

KINETIC SUPER SUNSUPER

ARE MERGING

**Significant Event Notice
for pension members**

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WE'RE MERGING WITH SUNSUPER

From 12 May 2018, Kinetic Super, which includes Kinetic Smart Pension, will merge with Sunsuper — one of Australia's largest and fastest growing profit-for-members super funds.

Kinetic Super has a 25-year history of looking after our members' super needs. During that time, we've put looking after the best interests of our members at the forefront of everything we do and our decision to merge with Sunsuper has been driven by the same guiding principle.

Sunsuper share our values and have the scale to provide more choice and expanded services, now and into the future. That's why we've chosen Sunsuper to look after the super needs of our members.

Find out more about Sunsuper at sunsuper.com.au/about-us



**Access to
financial planners**



**Member
rewards program**



**An award-
winning fund***



**Solid Investment
Performance^**



**More investment
choice**



**Competitive
fees**



^Past performance is not a reliable indicator of future performance.
*Ratings are only one factor to consider when choosing a super fund.

Why we're merging

We're merging with Sunsuper because we believe it's the right thing to do for our members. Our decision has been informed by a comprehensive legal review.

Successor Fund Transfer

This type of transfer is known as a Successor Fund Transfer, referred to in this document as a 'merger'.

Our Trustee has made a decision

To transfer all members and assets of Kinetic Super (including Kinetic Smart Pension) to Sunsuper. We are confident that Sunsuper will confer equivalent rights on transferred members in respect of transferred benefits.

We'll continue looking after you

A Kinetic Advisory Committee which includes directors of the current Kinetic Super Board will be established by Sunsuper after the merger, to ensure the needs of former Kinetic Super members continue to be met well into the future.

We'll let you know if anything changes

The merger is subject to the completion of final stages of due diligence and if for any reason it does not proceed, you will be notified.

Acting in the best interest of members

The decision to merge with Sunsuper Superannuation Fund ABN 98 503 137 921 (Sunsuper), has been subject to a comprehensive due diligence process and independent legal review, to ensure Sunsuper confers equivalent rights in respect of transferred benefits and the merger is in the best interests of Kinetic members. The merger will involve the transfer of Kinetic Super members and their benefits immediately before 12 May 2018 from Kinetic Super to Sunsuper without the consent of members.

To transfer without members' consent, both the Kinetic Super Trustee (Kinetic Superannuation Ltd ABN 14 056 917 303 AFSL 222590 RSE L0000352) and Sunsuper Trustee (Sunsuper Pty Ltd ABN 88 010 720 840 AFSL 228975 RSE L0000291) have to be satisfied that Sunsuper gives members' rights that are equivalent to the rights that members' have in Kinetic Super in relation to transferred benefits (as assessed immediately prior to the merger).

We're committed to protecting your privacy

We are committed to protecting your privacy and the security of your personal information. You can access the Kinetic Super Privacy Policy from our website at kineticsuper.com.au/privacy

Sunsuper's Privacy Policy can also be found on their website at sunsuper.com.au/privacy-policy

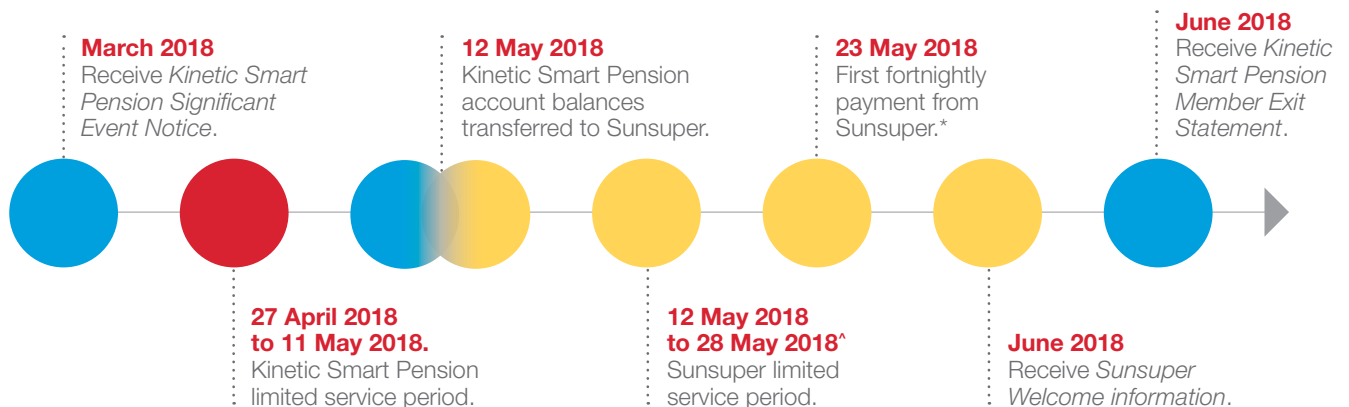
When we're merging

The expected date of the merger is 12 May 2018.

All the information in this notice is based on 12 May 2018 being the actual date of the transfer of Kinetic Super's assets (including pension assets) to Sunsuper. If the effective date of the merger (12 May 2018) is significantly delayed, you will be notified.

The actual transfer of your account balance occurs in stages commencing on 12 May 2018. So that member records can be transferred effectively, there is a limited service period in both Kinetic Smart Pension and also in Sunsuper (refer to page 20). Members will be able to access their Sunsuper account information through Sunsuper's *Member Online* after 28 May 2018. After the merger, members can call Sunsuper on **13 11 84** to access information and enquire about what transactions can occur and the timing of those transactions.

Once the merger (including the transfer of your Kinetic Smart Pension account balance) is completed, you'll receive *Welcome information* from Sunsuper with details of your new pension account. Your new account will be established in *Sunsuper for life*, with effect from 12 May 2018. If you have an existing account in Sunsuper, some special circumstances also apply. You'll also receive a *Member Exit Statement* from us with the details of your closed Kinetic Smart Pension account.



* If your pension is paid fortnightly.

[^] Should the amount of withdrawal requests received by Sunsuper exceed anticipated volumes, processing of these requests may take longer than normally expected. It is anticipated by Sunsuper that normal processing for withdrawal requests will resume by 15 June 2018.

There will be a limited service period

To prepare for the transfer of account balances to Sunsuper, transactions will be limited for a period of time. This 'limited service period' will begin 27 April 2018. Further important information about Kinetic Smart Pension's limited service period, including what you may need to do, can be found on page 20.

There will also be a limited service period in Sunsuper, from 12 May 2018, which will affect access to your account.

! Things you may need to do

It's important you read through this document to understand what the merger means for you and if there are any actions you need to take before or after the merger as a result of the changes. The checklist on page 25 details some of the situations where you may need to take an action as a result of the merger.

What's happening to my Kinetic Smart Pension account?

Members won't have to do anything for their Kinetic Smart Pension account balance including transaction history to be transferred across to Sunsuper. Kinetic Super and Sunsuper will look after the transfer.

Your new account will be established in a *Sunsuper for life – Income account*.

If you have an Account-based pension in Kinetic Smart Pension when your account balance is transferred to Sunsuper, it will be referred to as a *Retirement income account* in Sunsuper. If you have a Transition to Retirement pension in Kinetic Smart Pension when your account balance is transferred to Sunsuper, it will be referred to as a *Transition to retirement income account* in Sunsuper.

If you also have an accumulation account in Kinetic Super at the date of transfer, you should refer to the *Significant Event Notice for accumulation members* for information about what happens to your Kinetic Super accumulation account.

Kinetic Smart Pension member without an existing Sunsuper account.

- Your Kinetic Smart Pension account will close and your account balance will be transferred to your new *Sunsuper for life – Income account* on **12 May 2018**.
- You will receive your new member number with your *Welcome information* from Sunsuper.

Kinetic Smart Pension member with an existing *Sunsuper for life* account.

- Your Kinetic Smart Pension account will close and your account balance will be used to activate your *Retirement income account* or *Transition to retirement income account* with Sunsuper on **12 May 2018**.
- Your existing Sunsuper member number will not change. You will receive further information in your *Welcome information*.
- Special circumstances also apply, see page 24 for details.

Your arrangements

If you have certain arrangements in place, including binding beneficiary nominations or third-party authorities on your Kinetic Smart Pension account, they will lapse and you will need to complete additional paperwork after 12 May 2018. You can find out more about this on page 23.

What's happening to my investments?

Sunsuper has different investment options to Kinetic Smart Pension.

Your *Sunsuper for life – Income account* balance will be invested proportionately in the Sunsuper investment options that most closely match (in terms of objective, strategy and risk) your investment options in Kinetic Smart Pension immediately before 12 May 2018, as outlined in the 'Investment option mapping' table below. If you have a pension drawdown strategy in place in Kinetic Smart Pension immediately before 12 May 2018, this will also be mapped in Sunsuper according to the table below (see page 22 for further information).

The fees and costs of Sunsuper investment options are different. See pages 9 to 16 for detailed information.

Investment Option Mapping

Kinetic Smart Pension investment option	Investment option in <i>Sunsuper for life – Income account</i>
Growth	Balanced
Aggressive	Growth
Moderate	Retirement
Australian Shares	Australian Shares – Index
Overseas Shares	70% International Shares – Index (unhedged) & 30% International Shares – Index (hedged)
Property	Property
Cash	Cash
Bonds	Diversified Bonds

Investments are not identical

When your Kinetic Smart Pension account balance is transferred to Sunsuper, your investments will be transferred to the investment options that most closely match your existing Kinetic Smart Pension investment options. However, investments in Sunsuper aren't identical — investment objectives, asset allocations and risk profiles differ — so it's important to review your investment options in Sunsuper. For a detailed comparison of investment options, see pages 9 to 16.

Changes to fees and costs

Sunsuper's fees and costs are different to Kinetic Smart Pension's fees and costs.

Some of the fees and costs applicable to your account in SunsUPER will be higher and others will be lower than your Kinetic Smart Pension account. The tables on pages 6 and 7 provide a summary of the significant fees and costs. Where a range of fees and costs is shown, the applicable fee or cost depends on the investment option and is set out in the investment tables on pages 9 to 16.

Fees and costs can be paid directly from your account or deducted from your investment returns. Other fees and costs may also apply, such as activity fees.

Any tax deductions that each Fund may receive in respect of fees and costs charged in the current financial year are not reflected in the following tables (fees are shown gross of tax), where tax is applicable.

Within Kinetic Super, the benefit of tax deductions is not passed on directly to members in the year in which fees and costs (to which the deductions relate) are incurred.

The benefit of tax deductions received by Kinetic Super is retained in Kinetic Super's reserves. From time to time, some expenses may also be paid from Kinetic Super's reserves and are not included in the above fees and costs. SunsUPER passes on the benefit of tax deductions relating to fees and costs (where applicable) to members.

The following tables show how Kinetic Smart Pension's fees and costs compare to fees and costs for a *SunsUPER for life – Income account*. If you have an existing SunsUPER account, special circumstances also apply, see page 24.

Kinetic Smart Pension's fees and costs

Type of fee	Amount	How and when paid
Investment fee	Nil	Not applicable, however indirect investment costs, included in the Indirect cost ratios, apply.
Administration fee	First \$100,000: 0.5% p.a. Remaining balance: 0.2% p.a. Capped at \$1,200 p.a. per pension account.	Deducted from your account monthly in arrears or on the date your account is closed (on a pro-rata basis), based on month-end balance.
Buy-sell spread	Buy spread: From 0.00% to 0.25%. Sell spread: From 0.00% to 0.25%.	Deducted weekly before unit prices are declared (usually weekly).
Switching fee	Six (6) free switches each financial year \$30 per switch thereafter.	Deducted from your account at the time of processing your seventh and subsequent switches.
Exit fee	Account closure: \$50. Partial withdrawal by cheque: \$30.	Deducted from your account before your pension account is closed. Deducted from your account when your pension income is paid or lump sum withdrawal is processed.
Advice fees relating to all members investing in a particular product or investment option	Nil	Not applicable, however fees relating to the provision of financial product advice on your Kinetic Smart Pension account are included in the Administration fees.
Other fees and costs	Depends on the activity relevant to your account.	Deducted from your account, where applicable.
Indirect cost ratio	Estimated 0.05% to 0.87% of assets p.a.	Deducted before gross earnings of the option are received by the Fund and taken into account in the calculation of unit prices.

See the current *Kinetic Smart Pension PDS* at kineticsuper.com.au/pensionpds for full details of Kinetic Smart Pension fees and costs.

Sunsuper for life – Income account fees and costs

Type of fee	Amount	How and when paid
Investment fee	Estimated base fee of 0.06% p.a. to 0.33% p.a. plus performance-related fee of 0.00% to 0.05% p.a. of your account balance.	Deducted daily from the investment option(s) as part of the calculation of daily unit prices.
Administration fee	\$3.00 per week plus 0.10% p.a. of the first \$800,000 of your account balance. <i>(If your Income account balance is over \$800,000 a nil percent Administration fee applies to the balance over \$800,000).</i>	Generally deducted from your account balance weekly. Generally deducted from your account balance monthly.
Buy-sell spread	Nil	Not applicable currently but this may change.
Switching fee	Nil	Not applicable.
Exit fee	Partial withdrawal: Nil Full withdrawal: Transition to Retirement \$47 and Retirement \$40.	Deducted when the transaction is processed.
Advice fees relating to all members investing in Sunsuper for life investment options	Nil, for general advice and limited personal advice	Not applicable. The cost of general advice and limited personal advice over the phone is included in the Administration fee, however additional fees apply to other personal advice.
Other fees and costs	Refer to <i>Additional explanation of fees and costs</i> in the Sunsuper for life guide.	
Indirect cost ratio	Estimated 0.00% p.a. to 1.89% p.a.	Not charged by Sunsuper, but instead incurred within underlying investments and deducted from investment returns prior to the calculation of daily unit prices.

See the Sunsuper for life PDS for former Kinetic Super members and guides available at [sunsuper.com.au/kinetic-super](https://www.sunsuper.com.au/kinetic-super) for full details of fees and costs.

Considering your fees and costs

When considering the fees and costs you pay for your superannuation pension, it's important to weigh them against the value of the benefits and other product features of the super fund.

What's happening to my payments?

After the transfer of your benefit to Sunsuper, your pension payments will continue to be paid into your nominated bank account.

Payment dates will slightly change in line with the *Sunsuper for life – Income account* payment cycle, as outlined in the table below:

Frequency of payment	Kinetic Smart Pension	<i>Sunsuper for life – Income account</i>
Fortnightly*	15th & 28th of every month	Payments are made fortnightly (first payment 23 May 2018)
Monthly*^	15th of every month	11th of every month
Quarterly^	15th – March, June, September and December	11th of the nominated months
Bi-annual^	15th – June and December	11th of the nominated months
Annual^	15th June	11th of the nominated month

* If you would normally expect to receive a pension payment from Kinetic Smart Pension on 15 May 2018, this payment will be made on 9 May 2018.

^ Sunsuper payment dates are not limited to specific months and can be changed at any time after the transfer.

You may receive more from your Kinetic Smart Pension account this financial year

Your Kinetic Smart Pension account will effectively close once we transfer your benefit to Sunsuper.

The minimum and maximum pension payment amounts for the 2017/18 financial year calculated by Kinetic Super will continue to apply, however the Kinetic Super Trustee will pay the minimum amount relating to your period of membership in Kinetic Smart Pension (pro-rata minimum payment) up to the 11 May 2018, and the Sunsuper Trustee will pay the pro-rata minimum payment for your period of membership up to 30 June 2018 in the *Sunsuper for life – Income account*.

If you're not sure of your minimum (or, in the case of Transition to Retirement pensions, maximum) pension payment amount for the 2017/18 financial year, please call us on **1300 366 508**. After the merger, Sunsuper will send you *Welcome information* in June 2018 to re-confirm your annual minimum and, where applicable, maximum pension amount.

Legally we must ensure you receive the pro-rata minimum amount from your Kinetic Smart Pension before the merger. This means, you may receive an extra pension payment prior to 12 May 2018 towards the minimum annual pension amount (adjusted for the period 1 July 2017 to 11 May 2018) for your Kinetic Smart Pension account.

Kinetic Smart Pension will write to you should you need to receive any additional payments prior to the merger.



Once your *Sunsuper for life – Income account* is established, you will need to take a minimum pension amount adjusted for the period from 12 May 2018 to 30 June 2018. Sunsuper will contact you with the relevant details to ensure this minimum requirement is met.

You will have the opportunity to change your pension account payment amount, including the payment frequency after 12 May 2018, if you wish (subject to the Government's prescribed minimum and, where applicable, maximum payment limits). You may wish to seek professional financial advice on the timing and frequency of your pension payments and any social security implications.

What else you need to know about investments

The following tables provide a comparison of Kinetic Smart Pension investment options alongside the mapped *Sunsuper for life – Income account* investment options.

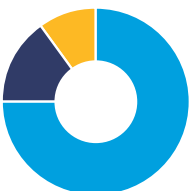

Diversified investment options

Investment option	Kinetic Smart Pension	<i>Sunsuper for life – Income account</i>
	Growth	Balanced
Investment objective	To achieve a return (net of fees and taxes) of at least 3% per year above the Consumer Price Index over rolling 5-year periods. Investment tax usually only applies to Transition to retirement pension accounts.	Beat inflation over 10 years: <i>Transition to retirement income account</i> by 3.5% p.a. and <i>Retirement income account</i> by 4.0% p.a. (after Investment fees, tax and costs). Investment tax usually only applies to Transition to retirement income accounts.
Strategic asset allocation (SAA)	 <ul style="list-style-type: none"> ■ Shares 55.0% ■ Private capital 8.0% ■ Property 13.0% ■ Bonds 24.0% ■ Cash and cash-like assets 0.0% 	 <ul style="list-style-type: none"> ■ Australian Shares 22.5% ■ International Shares 27.5% ■ Private capital 7.0% ■ Property 11.0% ■ Diversified Strategies 5.0% ■ Infrastructure 8.0% ■ Fixed interest 8.0% ■ Hedge funds 5.0% ■ Cash 6.0%
Strategic asset allocation (ranges) This may include both overseas and Australian assets.	Shares 35% to 75% Private capital 0% to 18% Property 3% to 23% Bonds 14% to 34% Cash and cash-like assets 0% to 10%	Australian Shares 0% to 50% International Shares 0% to 70% Private Capital 0% to 15% Property 0% to 30% Diversified Strategies 0% to 15% Infrastructure 0% to 20% Fixed interest 0% to 30% Hedge funds 0% to 25% Cash 0% to 25%
Minimum suggested investment time frame	5 years	5 years
Risk band	6	5
Risk level	High	Medium to high
Estimated number of negative annual returns over any 20-year period	4 to less than 6	3 to less than 4
Estimated Indirect Cost Ratio (ICR) p.a.	0.40%	0.64%
Estimated Investment Fee p.a.	Nil	Base: 0.23% Performance related: 0.03%
Buy-sell Spread	Buy: 0.11% Sell: 0.11%	Nil

Actual amounts may differ from estimates. For further information about the investment options including explanations of terms used in the tables, refer to the *Kinetic Smart Pension PDS* and the *Sunsuper for life Investment guide*.



What else you need to know about investments

Diversified investment options

Investment option	Kinetic Smart Pension	Sunsuper for life – Income account
	Aggressive	Growth
Investment objective	To achieve a return (net of fees and taxes) of at least 4.0% a year above the Consumer Price Index over rolling 8-year periods. Investment tax usually only applies to Transition to retirement pension accounts.	Beat inflation over 10 years: <i>Transition to retirement income account</i> by 4.0% p.a. and <i>Retirement income account</i> by 4.5% p.a. (after Investment fees, tax and costs). Investment tax usually only applies to Transition to retirement income accounts.
Strategic asset allocation (SAA)	 <ul style="list-style-type: none"> ■ Shares 75.0% ■ Private capital 10.0% ■ Bonds 0.0% ■ Property 15.0% ■ Cash and cash-like assets 0.0% 	 <ul style="list-style-type: none"> ■ Australian Shares 28.5% ■ International Shares 35.5% ■ Private capital 10.0% ■ Property 8.0% ■ Diversified Strategies 5.0% ■ Infrastructure 8.0% ■ Fixed interest 0.0% ■ Hedge funds 5.0% ■ Cash 0.0%
Strategic asset allocation (ranges) This may include both overseas and Australian assets.	Shares 55% to 95% Private capital 0% to 20% Property 5% to 25% Bonds 0% to 10% Cash and cash-like assets 0% to 10%	Australian Shares 0% to 50% International Shares 0% to 70% Private Capital 0% to 20% Property 0% to 30% Diversified Strategies 0% to 15% Infrastructure 0% to 20% Fixed interest 0% to 20% Hedge funds 0% to 20% Cash 0% to 20%
Minimum suggested investment time frame	8 years	7 years
Risk band	6	6
Risk level	High	High
Estimated number of negative annual returns over any 20-year period	4 to less than 6	4 to less than 6
Estimated Indirect Cost Ratio (ICR) p.a.	0.46%	0.69%
Estimated Investment Fee p.a.	Nil	Base: 0.23% Performance related: 0.03%
Buy-sell Spread	Buy: 0.12% Sell: 0.12%	Nil

Actual amounts may differ from estimates. For further information about the investment options including explanations of terms used in the tables, refer to the *Kinetic Smart Pension PDS* and the *Sunsuper for life Investment guide*.


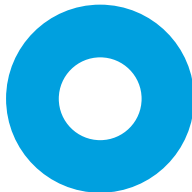
Diversified investment options

Investment option	Kinetic Smart Pension	Sunsuper for life – Income account
	Moderate	Retirement
Investment objective	To achieve a return (net of fees and taxes) of at least 2.5% a year above the Consumer Price Index over rolling 4-year periods. Investment tax usually only applies to Transition to retirement pension accounts.	Beat inflation over 10 years: <i>Transition to retirement income account</i> by 2.75% p.a. and <i>Retirement income account</i> by 3.25% p.a. after investment fees, tax and costs). Investment tax usually only applies to Transition to retirement income accounts.
Strategic asset allocation (SAA)	 <ul style="list-style-type: none"> ■ Shares 35.0% ■ Private capital 0.0% ■ Property 13.0% ■ Bonds 35.0% ■ Cash and cash-like assets 17.0% 	 <ul style="list-style-type: none"> ■ Australian Shares 17.5% ■ International Shares 15.5% ■ Private capital 5.0% ■ Property 10.0% ■ Diversified Strategies 5.0% ■ Infrastructure 7.0% ■ Fixed interest 22.0% ■ Hedge funds 6.0% ■ Cash 12.0%
Strategic asset allocation (ranges) This may include both overseas and Australian assets.	Shares 15% to 55% Private capital 0% to 10% Property 3% to 23% Bonds 25% to 45% Cash and cash-like assets 7% to 27%	Australian Shares 0% to 50% International Shares 0% to 55% Private Capital 0% to 15% Property 0% to 30% Diversified Strategies 0% to 15% Infrastructure 0% to 20% Fixed interest 0% to 50% Hedge funds 0% to 15% Cash 0% to 25%
Minimum suggested investment time frame	4 years	5 years
Risk band	5	4
Risk level	Medium to high	Medium
Estimated number of negative annual returns over any 20-year period	3 to less than 4	2 to less than 3
Estimated Indirect Cost Ratio (ICR) p.a.	0.28%	0.56%
Estimated Investment Fee p.a.	Nil	Base: 0.23% Performance related: 0.03%
Buy-sell Spread	Buy: 0.09% Sell: 0.09%	Nil

Actual amounts may differ from estimates. For further information about the investment options including explanations of terms used in the tables, refer to the *Kinetic Smart Pension PDS* and the *Sunsuper for life Investment guide*.



What else you need to know about investments

Single asset class options

	Kinetic Smart Pension	Sunsuper for life – Income account
Investment option	Australian Shares	Australian Shares – Index
Investment objective	To achieve a return (net of fees and taxes) that exceeds the Benchmark (weighted average of Australian sharemarket indices as outlined below) over rolling 1-year periods. Investment tax usually only applies to Transition to retirement pension accounts. Performance benchmark: 50% S&P/ASX 200 Accumulation Index + 50% S&P/ASX 300 Accumulation Index.	Closely match the return of the performance benchmark, before investment tax and investment fees and costs. Investment tax usually only applies to Transition to retirement income accounts. Performance benchmark: S&P/ASX 300 Accumulation Index.
Strategic asset allocation (SAA)	 <p>■ Australian Shares 100.0%</p>	 <p>■ Australian Shares – Index 100.0%</p>
Minimum suggested investment time frame	8 years	7 years
Risk band	7	7
Risk level	Very high	Very high
Estimated number of negative annual returns over any 20-year period	6 or greater	6 or greater
Estimated Indirect Cost Ratio (ICR) p.a.	0.32%	Nil
Estimated Investment Fee p.a.	Nil	Base: 0.09% Performance related: N/A
Buy-sell Spread	Buy: 0.15% Sell: 0.15%	Nil

Actual amounts may differ from estimates. For further information about the investment options including explanations of terms used in the tables, refer to the *Kinetic Smart Pension PDS* and the *Sunsuper for life Investment guide*.



Single asset class options

	Kinetic Smart Pension	Sunsuper for life – Income account
Investment option	Overseas Shares	70% International Shares – Index (unhedged) & 30% International Shares – Index (hedged)
Investment objective	<p>To achieve a return (net of fees and taxes) that exceeds the Benchmark (weighted average of overseas sharemarket indices as outlined below) over rolling 1-year periods. Investment tax usually only applies to Transition to retirement pension accounts.</p> <p>Performance benchmark: 60% MSCI World (ex-Aust) Index with net dividends reinvested (\$A Unhedged) + 30% MSCI World (ex-Aust) Index with net dividends reinvested (\$A Hedged) + 10% MSCI Emerging Markets Index with net dividends reinvested (\$A Unhedged).</p>	<p>Hedged – Closely match the return of the performance benchmark, before investment tax and investment fees and costs. Investment tax usually only applies to Transition to retirement income accounts.</p> <p>Performance benchmark: MSCI World ex-Australia Investable Market Index (IMI) in \$A (hedged)</p> <p>Unhedged – Closely match the return of the performance benchmark, before investment tax and investment fees and costs. Investment tax usually only applies to Transition to retirement income accounts.</p> <p>Performance benchmark: MSCI World ex-Australia Investable Market Index (IMI) in \$A (unhedged)</p>
Strategic asset allocation (SAA)	 <p>■ International Shares 100.0%</p>	 <p>■ International Shares – Index (unhedged) 70.0% ■ International Shares – Index (hedged) 30.0%</p>
Minimum suggested investment time frame	8 years	International Shares – Index (unhedged): 7 years International Shares – Index (hedged): 7 years
Risk band	6	International Shares – Index (unhedged): 6 International Shares – Index (hedged): 7
Risk level	High	International Shares – Index (unhedged): High International Shares – Index (hedged): Very high
Estimated number of negative annual returns over any 20-year period	4 to less than 6	International Shares – Index (unhedged): 4 to less than 6 International Shares – Index (hedged): 6 or greater
Estimated Indirect Cost Ratio (ICR) p.a.	0.29%	International Shares – Index (unhedged): 0.01% International Shares – Index (hedged): 0.01%
Estimated Investment Fee p.a.	Nil	Base (unhedged): 0.09% Base (hedged): 0.09% Performance (hedged and unhedged): N/A
Buy-sell Spread	Buy: 0.14% Sell: 0.14%	Nil

Actual amounts may differ from estimates. For further information about the investment options including explanations of terms used in the tables, refer to the *Kinetic Smart Pension PDS* and the *Sunsuper for life Investment guide*.



What else you need to know about investments

Single asset class options

	Kinetic Smart Pension	Sunsuper for life – Income account
Investment option	Property	Property
Investment objective	To achieve a return (net of fees and taxes) that exceeds the Benchmark (weighted average of Australian and overseas property market indices as outlined below) over rolling 1-year periods. Investment tax usually only applies to Transition to retirement pension accounts. Performance benchmark: 80% Mercer/IPD Australian Pooled Property Fund Index + 20% FTSE EPRA/NAREIT Developed Index Hedged to AUD (Net of Withholding Tax).	Beat the performance benchmark before investment tax, but after investment fees and costs over rolling 5-year periods. Investment tax usually only applies to Transition to retirement income accounts. Performance benchmark: 25% FTSE EPRA/NAREIT Global REIT hedged to \$A and 75% Mercer/IPD Australia Monthly Property Fund Index – Core Wholesale.
Strategic asset allocation (SAA)	 <p>■ Property 100.0%</p>	 <p>■ Property 100.0%</p>
Minimum suggested investment time frame	4 years	7 years
Risk band	6	5
Risk level	High	Medium to high
Estimated number of negative annual returns over any 20-year period	4 to less than 6	3 to less than 4
Estimated Indirect Cost Ratio (ICR) p.a.	0.87%	1.10%
Estimated Investment Fee p.a.	Nil	Base: 0.16% Performance related: Nil
Buy-sell Spread	Buy: 0.25% Sell: 0.25%	Nil

Actual amounts may differ from estimates. For further information about the investment options including explanations of terms used in the tables, refer to the *Kinetic Smart Pension PDS* and the *Sunsuper for life Investment guide*.



Single asset class options

	Kinetic Smart Pension	Sunsuper for life – Income account
Investment option	Bonds	Diversified Bonds
Investment objective	To achieve a return (net of fees and taxes) that exceeds the Benchmark (weighted average of Australian and overseas bond market indices as outlined below) over rolling 1-year periods. Investment tax usually only applies to Transition to retirement pension accounts. Performance benchmark: 45% Bloomberg AusBond Composite Index + 30% Barclays Global Aggregate Index (\$A Hedged) + 25% Bloomberg AusBond Inflation Government Index.	Beat the performance benchmark by 0.5% p.a. before investment tax, but after investment fees and costs over rolling 3-year periods. Investment tax usually only applies to Transition to retirement income accounts. Performance benchmark: 50% Citigroup World Broad Investment Grade Index in \$A (hedged) and 50% Bloomberg AusBond Composite 0+Yr Index.
Strategic asset allocation (SAA)	 <p>■ Bonds 100.0%</p>	 <p>■ Fixed Interest 100.0%</p>
Minimum suggested investment time frame	2 years	3 years
Risk band	4	4
Risk level	Medium	Medium
Estimated number of negative annual returns over any 20-year period	2 to less than 3	2 to less than 3
Estimated Indirect Cost Ratio (ICR) p.a.	0.14%	0.10%
Estimated Investment Fee p.a.	Nil	Base: 0.33% Performance related: 0.03%
Buy-sell Spread	Buy: 0.11% Sell: 0.11%	Nil

Actual amounts may differ from estimates. For further information about the investment options including explanations of terms used in the tables, refer to the *Kinetic Smart Pension PDS* and the *Sunsuper for life Investment guide*.

What else you need to know about investments

Single asset class options

	Kinetic Smart Pension	Sunsuper for life – Income account
Investment option	Cash	Cash
Investment objective	To achieve a return (net of fees and taxes) that exceeds the benchmark (the Bloomberg Ausbond Bank Bill Index) over rolling 1-year periods. Investment tax usually only applies to Transition to retirement pension accounts. Performance benchmark: Bloomberg AusBond Bank Bill Index.	Match or exceed the returns of the performance benchmark before investment tax, but after investment fees and costs. Investment tax usually only applies to Transition to retirement income accounts. Performance benchmark: Bloomberg AusBond Bank Bill Index.
Strategic asset allocation (SAA)	 <p>■ Cash and cash-like assets 100.0%</p>	 <p>■ Cash 100.0%</p>
Minimum suggested investment time frame	2 years	1 year
Risk band	1	1
Risk level	Very low	Very low
Estimated number of negative annual returns over any 20-year period	Less than 0.5	Less than 0.5
Estimated Indirect Cost Ratio (ICR) p.a.	0.05%	Nil
Estimated Investment Fee p.a.	Nil	Base: 0.06% Performance related: N/A
Buy-sell Spread	Buy: 0.00% Sell: 0.00%	Nil

Actual amounts may differ from estimates. For further information about the investment options including explanations of terms used in the tables, refer to the *Kinetic Smart Pension PDS* and the *Sunsuper for life Investment guide*.

More choice with *Sunsuper for life – Income account*

With Sunsuper you'll have access to more investment options, including diversified and single asset class investment options and a Socially Conscious Balanced and Capital Guaranteed option. The full range of Sunsuper investment options are listed below:

	Actively Managed	Index (Passively Managed)
Multi-asset		
Diversified options	Growth Balanced Socially Conscious Balanced Diversified Alternatives Retirement Conservative	Balanced – Index
Single-asset		
Shares		
	Shares Australian Shares	Australian Shares – Index International Shares – Index (hedged) International Shares – Index (unhedged) Emerging Markets Shares
Property	Property	Australian Property – Index
Fixed Interest and Cash	Diversified Bonds Cash Capital Guaranteed	Diversified Bonds – Index

Find out more

Visit [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds) and review the *Sunsuper for life Investment guide* for more information on the investment options, and associated fees and costs and benefits of being with Sunsuper.

What else you need to know about investments

Other things you need to know about investments

Unit pricing

Kinetic Smart Pension calculates unit prices for its investment options on a weekly basis and publishes them at kineticsuper.com.au each Wednesday.

Unit prices for Kinetic Smart Pension investment options will not be published after 9 May 2018. Once your account balance is transferred to Sunsuper, you will receive a *Member Exit Statement* from Kinetic Smart Pension detailing the total value of your investments immediately before 12 May 2018.

Sunsuper generally calculates unit prices for its investment options each business day, based on the latest available value of net assets in each option at the applicable close of business in all relevant domestic and international markets for that day. The unit price for a specific business day is normally calculated on the next business day.

Visit sunsuper.com.au/unitprices for historical and current unit prices.

Buy-sell spreads

Kinetic Smart Pension charges a buy-sell spread in the unit price of each investment option. These buy-sell spreads are the difference between the purchase (buy) and sale (sell) unit price of an investment in an investment option, when transactions on your account (including closure of your account) occur.

Sunsuper does not currently charge a buy-sell spread for any of their investment options. However, they reserve the right to apply a buy-sell spread in future.

Calculating the value of your Kinetic Smart Pension account balance when your benefit is transferred to Sunsuper

Kinetic Super will set a final sell unit price for all investment options effective for 11 May 2018 in accordance with Kinetic Super's unit pricing methodology.* Kinetic Super's sell unit prices (including any sell spread) will be used to calculate your closing balance on this date. The usual exit fee of \$50 will not apply.

Once Kinetic Super is fully wound up and relevant expenses have been determined (expected to be by the end of 2018 and, in any case within 12 months of 12 May 2018), members transferred from Kinetic Smart Pension to Sunsuper, who remain with Sunsuper, may receive an additional amount from the Sunsuper Trustee through a special distribution from a general reserve (see page 19 for more information about the general reserve).

The Kinetic Smart Pension and *Sunsuper for life - income account* investment option prices are not the same, so the number of units you will receive from Sunsuper will be different, however your final exit value (i.e. benefit in dollars) from Kinetic Smart Pension will be the same as the entry value (i.e. benefit in dollars) into Sunsuper.

If you are allocated units across more than one investment option, these will not be re-balanced by Sunsuper, in the future to maintain these percentages. You will be need to re-balance them via an investment switch if you wish to maintain the percentages.

Sunsuper offers an automatic rebalancing service for *Sunsuper for life - Income* accounts that re-weights your investment options back into line with the investment option allocations applicable to your *Sunsuper for life - Income account* on 12 May 2018 or, if you subsequently switch investment options in your income account, in line with your selection of investment options. You can elect to opt in to automatic rebalancing if you choose.

You can choose between an automatic re-balance frequency of either:

- **twice yearly** — Sunsuper will rebalance your income account on or around 31 March and 30 September (the re-balance dates) each year using the unit price for that day, or
- **annually** — Sunsuper will rebalance your income account on or around 31 March each year using the 31 March (the rebalance date) unit price.

If the re-balance date happens to fall on a non-business day, your re-balance will be processed using the unit price for the next business day. Re-balance requests received before 3pm AEST on the re-balance date, will be processed for that date. Re-balance requests received after this time will be processed for the next nominated re-balance date. Buy-sell spreads do not currently apply to any re-balancing of investment options in *Sunsuper for life - Income account*, but they may apply in the future.

Investment changes on notification of death

If Sunsuper receive a formal notification of death, the assets of the deceased person's account are transferred to Sunsuper's Cash investment option within 5 working days and remains there until the Sunsuper Trustee finalises payment of the death benefit.

*This final unit price will include a provision for the final estimated tax payable by Kinetic Super (which includes Kinetic Smart Pension).

What happens to Kinetic Super's reserves?

On 12 May 2018, any unallocated amount of Kinetic Super's assets will be transferred to Sunsuper and will be managed in accordance with Sunsuper's Reserve Policy.

Kinetic Super's reserves include a general (administration) reserve which may be used to pay some Kinetic Super expenses. On transfer of this general reserve to Sunsuper, an amount from the general reserve will be allocated to the Sunsuper reserves. The remaining amount in the general reserve will be available to meet any costs, charges and expenses associated with the merger, including expenses relating to the wind up of Kinetic Super and its Trustee and taxes or other expenses and liabilities of Kinetic Super prior to termination of the Fund (incurred or estimated) that have not been paid prior to the merger.

If there is any amount remaining in the general reserve after the payment of expenses, tax and other liabilities, and the allocation to Sunsuper's reserves, this will be distributed by Sunsuper, as outlined on the previous page.

Kinetic Super and Sunsuper also maintain an Operational Risk Financial Requirement (ORFR) Reserve. The Kinetic Super ORFR will also be transferred to Sunsuper and will be combined with the Sunsuper ORFR. This reserve is maintained to cover losses arising from operational risks that may affect business operations and is not part of any potential future distribution to members.



You should know

If you request a rollover to another super fund before the merger or leave Sunsuper after your Kinetic Smart Pension benefit is transferred to Sunsuper, but before the Sunsuper Trustee makes any special distribution, you will not be eligible for this additional distribution.

What the Kinetic limited service period means for you

To facilitate the transfer of Kinetic Smart Pension member benefits to Sunsuper, transactions in Kinetic Smart Pension will be limited from 27 April 2018 until the merger.

During this 'limited service period', there will be limited processing of the following changes or transactions by Kinetic Super:

- General account updates, including changes to name and contact details, nomination of beneficiaries or the nomination of a third-party authority;
- Investment switches;
- Pension payment details, such as amount and timing of pension payments and investment options from which pension payments are drawn; and
- Full and partial withdrawals, whether in cash or by way of transfer to another superannuation fund, where permissible.

Withdrawals during the limited service period

Any withdrawal requests we receive during the limited service period that cannot be processed will be forwarded to Sunsuper for processing.

Sunsuper expects withdrawals processing will commence from 28 May 2018.

Should the amount of withdrawal requests received by Sunsuper exceed anticipated volumes, processing of these requests may take longer than normally expected.

It is anticipated by Sunsuper that normal processing for withdrawal requests will resume by 15 June 2018.

Pension payments during the limited service period

Scheduled pension payments will continue to be paid as detailed on page 8.

Access to your Kinetic Smart Pension account through Member Online Services

Your Member Online Services account will be read-only from 4 May 2018. After 4 May 2018 you will not be able to make any changes via your online account, or download any information stored within your Member Online Services account.



Find out more

Please refer to the 'What's changing and what you may need to do' section on pages 21 to 23 for more information.

What's changing and what you may need to do

Depending on your circumstances, there may be some actions you need to take as a result of the merger. Please read through this section carefully to ensure you're aware of any important changes and actions you may need to take before or after the merger, taking into account any special circumstances that also apply as per page 24.

Situation in Kinetic Smart Pension	What to do	Further information
Communication arrangements		
You haven't provided, or need to update your contact details.	<p>Update your details:</p> <ul style="list-style-type: none"> By logging into Member Online Services and updating your details before 4 May 2018. Or calling us on 1300 366 508 to update your details before 10 May 2018. Or, completing and returning the <i>Kinetic Smart Pension</i> form (available at kineticsuper.com.au) and ensuring we RECEIVE it before 10 May 2018. <p>Send your form to:</p> <p>Kinetic Smart Pension Locked Bag 5042 Parramatta NSW 2124</p>	<p>Generally, your personal details, including your address, email address and mobile number, will be transferred to Sunsuper on 12 May 2018. See special circumstances on page 24.</p> <p>Sunsuper may communicate with you via your email address or mobile number, unless you instruct them not to. You'll receive further information from Sunsuper about this in your <i>Welcome information</i>.</p> <p>What happens if I don't update my details: Sunsuper may not be able to communicate important information to you about your account.</p> <p>Changes RECEIVED after 10 May 2018: Will be forwarded to Sunsuper for processing.</p>
You have access to your Member Online Services account.	<p>You need to: register for Sunsuper's Member Online after 28 May 2018.</p> <p>Sunsuper will provide you with your account details and instructions to register for <i>Member Online</i> in your <i>Welcome information</i>.</p>	<p>Your Kinetic Smart Pension online account will be read-only from 4 May 2018 and deactivated on 11 May 2018.</p> <p>What happens if I don't register: You won't have online access to your <i>Sunsuper for life – Income account</i>.</p>
You have opted out of receiving communications electronically.	<p>You need to: let Sunsuper know your communication preferences after 12 May 2018.</p> <p>Let Sunsuper know via:</p> <ul style="list-style-type: none"> Sunsuper <i>Member Online</i> Calling 13 11 84 	<p>If you've opted out of receiving your Kinetic Smart Pension communications electronically, your opt out will not carry over to your <i>Sunsuper for life – Income account</i> (this includes marketing communications).</p> <p>What happens if I don't let Sunsuper know: Sunsuper will send communications, including marketing communications electronically, wherever possible.</p> <p>If you want to opt out, you will need to let Sunsuper know after 12 May 2018.</p>
Investment switches		
You want to switch your Kinetic Smart Pension Investment option(s).	<p>Switch your investments:</p> <ul style="list-style-type: none"> By logging into Member Online Services and switching your investments before 4 May 2018; Or completing and returning the <i>Kinetic Smart Pension</i> form available at kineticsuper.com.au and ensuring we RECEIVE it before 4 May 2018. <p>Send your form to:</p> <p>Kinetic Smart Pension Locked Bag 5042 Parramatta NSW 2124.</p>	<p>What happens if I miss the 4 May 2018 deadline? Your investment switch will not be processed. As the Sunsuper investment options are different, you'll need to contact Sunsuper to make an investment switch.</p> <p>You can make a switch from 14 May 2018 by contacting Sunsuper on 13 11 84.</p>

What's changing and what you may need to do

Situation in Kinetic Smart Pension	What to do	Further information
Withdrawals, rollovers & payments		
<p>You've met a condition of release and want to access (withdraw) part or all of your super from Kinetic Smart Pension</p>	<p>You need to: complete and return the form (available on request by calling 1300 366 508) to make a full or partial withdrawal and ensure we RECEIVE it and any supporting documentation before 4 May 2018.</p> <p>Send your completed application form and supporting documentation to:</p> <p>Kinetic Smart Pension Locked Bag 5042 Parramatta NSW 2124.</p>	<p>Important: Kinetic Super will cease issuing cheques from 27 April 2018. Any completed requests RECEIVED after 27 April 2018, will not be eligible to elect a cheque payment. All payments will be made via EFT to an Australian bank account.</p> <p>What if Kinetic doesn't RECEIVE my withdrawal request in time? Any requests RECEIVED after 4 May 2018 will be processed by Sunsuper using the unit price(s) applicable to your Sunsuper investment option(s) determined by Sunsuper at the time of processing.</p>
<p>You want to roll your super over from Kinetic Smart Pension to another super fund.</p>	<p>You need to: complete and return the form (available on request by calling 1300 366 508) and ensure we RECEIVE your rollover request before 4 May 2018.</p> <p>Send your completed application form and supporting documentation to:</p> <p>Kinetic Smart Pension Locked Bag 5042 Parramatta NSW 2124.</p>	<p>Important: Before making a decision to transfer your super to another fund, it's important to compare the features, benefits and costs of both the super funds, including any insurance cover and investments they offer. You may wish to obtain financial advice from a licensed financial adviser that takes into account your personal situation.</p> <p>What if Kinetic doesn't RECEIVE my request in time? Any requests RECEIVED after 4 May 2018 will be processed by Sunsuper using the unit price(s) applicable to your Sunsuper investment option(s) determined by Sunsuper at the time of processing.</p>
<p>You want to change your pension payment amount or frequency</p>	<p>You need to: complete the <i>Kinetic Smart Pension</i> form at kineticsuper.com.au and SUBMIT it to Kinetic Smart Pension by 4 May 2018</p> <p>Send your supporting documentation to:</p> <p>Kinetic Smart Pension Locked Bag 5042 Parramatta NSW 2124.</p>	<p>Your nominated pension payment instructions as at 11 May 2018 will be carried over to Sunsuper, however as detailed in the table on page 8 payment dates may change slightly.</p> <p>What if Kinetic doesn't RECEIVE my request in time? Any request RECEIVED after 4 May 2018 will not be accepted and you will need to submit a new request with Sunsuper.</p> <p>Important: Your pension payments may be subject to tax in accordance with tax laws applicable from time to time, and may be taken into account in assessing your entitlement to Government pension or benefit entitlements in accordance with social security legislation applicable from time to time. You may wish to obtain advice about tax and social security implications of your pension from a suitably qualified adviser that takes into account your personal situation.</p>
<p>You want to change your chosen pension drawdown strategy</p>	<p>You need to: complete the Kinetic Smart Pension form at kineticsuper.com.au and ensure we RECEIVE it by 4 May 2018.</p> <p>Send your supporting documentation to:</p> <p>Kinetic Smart Pension Locked Bag 5042 Parramatta NSW 2124.</p>	<p>If you are invested in more than one Kinetic Smart Pension investment option and have chosen which Kinetic Smart Pension investment option(s) from which your pension payments will be deducted (referred to as your pension drawdown strategy), your chosen pension drawdown strategy will be carried across to the corresponding <i>Sunsuper for life – Income account</i> investment options (as set out on page 5).</p> <p>Full details about your pension drawdown strategy will be included in your <i>Welcome information</i> from Sunsuper. If you have not chosen a pension drawdown strategy, pension payments from your <i>Sunsuper for life – Income account</i> will be made in proportion to your investment option balances.</p> <p>What if Kinetic doesn't RECEIVE my request in time? Any request RECEIVED after 4 May 2018 will not be accepted and you will need to SUBMIT a new request with Sunsuper.</p>

Situation in Kinetic Smart Pension	What to do	Further information
Financial hardship & other claims		
You want to claim your super under financial hardship.	<p>You need to:</p> <ol style="list-style-type: none"> Call us: on 1300 366 508 to check if you're eligible to claim. If you're eligible: complete the application form and return it to us with your supporting documentation and ensure we RECEIVE it before 13 April 2018. Send your completed application form and supporting documentation to: Kinetic Smart Pension Locked Bag 5042 Parramatta NSW 2124. 	<p>Financial hardship claims: If you need to lodge a financial hardship claim, you'll need to do so before 13 April 2018.</p> <p>Any new financial hardship claim requests RECEIVED after 13 April 2018 will not be accepted.</p> <p>Sunsuper don't offer financial hardship payments. All financial hardship claims must be finalised and paid by 11 May 2018, otherwise they will be rejected and won't be processed.</p> <p>Important: Kinetic Super will cease issuing cheques from 27 April 2018. Any completed qualifying requests RECEIVED after 27 April 2018 who have elected payment via cheque, will be made via EFT, provided we RECEIVE EFT details before 4 May 2018.</p>
You already have a financial hardship claim in progress.	<p>You need to: ensure all relevant supporting documentation has been provided so that the claim can be finalised prior to 11 May 2018.</p> <p>Send your supporting documentation to: Kinetic Smart Pension Locked Bag 5042 Parramatta NSW 2124.</p>	<p>Financial hardship claims: Sunsuper don't offer financial hardship payments. All financial hardship claims must be finalised and paid by 11 May 2018, otherwise they will be rejected and won't be processed.</p> <p>Important: Kinetic Super will cease issuing cheques from 27 April 2018. Any completed qualifying requests RECEIVED after 27 April 2018 who have elected payment via cheque, will be made via EFT. Provided we RECEIVE EFT details before 4 May 2018.</p>
You have a complaint, benefit payment or family law matter in progress.	<p>You don't have to do anything: we will endeavour to finalise such matters prior to 11 May 2018.</p>	<p>Any matters still in progress on 11 May 2018 will be handled by the Trustee of Sunsuper.</p>
Third-party authorities		
You have a third-party authority in place (i.e. Power of Attorney, or authority for a third party to access information on your account).	<p>You need to: SUBMIT a new third-party authority to Sunsuper after 12 May 2018, using the form available at sunsuper.com.au</p> <p>Further instruction will be provided: Sunsuper will provide information on nominating a third-party authority in your <i>Welcome information</i>.</p>	<p>We are legally unable to transfer a third-party authority across to another super fund. Any third-party authority, including to allow a financial planner to access your account information or for a power of attorney to give account instructions to Kinetic Super, will lapse after 11 May 2018.</p>
Beneficiaries		
You have a reversionary beneficiary nomination.	<p>If you have a reversionary beneficiary nomination on your Kinetic Smart Pension account at 11 May 2018, your reversionary beneficiary nomination will be carried across to your new <i>Sunsuper for life – Income account</i>.</p>	
You have a binding beneficiary nomination on your Kinetic Smart Pension account.	<p>You will need to: complete and SUBMIT a new <i>Binding beneficiary nomination</i> form, available at sunsuper.com.au to Sunsuper after 12 May 2018.</p>	<p>Binding beneficiary nominations cannot legally be transferred between super funds. If you have a binding beneficiary nomination on your Kinetic Smart Pension account, it will transfer to your <i>Sunsuper for life – Income account</i> as a preferred beneficiary nomination.* Your Kinetic Smart Pension binding beneficiary nomination will lapse after 11 May 2018.</p>
You have a non-binding beneficiary nomination on your Kinetic Smart Pension account.	<p>You don't need to do anything unless you would like to update your non-binding beneficiary nomination before 11 May 2018, in which case you can:</p> <ul style="list-style-type: none"> update your non-binding beneficiary nomination online via Member Online Services before 4 May 2018, or ensure your completed <i>Kinetic Smart Pension beneficiary nomination</i> form available at kineticsuper.com.au is RECEIVED before 10 May 2018. 	<p>Your beneficiary nomination will be carried across to your <i>Sunsuper for life – Income account</i> as a 'preferred' beneficiary nomination.*</p> <p>Special circumstances also apply if you have an existing Sunsuper account, see page 24.</p>

* A 'preferred' beneficiary nomination will be used as a guide by the Sunsuper Trustee to determine who will receive your benefit (subject to super law). You should review your beneficiary nomination arrangements after 11 May 2018 to ensure they are appropriate for you.

Special circumstances

We will identify 'duplicate members' who have both a Kinetic Smart Pension and Sunsuper account.

The following scenarios apply to members who have an account with Kinetic Smart Pension and an existing Sunsuper account at 12 May 2018. These members will receive separate communications from Sunsuper after the merger.

I have a Kinetic Smart Pension account and an existing Sunsuper for Life account (including Sunsuper for Life – Corporate and Sunsuper for life – Business).

Beneficiary nominations

Your Kinetic Smart Pension beneficiary nominations (reversionary, binding or non-binding 'preferred') will carry over, however any binding nominations will carry over as a preferred beneficiary nomination to your new *Sunsuper for life – Income account*.

Your beneficiary nominations for your existing *Sunsuper for life* account (including Business or Corporate account), if valid and effective, will remain unchanged and continue to apply to those accounts

Contact details

The contact details (residential address, postal address, contact numbers and email address) in your Kinetic Smart Pension account will generally be carried over when your new *Sunsuper for life – Income account* is established. These details will also apply to your existing Sunsuper accounts.

Fees and costs

The fees and costs summarised on page 7 will apply to your new *Sunsuper for life – Income account* from 12 May 2018.

The fees and costs applicable to your (separate) existing *Sunsuper for life* account (including Corporate or Business account) will remain unchanged.

It is important to note, the \$800,000 account balance threshold (see page 7) does not apply to balances aggregated across multiple accounts in Sunsuper.

Investments

Your Kinetic Smart Pension account balance will be invested in the Sunsuper investment options mapped to your existing Kinetic Smart Pension investment options as outlined on page 5.

The investments applicable to your existing *Sunsuper for life* account (including Corporate or Business account) will remain unchanged.

Checklist

! What do you need to do?

Depending on your circumstances, there may be some actions you need to take as a result of the merger. The below checklist outlines the key situations where you may need to take some actions before or after the merger:

Situation	Yes	No	You need to:
I have a binding beneficiary nomination.	<input type="checkbox"/>	<input type="checkbox"/>	See page 23
I want to switch my Kinetic Smart Pension Investment option(s).	<input type="checkbox"/>	<input type="checkbox"/>	See page 21
I want to change my chosen pension drawdown strategy.	<input type="checkbox"/>	<input type="checkbox"/>	See page 22
I want to change my pension payment amount or frequency.	<input type="checkbox"/>	<input type="checkbox"/>	See page 22
I want to claim some of my super under financial hardship.	<input type="checkbox"/>	<input type="checkbox"/>	See page 23
I want to access (withdraw) part or all of my super from Kinetic Smart Pension.	<input type="checkbox"/>	<input type="checkbox"/>	See page 22
I have a third-party authority in place for a third party to access my account information.	<input type="checkbox"/>	<input type="checkbox"/>	See page 23
I haven't provided / need to update my details	<input type="checkbox"/>	<input type="checkbox"/>	See page 21
I've opted out of receiving communications electronically	<input type="checkbox"/>	<input type="checkbox"/>	See page 21

Where you can find out more



Member Online Services

Member Online Services is the quickest and easiest way to view your current account details, switch your investments and update your contact details before we merge. Log in or register for Member Online Services at kineticsuper.com.au



Welcome information

You'll receive your *Welcome information* from Sunsuper in June 2018, providing full details about your new *Sunsuper for life – Income account* and the benefits you can access as a Sunsuper member.



Website

We've prepared a dedicated website for the merger to help keep you up-to-date and informed every step of the way. Check it out at sunsuper.com.au/kinetic-super



Contact centre

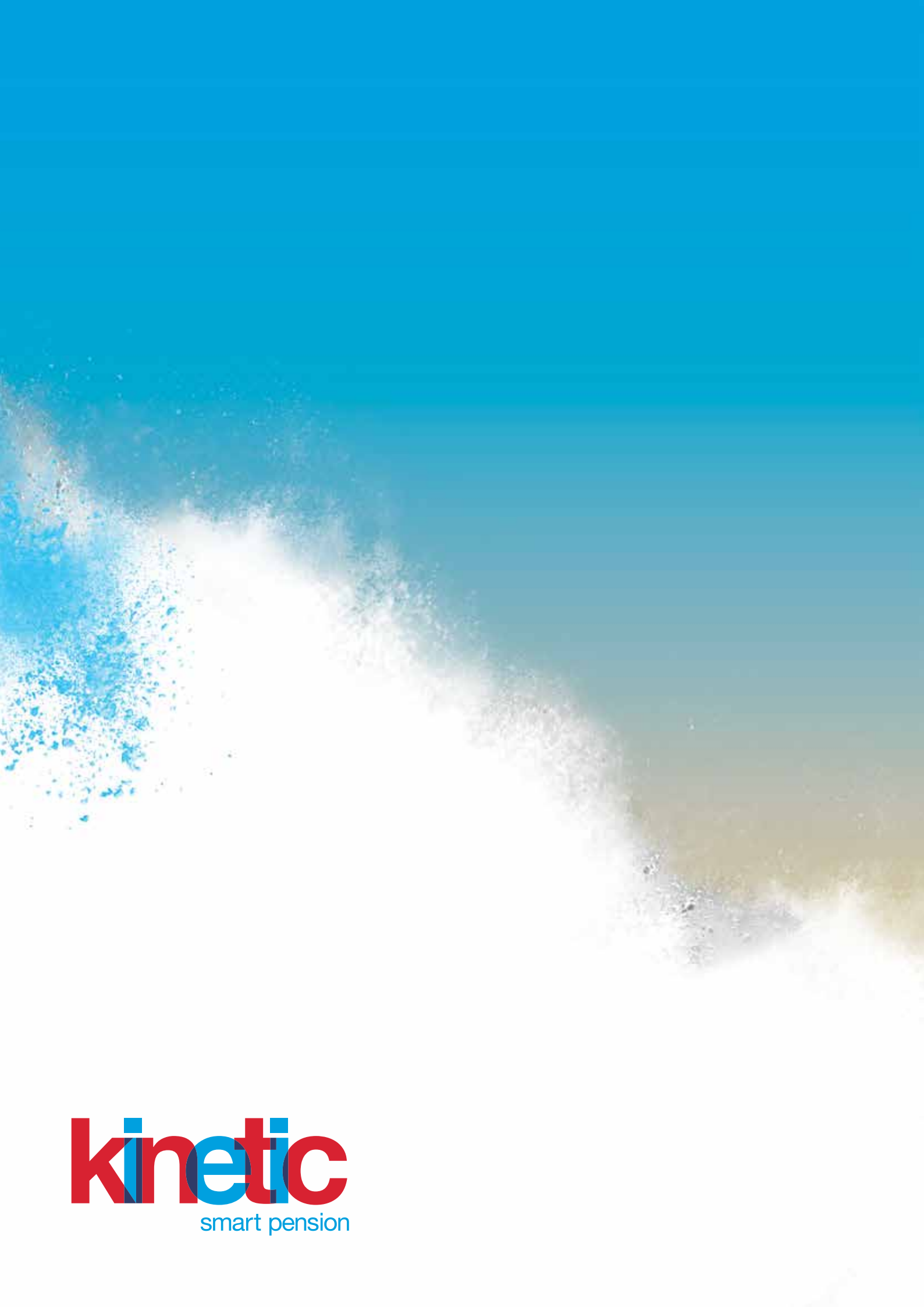
If you've got any questions about the merger, or simply feel more comfortable making updates and changes over the phone, you can always give us a call on **1300 366 508**.

! Don't want to move to Sunsuper?

We're confident merging with Sunsuper is the right thing to do for our members. But we understand not everyone will be comfortable with the changes. If you don't want your benefit transferred to Sunsuper, you will need to roll your super out of KinetiC Smart Pension to a new super fund of your choice or (if eligible) claim your KinetiC Smart Pension benefit and ensure we **RECEIVE** it before **4 May 2018**. If you need more information on rolling out of KinetiC Smart Pension or requesting payment of your benefit, call us on **1300 366 508**.

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