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ANZ Staff Super

Product Disclosure Statement
Partner Section

About this Product Disclosure Statement

The Partner Section Product Disclosure Statement (PDS) provides a summary of significant information for the **ANZ Australian Staff Superannuation Scheme - Partner Section (Spouse Contribution Account Section)**. It contains references to important information contained in the Partner Section in Detail booklet which also forms part of this PDS. You should consider all the information contained in this PDS and the Partner Section in Detail booklet before making a decision about the ANZ Staff Super. You can request a copy of this PDS and the Partner Section in Detail booklet by calling ANZ Staff Super on **1800 000 086**. These booklets are also available at **anzstaffsuper.com**. The information provided in this PDS is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice that is tailored to your personal circumstances.

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1. About the ANZ Staff Super Partner Section

ANZ Staff Super is a corporate superannuation fund for current and former employees of ANZ and its associated companies. The trustee of ANZ Staff Super and issuer of this product is ANZ Staff Superannuation (Australia) Pty Limited (the "Trustee").

As the partner of an ANZ employee who is an Employee Section or Employee Section C member or a Personal Section member who is a former ANZ employee (the "employee-member") you may be eligible to open a Partner Section Account.

To qualify as an eligible spouse* you must be the husband, wife or de facto partner of the employee-member of ANZ Staff Super, and residing together on a genuine domestic basis as a couple.

As long as these eligibility criteria are met, you are considered an eligible spouse and can apply to be a Partner Section member. Partner Section members are obliged to notify the Trustee if, at any time in the future, they cease to be an eligible spouse.

ANZ Staff Super also offers the:

- Personal Section, which enables you to leave your benefit invested in ANZ Staff Super if you are no longer eligible to be a Partner Section member
- Retirement Section, which allows you to convert your benefit to a pension when you retire.

Product Disclosure Statements for the Personal and Retirement Sections are available on our website **anzstaffsuper.com** or by contacting ANZ Staff Super. You should consider the relevant Product Disclosure Statement before making a decision whether to invest in these products.

Overall ANZ Staff Super has around 28,000 members and manages around $7 billion for its members.

* *The definition of an eligible spouse is established in superannuation law and is not based on any criteria determined by ANZ or the Trustee.*

MySuper

Under superannuation legislation, members are classified as either MySuper or Choice members. The key driver for determining if you'll be classified as a MySuper or Choice member is whether your account is 100% invested in the Balanced Growth investment option or you have chosen to invest some or all of your account in another investment option.

ANZ Staff Super has four investment options you can choose from, as detailed in "How we invest your money" on page 3. If you do not make an investment choice when you join, your account will be invested in the Balanced Growth option and you will be classified as a MySuper member.

It generally doesn't make any difference whether you are classified as a MySuper or Choice member in the Partner Section, because:

- If you are classified as a MySuper member, you can opt to switch your investment choice to another one of the options offered by ANZ Staff Super or combination. If you are a MySuper member and you choose to change your investment choice, you will then be classified as a Choice member.
- The fees and costs applying for each investment option are the same.
- Other than for certain Partner Section members, the insurance arrangements for the Partner Section (including the cover options and premium rates) are the same.
- The account management fee applying to your account in the Partner Section is the same.

Regardless of how your account is invested, you can choose to opt out of being classified as a MySuper member at any time.

Our website includes a range of articles and educational material, including product dashboards, certain details about the Trustee (including the Trustee and executive officer remuneration disclosure information) and documents relating to ANZ Staff Super. For the product dashboard, go to **anzstaffsuper.com** > Investments > MySuper Product Dashboard, and for the Trustee details and Scheme documents, go to **anzstaffsuper.com** > Forms & Resources > Governance documents

This PDS was prepared and issued by ANZ Staff Superannuation (Australia) Pty Limited ABN 92 006 680 664 AFSL 238268 RSEL L0000543 as trustee for the ANZ Australian Staff Superannuation Scheme ABN 83 810 127 567 RSE R1000863 (ANZ Staff Super)

2. How super works

Superannuation is a partly compulsory means of saving for your retirement over the long term. Tax savings are provided by the Government through concessional tax rates which apply to super contributions and investment earnings to provide an incentive to save for your retirement.

Contributions

Different types of contributions can be paid to your account in ANZ Staff Super. The types of contributions that ANZ Staff Super can accept by or in respect of you depend on your age and employment status. By law, the initial contribution to establish your account needs to be made by the employee-member. When your account has been established, the following contributions may be made to your account:

Employer contributions

All Australian employers are required to provide a minimum level of superannuation support for their employees under the Superannuation Guarantee (SG) legislation.

Your employer may pay contributions to ANZ Staff Super on your behalf.

Regular contributions from the current ANZ employee's after-tax salary via payroll deduction

If your partner is a current ANZ employee, he or she can make regular contributions to your account from his or her after-tax pay via payroll deduction. He or she can also make lump sum contributions for you from his or her after-tax salary.

Other voluntary contributions

Making additional contributions to your super may be an effective way to increase your retirement savings. You can make additional contributions from your post-tax salary or your pre-tax salary (by salary sacrifice). Payment of contributions for you from your pre-tax salary is subject to the agreement of your employer.

Co-contributions

If you make voluntary post-tax contributions and meet certain eligibility conditions, the Government may make co-contributions to your account.

Contribution limits

There are limits on contributions to super which can be made by or in respect of you without incurring additional tax. Limits apply to:

- concessional (pre-tax) contributions, which include SG contributions and voluntary pre-tax contributions; and
- non-concessional (post-tax) contributions.

More information about these limits is outlined in "How super is taxed" on page 6.

Transfers from other super funds

If you have super savings in other funds, you may want to consider transferring these accounts into ANZ Staff Super. This may offer advantages such as saving on investment management and administration fees. You can make an online request to have your other super rolled in through the **Find and combine** page in the secure section of our website **anzstaffsuper.com**. A 'Rollover' form is available at **anzstaffsuper.com** > Forms or by calling us on **1800 000 086**.

Choice of Fund

Under Choice of Fund law, employers are required to offer employees the choice of fund their SG contributions are paid into.

You may be able to elect to have future contributions from your employer paid into your account in the Partner Section by completing a 'Standard Choice' Form and nominating ANZ Staff Super as your chosen fund. Our compliance confirmation and contribution payment instructions are available on our website **anzstaffsuper.com** - see the 'Choice of fund election' form - or by calling us on **1800 000 086**.

Restrictions on withdrawal

Superannuation is a long-term investment. Restrictions apply to when you can access certain components of your super. Generally you can only access your super when you retire or cease gainful employment after age 60 or when you reach age 65. There are some special circumstances when you can access your benefit earlier.

The section called "How super works" in the Partner Section in Detail booklet explains in more detail the types of contributions that can be paid to ANZ Staff Super, how to make additional contributions and accessing your benefit from ANZ Staff Super.

You should read the important information about "*How super works*" before making a decision. Go to **anzstaffsuper.com** > PDS and guides > Partner Section in Detail. The material relating to "*How super works*" may change between the time when you read this Statement and the day when you acquire the product.

3. Benefits of investing with the ANZ Staff Super Partner Section

On joining ANZ Staff Super, you become part of a large, diversified and well-managed superannuation fund providing a sound investment for your future financial security.

As a member of the Partner Section, ANZ Staff Super offers you:

- competitive account management fees
- a range of investment options with competitive investment management costs
- the option to apply for death or death and Total and Permanent Disablement cover (subject to underwriting)
- secure access to your account details via our website **anzstaffsuper.com**
- member representation on the Trustee Board
- access to other products such as the account-based pension through which you can access a pension if you are retiring. You should consider the Product Disclosure Statement for the Retirement Section before making a decision whether to invest in this product

How your account works

Your account in ANZ Staff Super is recorded as unit holdings in one or a combination of the investment options. When contributions and roll ins are paid to your account, they "buy" more units. Conversely, when withdrawals and other deductions such as account management fees, insurance premiums and tax are processed, some of your units are sold. The dollar value of your account is worked out by multiplying the number of units you hold by the current unit price for the relevant investment options.

The investment returns applied to your account are based on the movements in the unit price(s) of the investment option(s) you hold and will vary from year to year. These investment returns may be positive or negative.

Your benefits

Once you satisfy what's known as a 'condition of release', you will be entitled to your account balance plus any insured benefit which may be payable.

The section called "Benefits of investing with ANZ Staff Super – Partner Section" in the Partner Section in Detail booklet explains in more detail the benefits payable from ANZ Staff Super and how you may nominate your beneficiaries.

You should read the important information about "*Benefits of investing with the ANZ Staff Super – Partner Section*" before making a decision. Go to **anzstaffsuper.com** > PDS and guides > Partner Section in Detail. The material relating to "*Benefits of investing with the ANZ Staff Super – Partner Section*" may change between the time when you read this Statement and the day when you acquire the product.

4. Risks of super

All investments carry some risk. Different investment options may carry different levels of risk depending on the asset allocation of the relevant investment options. Investing in assets with the highest long-term returns may also carry the highest level of short-term risk. The value of individual investments and the investment option(s) you choose will vary. The level of investment returns will vary over time and may go up or down. Future investment returns may differ from past returns. Investment returns are not guaranteed and you may lose some of your superannuation savings.

You should also bear in mind that:

- superannuation and tax laws may change in the future and such changes may affect your superannuation;
- the amount of your future superannuation savings (including contributions and investment returns) may not be enough to provide adequately for your retirement needs; and
- the level of risk you face will vary depending on a range of factors, including your age, your investment timeframes, your risk tolerance and where other parts of your wealth are invested.

The significant risks of investing in ANZ Staff Super include the risks associated with inflation, the performance of individual investments, uncertain markets, changes to interest rates, movements in exchange rates, the use of derivatives and changes to super and tax law.

The section called "Risks of super" in the Partner Section in Detail booklet explains in more detail the types of risk that may impact your superannuation.

You should read the important information about "*Risks of super*" before making a decision. Go to **anzstaffsuper.com** > PDS and guides > Partner Section in Detail. The material relating to "*Risks of super*" may change between the time when you read this Statement and the day when you acquire the product.

5. How we invest your money

ANZ Staff Super provides four investment options with different asset allocations selected by the Trustee. Each investment option has a different risk and return profile so you can choose an investment option or mix of investment options that suits your needs and circumstances.

As a Partner Section member, you can choose where you want your account invested by selecting one, or a combination of, the following options:

- Aggressive Growth
- Balanced Growth (MySuper product)
- Cautious
- Cash.

You can select a different investment strategy for your existing account balance and your future cash flows such as contributions, roll ins and account management fees.

From time to time, the investment options offered by ANZ Staff Super may change. The Trustee will notify members in advance in the event that the options offered change.

If you don't make a choice

If you do not choose an investment option for your super, your account will be invested in the Balanced Growth investment option (the default investment option) which is described opposite and you will be classified as a MySuper member.

If you choose to invest all or part of your account in any of the other investment options, you will be classified as a Choice member.

Being classified as a MySuper or Choice member is a legislative requirement.

Switching between investment options

You may request a switch of investment options daily. Switch requests can be lodged by electronic request via Member Online on our website **anzstaffsuper.com** or by using the 'Changing your investment options' form available from ANZ Staff Super.

Valid switch requests received by 11pm (AEST/AEDT) on a business day will be held for three business days before processing. The request will be processed using the unit price in the administration system on the day the switch is processed, which will generally be derived from valuations at close of business three days earlier. Valid switch requests received after 11pm (AEST/AEDT) on a business day or a nonbusiness day will be treated as having been received on the following business day. Public holidays may disrupt the daily unit pricing cycle. Generally, unit prices won't be calculated on Victorian public holidays. Switches will be processed on the next available business day using the price in the administration system providing requests have been held for at least three business days.

You should consider the likely investment return, risk and your investment timeframe when choosing an option in which to invest.

5. How we invest your money (continued)

The section called "How we invest your money" in the Partner Section in Detail booklet explains investment options and investment approach in more detail. This information includes details about the asset classes used, the other investment options, making a choice, switching options, and the extent to which labour standards, or environmental, socially responsible or ethical considerations are taken into account in the selection, retention or realisation of ANZ Staff Super's investments.

Balanced Growth (MySuper product)

Description

The Balanced Growth option is a diversified option that invests across a range of asset classes. There is typically a split of around 70% invested in growth assets and 30% invested in defensive assets.

Type of investors

Members who are seeking to maximise investment returns over the long term while accepting a moderate to high degree of performance variability. The investment returns of this option are likely to be less volatile than those of the Aggressive Growth option, but more volatile than those of the Cautious and Cash options.

Investment return objective

Exceed CPI increases, on average, by at least 3.5% p.a. over rolling 10-year periods.

(Note: The investment return objective is not a prediction or promise of any particular return.)

Minimum suggested timeframe for investment

5-7 years

Estimated frequency of negative annual investment returns

3.9 in any 20 years

Summary risk level

Medium to High

Strategic asset allocation (SAA) and ranges

The table is indicative of the investment mix for this option. The actual percentages in each asset class may vary over time within allowable ranges.

Asset class	SAA	Range
Equities	**52.5%**	**(42.5-62.5%)**
Australian equities	20.0%	
International equities	32.5%	
Property	**9.0%**	**(0-19%)**
Infrastructure	**9.5%**	**(0-19.5%)**
Alternatives	**5.0%**	**(0-15%)**
Credit	**8.0%**	**(0-18%)**
Fixed interest securities	**13.0%**	**(3-23%)**
Australian fixed interest	9.5%	
International fixed interest	3.5%	
Cash	**3.0%**	**(0-13%)**

Developed markets foreign currency exposure target is 16.2% (allowable range 6.2-26.2%)

You should read the important information about "*How we invest your money*" before making a decision. Go to **anzstaffsuper.com** > PDS and guides > Partner Section in Detail. The material relating to "*How we invest your money*" may change between the time when you read this Statement and the day when you acquire the product.

6. Fees and costs

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 administration fees. Ask the fund or your financial adviser.

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 (**moneysmart.gov.au**) has a superannuation fee calculator to help you check out different fee options.

Fees and costs summary for the Balanced Growth investment option (MySuper product)

The table below provides a summary of the main fees and costs for the Balanced Growth investment option (MySuper product) as set out below. This information can be used to compare costs between different superannuation products. The fees and costs are paid directly from your account or deducted from investment earnings.

Fees and costs summary

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs[1]		
Administration fees and costs	0.19%[2] p.a. of your account balance up to $500,000 (known as the account management fee) 0.00% p.a. for the portion of your account balance above $500,000	Deducted weekly from your account on a pro rata basis. For the year ended 31 December 2025, $1.27 million was allocated from the Scheme's Employer Funding Reserve (and not from your account) to cover project-related costs.
Investment fees and costs[3]	0.014% to 0.515%[4] p.a. of your account balance depending on your investment option	Deducted from your chosen investment option's investment earnings before the option's unit price is declared
Transaction costs	Nil	Not applicable
Member activity related fees and costs		
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Other fees and costs[5]	For details of insurance costs, see page 7	Deducted from your account (monthly and when you leave the Partner Section)

1 If your account balance for a product offered by ANZ Staff Super is less than $6,000 at the end of our income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded. ANZ Staff Super's income year ends on 31 December.
2 A rebate of 0.03% p.a. of your account balance up to $500,000 is currently applied, meaning the net account management fee for 2026 will be 0.16% p.a.
3 Investment fees and costs include amounts of 0.00% to 0.017% for performance fees.
4 Investment fees and costs are estimates. Actual costs vary from year to year. The investment fees and costs for 2025 were 0.014% to 0.515% p.a. depending on the investment option. The investment fees and costs are based on the investment fees and costs for the year ended 31 December 2025 except that amounts related to performance fees are based on the average performance fees for the 5 years ended 31 December 2025. (If an investment has not existed or did not provision for performance fees for the last 5 years – performance fees are based on the average for the period since the option has existed and provided for performance fees). The actual amount you will be charged in subsequent years will depend on the actual investment fees and costs incurred for the relevant period. The investment fees and costs are deducted from investment earnings before the unit price is declared. The amount is not negotiable.
5 Additional fees may apply. For details, refer to the "Fees and costs" section of the Partner Section in Detail booklet available from our website **anzstaffsuper.com**.

For definitions of the above fees, refer to the "Glossary" section of the Partner Section in Detail booklet available from our website **anzstaffsuper.com**.

The Trustee has the right to increase the amount of fees without member consent. If we increase our fees, we will notify you no later than 30 days before the change occurs.

You can use the superannuation fee calculator on ASIC's Money Smart website **moneysmart.gov.au** to calculate the effect of fees and costs on account balances.

Example of annual fees and costs for the Balanced Growth investment option (MySuper product)

This table gives an example of how the fees and costs for the Balanced Growth investment option (MySuper product) of the Scheme can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Balanced Growth investment option (MySuper product) Balance of $50,000

Administration fees[1] *and costs*	0.19%[2] p.a.	For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment $95 in administration fees and costs.
PLUS Investment fees and costs[3]	0.515%[4] p.a.	**And**, you will be charged or have deducted from your investment $257 in investment fees and costs.
PLUS Transaction costs	Nil	**And**, you will be charged or have deducted from your investment $0 in transaction costs.
EQUALS Cost of product		If your balance was $50,000, at the beginning of the year, then for that year you will be charged fees and costs of **$352** for the superannuation product.

1 The administration fee is known as the account management fee in ANZ Staff Super.
2 A rebate of 0.03% p.a. of your account balance up to $500,000 is currently applied, meaning the net account management fee for 2026 will be 0.16% p.a.
3 Calculated based on both actual and estimated costs incurred for the 12 months ended 31 December 2025.
4 Investment fees and costs includes an amount of 0.00% to 0.017% for performance fees. The calculation basis for this amount is set out under "Additional explanation of fees and costs".

The section called "Fees and costs" section of the Partner Section in Detail booklet explains in more detail the fees and costs (including the fees and costs for each of our other investment options) which apply in Partner Section of ANZ Staff Super.

If you consult a financial adviser, you may need to pay additional fees to your financial adviser. The Statement of Advice provided by the adviser will state the fees (if any) you will pay.

You should read the important information about "*Fees and costs*" before making a decision. Go to **anzstaffsuper.com** > PDS and guides > Partner Section in Detail. The material relating to "*Fees and costs*" may change between the time when you read this Statement and the day when you acquire the product.

7. How super is taxed

Tax on contributions

Concessional contributions includes all contributions made from your before-tax earnings, including SG contributions paid by your employer and any voluntary salary sacrifice contributions. Concessional contributions are subject to 15% contributions tax which is deducted from your account when the contributions are received.

If your income (including concessional contributions) exceeds $250,000 per annum, you may pay 30% contributions tax (rather than 15%) on some or all of your concessional contributions. This additional tax will not apply to contributions that are subject to excess contributions tax.

Concessional contributions are subject to a limit or cap. The limit for the 2026/27 tax year is $32,500 per annum.

Any concessional contributions in excess of your limit will be included in your assessable income and taxed at your marginal tax rate and for excess concessional contributions received prior to 1 July 2021, you will be required to pay an excess concessional contributions charge*. A non-refundable tax offset of 15% of your excess concessional contributions will apply to compensate you for the 15% contributions tax already paid on your concessional contributions. You will be entitled to elect to have up to 85% of your excess concessional contributions released from your superannuation.

* This charge is calculated by the Australian Taxation Office (ATO) and is intended to ensure that individuals who make excess concessional contributions do not receive tax deferral advantages over those who do not exceed their concessional contribution limit.

Excess concessional contributions are also counted towards your non-concessional contribution limit.

The amount of excess concessional contributions counted towards your non-concessional contribution limit will be reduced by any excess concessional contributions released from your superannuation.

Non-concessional contributions are those paid from after-tax monies. These contributions are not taxed unless they exceed the limit. If you claim a tax deduction for these contributions, they will be treated as concessional contributions.

The non-concessional contribution limit is $130,000 per annum for the 2026/27 tax year. Your limit may vary if you can use the "bring forward" arrangements or if your total super balance exceeds $2.1 million from 1 July 2026. If you are under age 75, you can "bring forward" up to two years of non-concessional contributions, but your limit for the subsequent two financial years will be reduced. Based on a limit of $130,000 this means you can make an after-tax contribution of up to $390,000 in one financial year provided you do not make any non-concessional contributions for the next two financial years.

If your total super balance was $2.1 million or more at the end of the previous tax year, you will not be able to make non-concessional contributions. Amounts over the non-concessional contribution limit will be taxed at 45% plus the Medicare levy. Individuals have the option of withdrawing superannuation contributions in excess of the non-concessional contribution limit and any associated earnings, with these earnings being taxed at the individual's marginal tax rate.

The contribution limits can change due to indexing. To check the current limits or obtain further information, visit the Australian Taxation Office (ATO) website **ato.gov.au**.

If you exceed the concessional or non-concessional contribution limits, you may have to pay additional tax.

Tax on investment earnings

Investment earnings are subject to a tax rate of up to 15%.* Tax deductions, credits and rebates may apply and reduce the effective tax rate on investment earnings. The investment returns on your account are net of investment management costs and any tax on investment earnings. This tax is deducted as part of the calculation of the unit prices.

* From 1 July 2026, additional tax may be payable by individuals with a total super balance over $3 million. See the In Detail Booklet – Partner Section for more information.

Tax on withdrawals

If you are age 60 or over, benefits are generally tax free when paid to you from a taxed superannuation fund like ANZ Staff Super.

If you are under age 60, tax is payable on any benefit paid to you in cash. The amount of tax payable depends on a range of factors, including your age, the reason your benefit is being paid and the composition of your benefit. This tax will be deducted from your benefit before it is paid to you.

Tax on rollovers

Generally no tax is payable on a benefit when you roll it over to another superannuation fund.

The section called "How super is taxed" in the Partner Section in Detail booklet explains in more detail how taxes apply to your superannuation.

You should provide your Tax File Number (TFN) to ANZ Staff Super if we don't have it recorded.

If ANZ Staff Super does not have your TFN:

- your concessional (pre-tax) contributions will be taxed at the highest marginal tax rate plus the Medicare levy;
- ANZ Staff Super will not be able to accept any non-concessional (post-tax) contributions for you;
- the taxable component of any benefit payments may be taxed at a higher rate; and
- you may miss out on receiving Government co-contributions.

You can check whether ANZ Staff Super has your TFN on your latest annual benefit statement or by signing into **anzstaffsuper.com** or calling us on **1800 000 086**. You can provide your TFN by logging into **anzstaffsuper.com** or completing a 'Providing your Tax File Number' form available on our website.

8. Insurance in your super

Death or death and Total and Permanent Disablement (TPD) cover is available to members of the Partner Section who meet the relevant eligibility criteria and subject to certain conditions.

Zurich Australia Limited ABN 92 000 010 195 (the "Insurer") insures the death, terminal illness and TPD benefits offered by ANZ Staff Super through a group life insurance policy (the "policy") held by the Trustee.

Death or death and TPD cover is available in increments of $50,000. The maximum cover available depends on the type of benefit as follows:

Death: $5 million

TPD: $3 million

Terminal illness: death cover or $2.5 million, whichever is the lesser

Your death or death and TPD cover (if any) will cease if you withdraw your total account balance from the Partner Section, (unless your benefit is transferred to the Personal Section), if your account balance is insufficient to meet the cost of your death cover or if you reach age 66.

If you cease work on the grounds of Total and Permanent Disablement, payment of your TPD cover (if any) is subject to the Insurer determining that you meet the definition of Total and Permanent Disablement set out in the policy.

Minimum death cover

The insurer insures you if you:

- are classified as a MySuper member; and
- have death cover in the Partner Section; and
- have contributions credited to your account in the Partner Section

Your Partner Section death cover will be subject to minimum age-based cover. For details of the age-based minimum death cover, refer to the "Insurance in your super" section of the Partner Section in Detail booklet.

Age-based TPD cover

If you were a member of the Partner Section prior to 1 October 2017, you may be entitled to age based TPD cover, provided that you have death cover and that you continue to have contributions made to your Partner Section account at least on an annual basis i.e. contributions must be made no later than 12 months after your previous Partner Section contribution. Your Partner Section TPD cover will lapse 12 months after the last contribution is made to your account.

For details of the age-based TPD cover, refer to the "Insurance in your super" section of the Partner Section in Detail booklet.

Applying for or changing your level of death or death and TPD cover

You can apply for or to increase your death or death and TPD cover at any time. You will be required to provide satisfactory health and other evidence before the cover is granted.

The Insurer retains the right to accept or decline your application for cover. Cover will only become effective if and when the Insurer accepts your application. Your cover will be subject to any terms and conditions imposed by the Insurer. You will be notified in writing of the outcome of your application.

The 'Application for or to change Personal or Partner Section insurance cover up to $1 million' form and 'Application for or to change Personal or Partner Section insurance cover over $1 million' form are available on **anzstaffsuper.com** or by calling ANZ Staff Super on **1800 000 086**. Please use the form applicable to the amount of cover you are seeking. There are conditions under the policy that may affect or restrict your application.

Cancelling or reducing your death and TPD cover or TPD cover

You can cancel or reduce your death and TPD cover or TPD cover at any time in the future. If you'd like to cancel or reduce your level of death and TPD or TPD cover, please contact us on **1800 000 086** or by email at enquiry@anzstaffsuper.com. The cancellation or reduction of your cover will be effective from the date your application is processed.

If you reduce or cancel your cover, the cost of your cover will be reduced from the date the change is effective and reflected when the cost is next deducted from your account.

Cost of Partner Section death cover

The cost of your death cover is deducted from your account monthly or on leaving the Partner Section. The standard annual premiums for Partner Section death cover currently range from $0.49 to $8.48 per $1,000 cover. The premium you actually pay will depend on your age and the level of cover you have. A rebate of 45% currently applies to the cost of your death cover.

For example, if you were age 40 with $150,000 of cover, your net cost would be $75.90 per annum (i.e. $138.00 per annum less 45% rebate). The cost of death cover and rebate may change in the future. There are exclusions, conditions and events that may affect your death cover.

Cost of Partner Section TPD cover

The cost of your TPD cover (if any) is deducted from your account monthly or on leaving the Partner Section unless you cancel your TPD cover. The standard annual premiums for Partner Section TPD cover currently range from $0.60 to $6.32 per $1,000 of cover. The premium you actually pay will depend on your age and the level of cover you have. A rebate of 45% currently applies to the cost of your TPD cover. For example, if you were age 40 with $150,000 of cover, your net cost would be $57.75 per annum (i.e. $105.00 per annum less 45% rebate). The cost of TPD cover and rebate may change in the future.

There are exclusions, conditions and events that may affect your TPD cover.

If you have both death and TPD cover, the overall cost will be the sum of the cost of your death cover and the cost of your TPD cover.

Any insurance cover you have will be cancelled if we have not received any contributions and/or rollovers to your account for a continuous period of 16 months and you have not elected to maintain your insurance cover.

The cost of insurance cover will cease to accrue when your insurance cover is cancelled. Premiums accrued prior to your cover being cancelled will be deducted from your account at the end of the month or on earlier exit.

Please see the "Insurance in your super" section of the Partner Section in Detail booklet for more information and how to maintain your cover.

The section called "Insurance in your super" in the Partner Section in Detail booklet explains in more detail eligibility for cover, cover available, relevant definitions, cessation or suspension of cover, and other conditions and exclusions applying to the cover or insurance.

⚠ This information may affect your entitlement to cover or insurance. You should read this information before deciding whether this cover or insurance is appropriate for you.

You should read the important information about "*Insurance in your super*" before making a decision. Go to **anzstaffsuper.com** > PDS and guides > Partner Section in Detail. The material relating to "*Insurance in your super*" may change between the time when you read this Statement and the day when you acquire the product.

9. How to open an account

Joining the Partner Section of ANZ Staff Super

As the partner of an ANZ employee who is an Employee Section or Employee Section C member or a Personal Section member, you may be eligible to open a Partner Section account with ANZ Staff Super.

To become a Partner Section member, you and your partner need to complete the 'Application for membership (Partner Section)' form included with this Product Disclosure Statement or available on **anzstaffsuper.com**. On your application form, you can:

- apply to transfer monies from other super funds
- advise whether you'd like to apply for death or death and Total and Permanent Disablement cover
- elect your investment option(s)
- nominate the beneficiaries you'd like your benefit paid to in the event of your death.

By law, your partner needs to make an initial contribution to establish your account in the Partner Section. You may also roll in any superannuation benefit held in your name in another superannuation fund. The initial contribution plus any benefits rolled in need to be at least $1,500, which is the minimum investment required to establish an account in the Partner Section.

Resolving enquiries and complaints

If you have a query about your account or any other matter related to ANZ Staff Super, call us on 1800 000 086. If you want to put your enquiry in writing or if you have a complaint, you should write to:
Complaints Officer
ANZ Staff Super
GPO Box 2139
Melbourne VIC 3001

If your complaint is not resolved to your satisfaction within 45 days, you may contact the Australian Financial Complaints Authority (AFCA). AFCA is an independent body set up by the Federal Government to help resolve certain types of complaints about super. AFCA may be able to help you resolve your inquiry or complaint about ANZ Staff Super.

Contact:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Website: afca.org.au

Some of the information in this PDS is subject to change from time to time. If this information is not materially adverse, it may be updated by being included in a flyer or being published on our website. You can find the updated information on the website **anzstaffsuper.com** or by contacting us on **1800 000 086**. A printed copy of the updated information will be provided to you without charge on request.

Protecting members' privacy

The Trustee, ANZ Staff Superannuation (Australia) Pty Limited, seeks to take all reasonable steps to protect members' privacy and the confidentiality of members' personal information.

The administrator, Australian Administration Services Pty Limited collects (on behalf of the Trustee) personal information directly from members and their employers.

Sometimes information about you may be collected from other third parties such as a previous superannuation fund, the Insurer, your financial adviser or publicly available sources. We collect, use and disclose personal information about you to provide and manage your account and give you information about your super, or as required by law or a court or tribunal order. We may also use it to undertake market research, member surveys and data analysis to seek to improve our products and service.

If you do not provide the personal information requested or it is incomplete or inaccurate, we may not be able to manage your account properly and processing of transactions to, from or in relation to your account may be delayed.

Members' personal information is kept confidential but may be disclosed by the Trustee or administrator to third parties, such as ANZ Staff Super's actuary, insurer, medical consultants, underwriter, legal adviser and auditor and other external service providers who are contracted to assist with administering members' benefits, to undertake product and service research and analysis, and/or to provide various other services to ANZ Staff Super related to the operation of the fund. It may also be disclosed where expressly authorised or required by law, for example to government agencies such as the Australian Taxation Office and Australian Financial Complaints Authority. Members' personal information may also be disclosed to the Staff Superannuation Department of ANZ for the purposes of administering members' benefits or resolving members' enquiries or complaints.

Members' personal information may be disclosed to related entities of the administrator and/or the Insurer located overseas as part of the day-to-day provision of administration or ancillary services.

The Trustee's Privacy Policy Statement contains more detail about how we deal with your personal information and information about how you can access and seek correction of information we hold about you. It also includes information about how you can lodge a complaint about how we've dealt with your personal information and how that complaint will be handled.

If you have any queries in relation to privacy issues, please contact:

Mail: ANZ Staff Super
GPO Box 2139
Melbourne VIC 3001
Phone: 1800 000 086
Fax: (02) 9287 0320
Email: enquiry@anzstaffsuper.com

The Trustee's Privacy Policy Statement is available on ANZ Staff Super's website **anzstaffsuper.com** or by calling us on **1800 000 086**. You can also access the administrator's privacy policy on our website.

Contact details

Phone: 1800 000 086 or +61 2 8571 6789 from overseas
Mail: ANZ Staff Super, GPO Box 2139, Melbourne VIC 3001
Email: enquiry@anzstaffsuper.com
Web: anzstaffsuper.com