper has maintained strong investment performance over the long term and our Balanced investment option¹ for *Super-savings accounts* has outperformed the industry average over 1, 3, 5, 7 and 10 years (Source: SuperRatings Fund Crediting Rate Survey December 2017). **Warning:** Past performance is not a reliable indication of future performance.

¹ The Balanced Pool in the Lifecycle Investment Strategy (which commenced 4 October 2013) has identical investments to the Balanced investment option.



You should read the important information about *Benefits of investing with Sunsuper for life* before making a decision. Go to sunsuper.com.au/duluxgroup to get the *Sunsuper for life guide*. The material relating to *Benefits of investing with Sunsuper for life* may change between the time when you read this statement and the day when you become a member.

4. Risks of super

Risks of investing in super include:

- the value of your investments will vary, the level of returns will vary, and future returns may differ from past returns,
- your returns are not guaranteed, and you may lose some money,
- you may not be able to easily and quickly turn your investments into cash,
- you may require access to your superannuation savings at the same time as the value of your investments incur a sudden or prolonged decline (i.e. following a significant economic or market event),
- laws may change in the future (e.g. tax, social security), and
- the amount of your superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement or your remaining lifetime.

Warning: Making any investment involves some level of risk. The level of risk you may be prepared to accept, and the investment option(s) that you select, will vary depending on a range of factors including your age, investment timeframe, the value and form of your other investments outside of super, and your tolerance for risk.

Managing investment risks

One of the ways that we help you to manage your investment risk is to offer a wide range of investment options that have different levels of risk. The level of investment risk in each investment option depends on the mix of the asset classes in the investment option. Assets with the highest long-term returns may also carry the highest level of short-term risk, for example, shares. More information on the level of risk for each investment option can be found in the *Sunsuper for life Investment guide*.

Contact us to help you understand the risks associated with investing in super and to design an investment strategy that is appropriate for you.

5. How we invest your money

On joining *Sunsuper for life*, we'll open a *Super-savings account* for you and if you don't make an investment choice we'll invest your super in our MySuper investment option - the Lifecycle Investment Strategy. If you start an *Income account* and you don't make an investment choice, we'll invest your account in the Retirement investment option.

Investment choice and how to change option(s)

To take a more active role in choosing your investment, you can select from our wide range of investment options consisting of diversified (multi-asset class) and single asset class options. We offer actively managed and index options as well as hedged and unhedged options.

You can easily change your investment option(s) via *Member Online*, or the Sunsuper app.

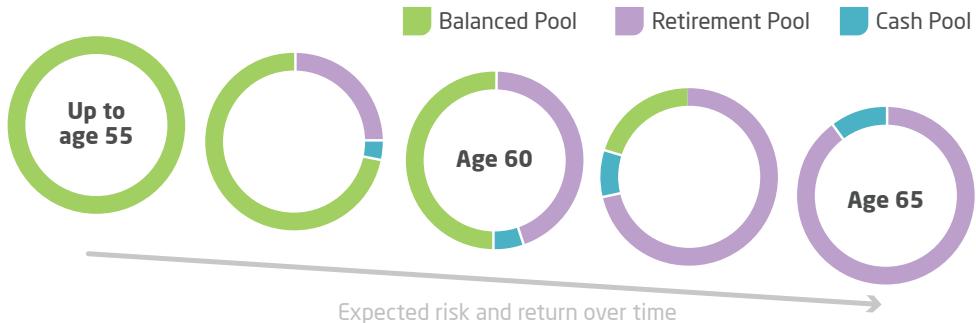
You should review your investments regularly to make sure you're on track to reach your goals.

Warning: When choosing an option(s) in which to invest, you must consider the likely investment returns, the risk and your investment timeframe.

Lifecycle Investment Strategy¹

Designed for members who want to generate wealth over the long term, and gradually transition to lower-risk investments as they approach age 65. It does this by investing in three investment pools as outlined in the following diagram.² Members are invested in the Balanced Pool until age 55, and after age 55 the investments gradually transition to the Retirement Pool and Cash Pool, via regular account balance transfers and changes to how contributions are invested.

¹ Not available in *Income accounts*. ² Indicative transition concept.



	Balanced Pool	Retirement Pool	Cash Pool
Minimum suggested timeframe: 5 years			
Investment objectives	CPI + 3.5% (over 10-year periods) ^{1,2}	CPI +2.75% (over 10-year periods) ^{1,2}	Match or exceed Performance benchmark ^{1,3,4}
Expected number of years of negative returns over any 20-year period	3 to less than 4	2 to less than 3	< 0.5
Risk label	Medium to high	Medium	Very low
Risk band	5	4	1
Strategic asset allocation in pool (%)	Australian shares 22.5 International shares 28.5 Private capital 7 Property 11 Diversified strategies 4 Infrastructure 8 Fixed interest 9.5 Hedge funds & alternative strategies 6 Cash 3.5	Australian shares 17.5 International shares 16.5 Private capital 5 Property 10 Diversified strategies 4 Infrastructure 7 Fixed interest 22.5 Hedge funds & alternative strategies 7 Cash 10.5	Cash 100

1 Investment objectives are set by Sunsuper for monitoring our ongoing investment performance. This objective may differ from the prescribed Return target disclosed on our MySuper Product Dashboard which is calculated using a different methodology. 2 After investment fees and costs and investment taxes. 3 Before investment tax but after investment fees and costs. 4 Performance benchmark: Bloomberg AusBond Bank Bill Index.

For full details of how the Lifecycle Investment Strategy works and investment risks, refer to the *Sunsuper for life Investment guide*.

Changes to the investment options we offer

From time to time Sunsuper may add new investment options, close existing investment options or alter any investment option, including our MySuper investment option. We will notify you of any significant change.

Socially responsible investing

Our Socially Conscious Balanced option is invested in line with an extended set of environmental, social and governance principles. Refer to the *Sunsuper for life Investment guide* for more information.

For all Sunsuper options, Sunsuper believes Environmental, Social and corporate Governance (ESG) factors have the potential to financially impact our investments. We engage and encourage our investment managers to consider ESG factors, labour standards and ethical considerations and give them the flexibility to determine the extent of these considerations in their investment decisions.



You should read the important information about *How we invest your money*, including information on Sunsuper's MySuper and other investment options and socially responsible investing, before making a decision. Go to sunsuper.com.au/duluxgroup to get the *Sunsuper for life Investment guide*. The material relating to *How we invest your money* may change between the time when you read this statement and the day when you become a member.

6. Fees and costs



You should read the important information about *Fees and costs* before making a decision. Go to sunsuper.com.au/duluxgroup to get the *Sunsuper for life guide*. The material relating to *Fees and costs* may change between the time when you read this statement and the day when you become a member.

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

This section shows the fees and costs that you may be charged. This information can be used to compare costs between different superannuation products.

Sunsuper for life Corporate - Super-savings accounts - Lifecycle Investment Strategy

Type of fee ¹	Amount	How and when paid
<i>Investment fee</i>	Estimated base fee of 0.26% p.a. plus estimated performance-related fee of 0.04% p.a., a total of 0.30% p.a. of your account balance. ³	Deducted daily from the investment option as part of the calculation of daily unit prices.
<i>Administration fee</i>	\$1.50 per week plus	Generally deducted from your account balance weekly.
	0.10% p.a. of the first \$800,000 of your account balance only.	Generally deducted from your account balance weekly.
<i>Buy-sell spread²</i>	Nil	n/a
<i>Switching fee²</i>	Nil	n/a
<i>Exit fee</i>	\$47	Net amount of \$40 deducted when transaction is processed.
<i>Advice fees² relating to all Sunsuper members</i>	Nil ⁴	n/a
<i>Other fees and costs²</i>	Refer to the <i>Additional explanation of fees and costs</i> in the <i>Sunsuper for life guide</i> . For insurance fees refer to the <i>Sunsuper for life Corporate Insurance guide</i> .	
<i>Indirect cost ratio</i>	0.55 % p.a. ⁵	Not charged by Sunsuper, but instead incurred within underlying investments and deducted from investment returns prior to calculation of daily unit prices.

Sunsuper for life - Income accounts - Retirement investment option

Fees and how and when paid are the same as for *Super-savings accounts* except as detailed in the following table.

Type of fee ¹	Amount and how and when paid
<i>Investment fee</i>	Estimated base fee 0.26% p.a. plus estimated performance-related fee 0.04% p.a., a total of 0.30% p.a. of your account balance. ³
<i>Administration fee</i>	\$3.00 per week plus
	0.10% p.a. of the first \$800,000 of your account balance only (generally deducted from your account balance monthly).
<i>Exit fee</i>	Partial withdrawal: Nil Full withdrawal: <i>Transition to retirement</i> : \$47 ⁶ and <i>Retirement</i> : \$40
<i>Indirect cost ratio</i>	0.50% p.a. ⁵

¹ Visit sunsuper.com.au/fees for fee definitions. ² Fee also applies to *Income accounts*. ³ Estimated investment fees are our best estimates based on recent experience and our current long-term expectations. ⁴ With the exception of personal advice – Refer to the *Additional explanation of fees and costs*. ⁵ The indirect cost ratio is calculated using actual costs and reasonable estimates of actual costs incurred. ⁶ A net fee of \$40 will be deducted.

Fees and costs can be paid directly from your account or deducted from investment returns. Sunsuper does not negotiate fees and costs with members. Fees are stated gross of tax, except for *Retirement income accounts*. Investment fees include an estimated amount of 0.06% p.a. to cover Sunsuper's internal investment management costs.

Example of annual fees and costs

This table gives an example of how the fees and costs for the Lifecycle Investment Strategy for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE– The Lifecycle Investment Strategy ¹		BALANCE OF \$50,000
Investment fee	0.30% p.a. (being 0.26% p.a. ² base fee plus 0.04% p.a. ² performance-related fee).	For every \$50,000 you have in the <i>Super-savings account</i> you will be charged \$150 ² each year.
PLUS Administration fee	\$78 p.a. (\$1.50 p.w.) plus 0.10% p.a. of your account balance.	And , you will be charged Administration fees of \$78 regardless of your balance, plus \$50.
PLUS Indirect costs for the <i>Super-savings account</i>	0.55% p.a. of your account balance. ²	And , indirect costs of \$275 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 \$553³ for the <i>Super-savings account</i> .

1 The default investment option for *Income accounts* is the Retirement investment option. Refer to the *Sunsuper for life guide* for fees and costs. 2 Investment fees shown in this example are estimated fees. Indirect costs shown are based on actual costs and reasonable estimates of actual costs incurred. Actual investment fees and indirect costs can vary each financial year.

3 **Additional fees may apply**. If you make a withdrawal from your account an Exit Fee of \$47 will apply (a net fee of \$40 will be deducted). **NOTE:** Example assumes no insurance. If you have insurance, premiums will apply - refer to section 8 *Insurance in your super*.

Additional explanation of fees and costs

Changes to fees and costs: Sunsuper has the right to change fees and costs. Each year, we will let you know in our *Annual report* what the actual investment fees and the indirect costs have been for the previous financial year. For Administration fees and other fees, we will let you know at least 30 days beforehand if we plan to increase fees.

Advice fees: Sunsuper does not pay commissions to financial advisers. Phone based advice to members about their Sunsuper account is provided at no additional cost. **Warning:** If you receive personal advice from a financial adviser, a fee may be debited from your account. Fees vary depending on the type of advice, and are required to be set out in the *Statement of Advice* the adviser gives you.

7. How super is taxed

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You should read the important information about *How super is taxed* including contribution caps before making a decision. Go to sunsuper.com.au/duluxgroup to get the *Sunsuper for life guide*. The material relating to *How super is taxed* may change between the time when you read this statement and the day when you become a member.

There are a number of ways super is taxed. The amount of tax paid depends on several factors such as your account type, age, account balance and the amount and type of any contributions to your account.

Contributions

If a Tax File Number (TFN) has been provided, the following tax rules apply (subject to satisfying the relevant contribution caps):

- Employer contributions, salary sacrifice and personal contributions for which a tax deduction is claimed are generally taxed at up to 15% of the contribution.
- Contributions from after-tax sources are generally tax free.

Warning: When making contributions it's important to note that there are tax consequences if you exceed the relevant contribution caps.

Investment earnings

In your *Super-savings account* and *Transition to retirement income account* investment earnings are generally taxed at up to 15%. In your *Retirement income account* investment earnings are generally tax free, however taxes may be payable in foreign countries in respect of income derived from non-Australian investment earnings, and a penalty tax on notional earnings may apply if you have a high total balance in one or more superannuation retirement pensions.

Withdrawals

If you are age 60 or over withdrawals are generally tax free.

If you are under age 60 you may be taxed for withdrawals as outlined in the following table.

Lump sum withdrawals ^{1,2}	Income payments
Tax free component: Nil Taxable components: <ul style="list-style-type: none">If under preservation age: taxed at 22%³If you've reached preservation age: tax free up to the low rate cap (\$205,000 in 2018-19, indexed) and then generally taxed at 17%³	Generally tax is paid at your marginal tax rate less a 15% tax offset.

¹ Different rules apply for withdrawals by temporary residents. ² Does not apply to death or disablement benefits, however tax may still be payable. ³ Includes Medicare Levy of 2%.

How tax is paid

Sunsuper generally will pay the tax applying to your Sunsuper account. Contributions tax (where applicable) is deducted from your contribution prior to allocation to your account, an allowance for investment earnings tax (where applicable) is deducted from investment income and included in the calculation of unit prices and generally other taxes are deducted from your account balance.

Warning: You should provide your TFN when you join Sunsuper. If you don't supply your TFN, you will pay more tax on contributions and any benefits paid, and you will not be able to make voluntary after-tax contributions. Sunsuper will use your TFN to validate your identity and, with your consent, search for and transfer to Sunsuper any monies you may hold with the Australian Tax Office (ATO) or other super funds, to the extent the law allows. If we find or transfer any monies, we'll let you know.

8. Insurance in your super

Insurance is important for everyone, no matter what stage of life you're at. It makes sense to have a safety net in place to protect your greatest asset – you! Insurance in your *Sunsuper for life Corporate* account aims to keep you, and those close to you, protected if something unfortunate were to happen.

The DuluxGroup Superannuation Plan (Retained members) provides Standard Death and Total & Permanent Disability cover.

We will confirm your cover in your *Welcome booklet* and each year in your *Annual statement*. To confirm your cover amount at any time just visit sunsuper.com.au/memberonlinelogin

How much cover do I get?

If eligible, your insurance cover would have been carried over from your previous Fund as an Additional Fixed amount. From age 61 your Total & Permanent Disability cover reduces by 20%.

Death and Total & Permanent Disability cover ceases at age 65.

What is the cost of Standard cover?

Your insurance premiums are determined by your age, amount of insurance and the premium rates applying to your Plan. The table below shows the annual premium for each \$10,000 of cover.

Age	Death & TPD ¹ cover		Death only cover		TPD ¹ cover	
	Male (\$)	Female (\$)	Male (\$)	Female (\$)	Male (\$)	Female (\$)
15	3.20	3.20	3.10	3.10	0.10	0.10
20	5.90	5.90	5.20	5.20	0.70	0.70
25	5.30	5.30	4.10	4.10	1.20	1.20
30	5.50	5.50	3.70	3.70	1.80	1.80
35	7.20	7.20	4.40	4.40	2.80	2.80
40	11.30	11.30	6.30	6.30	5.00	5.00
45	20.00	20.00	9.70	9.70	10.30	10.30
50	36.50	36.50	15.50	15.50	21.00	21.00
55	64.00	64.00	23.70	23.70	40.30	40.30
60	109.40	109.40	37.90	37.90	71.50	71.50

¹ TPD means Total & Permanent Disability

How are premiums for cover paid?

Premiums are calculated weekly and normally deducted from your super account each month.

Check your *Sunsuper for life Corporate Insurance guide* for details, available at sunsuper.com.au/duluxgroup.

Can I reduce or cancel my insurance cover?

You can cancel insurance cover at any time through *Member Online* or by contacting us, or reduce insurance cover by contacting us. The reduction or cancellation of cover will be effective from the date your instruction is received.

Insurance cover is provided through a group life policy for Death and Total & Permanent Disability issued by MetLife Insurance Limited ABN 75 004 274 882 to the Trustee of the Sunsuper Superannuation Fund. In the event of a dispute the policy overrides the information in this Statement.

Additional information about insurance cover

Your *Sunsuper for life Corporate Insurance guide* contains more information about:

- the levels, types and costs of insurance cover;
- eligibility for and cancellation of cover and conditions and exclusions that may apply.

Warning: Some of this information may affect your entitlement to insurance cover. You should read this information before deciding whether the insurance is appropriate for you.

Sunsuper has adopted the Insurance in Superannuation Voluntary Code of Practice (Code). For more information on the Code visit sunsuper.com.au/insurance



You should read the important information about *Insurance in your super*, in your *Sunsuper for life Corporate Insurance guide* before making a decision. Go to sunsuper.com.au/duluxgroup to get your *Sunsuper for life Corporate Insurance guide*. The material relating to *Insurance in your super* may change between the time when you read this statement and the day when you become a member.

9. How to open an account

You should read this *PDS* and the other important information referred to in this *PDS*.

Opening an *Income account* is easy:

- Existing Sunsuper members can activate their *Income account* within *Member Online*, or
- Complete the *Income account request* form found in the back of the *Sunsuper for life guide*.

Cooling off period for employers

Employers have a 14-day period to decide if *Sunsuper for life Corporate* is right for them and their employees. Refer to the *Sunsuper for life guide* for conditions surrounding the cooling-off period.

Concerns and complaints

If you are unhappy with our service or super fund, we offer a complaint resolution process at no additional cost to you. Contact us to discuss your complaint; our contact details are on the back cover.

A new body, the Australian Financial Complaints Authority (AFCA), will start receiving superannuation complaints from 1 November 2018. AFCA can be contacted on 1800 931 678.



You should read the important information about *Concerns and complaints* before making a decision. Go to sunsuper.com.au/duluxgroup to get the *Sunsuper for life guide*. The material relating to *How to open an account* and *Concerns and complaints* may change between the time when you read this statement and the day when you become a member.

10. Additional information

Keeping you informed

The information in the *PDS* is up to date at the date it is prepared. However, at the time you receive the *PDS*, some information in the *PDS* that is not materially adverse may have changed. The *PDS* and updated information can be found at this plan's microsite. Contact us and we will send you a paper copy of the *PDS* or any updated information on request.

Reminder: This *PDS* is a summary of the significant information about *Sunsuper for life Corporate* and there is further information you should read contained in the *guides* referred to in this *PDS*.

Other information

This product offer is available only to people receiving it in Australia. Applications from outside Australia may not be accepted. If you are a temporary resident permanently leaving Australia refer to the *Sunsuper for life guide* for more information.

The Trust Deed that governs the Fund is available at sunsuper.com.au/prescribedinformation

Sunsuper is not responsible for third party website content.

Ratings and awards

Canstar, Chant West, *Money* magazine, SuperRatings, Conexus *Financial* and The Heron Partnership have given their consent and have not withdrawn it in relation to the inclusion of references to their ratings throughout the *PDS* and *guides*. They do not make, or purport to make, any statement in the *PDS* and *guides* other than these references.

Need some financial advice?

Speak to your adviser, or contact Sunsuper. Sunsuper can help you get the advice you need. Call **13 11 84** if you want to speak to one of our qualified financial advisers¹ who can give you simple advice about your Sunsuper account at no additional cost, quickly over the phone. For more comprehensive advice, we may refer you to an accredited external financial adviser.²

Advice of this nature may incur a fee.

¹ Sunsuper employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by the Sunsuper Superannuation Fund. ² Sunsuper has established a panel of accredited external financial advisers who are not employees of Sunsuper. Sunsuper is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined.

Protecting your privacy

Sunsuper respects the privacy of the information you give us. If you require a copy of our Privacy Policy visit sunsuper.com.au/privacy or contact us.

Dream Rewards

Search thousands of offers and discounts on holidays, experiences, everyday items and more. We're helping our members save for their dream retirement!

Visit sunsuper.com.au/dreamrewards for details.



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Contacting us is easy.

13 11 84 (+61 7 3121 0700 when overseas)

GPO Box 2924 Brisbane QLD 4001

sunsuper.com.au/contact-us



For further information on the ratings methodology used and awards refer to sunsuper.com.au/ratingsagencies

Need assistance? Call our translation service on 13 14 50 and say one of the following languages at the prompt: Italian, Chinese, Vietnamese, Korean, or Arabic.

The Sunsuper *for life* Corporate PDS is prepared and issued by Sunsuper Pty Ltd, the issuer and Trustee of the Sunsuper Superannuation Fund (referred to as "the Fund" or "Sunsuper"):

Sunsuper Pty Ltd
ABN 88 010 720 840
AFSL No. 228975

Sunsuper Superannuation Fund
ABN 98 503 137 921

Unique Super Identifier (USI) 98 503 137 921 001
MySuper Authorisation 98 503 137 921 996



Sunsuper is a member of The Association of Superannuation Funds of Australia Limited (ASFA).