

Accumulation Scheme

Division 5 Members Booklet



Contents

Membership	2
Contributions	3
Account balances	5
Fees	6
Investment choice	7
Benefits on death or invalidity	8
Insurance cover	10
Nomination of beneficiaries	11
Tax and superannuation	12
Further information	13
Complaints and privacy	15
Frequently asked questions	16

Membership

The Electricity Industry Superannuation Scheme (ElectricSuper) is a stand-alone Superannuation Scheme offered exclusively to employees in the electricity supply industry and their spouses. ElectricSuper has 4 sub-schemes, however only the Accumulation Scheme (Division 5) is open to new employees.

This booklet provides a summary of how the Accumulation Scheme works; what your benefits are and what essential information members should be aware of to get the most out of ElectricSuper. The Accumulation Scheme is also known as Division 5 of ElectricSuper.

Why join ElectricSuper?

ElectricSuper members enjoy a range of benefits and services designed to make the most of their super, including:

- No admin fees
- Competitive long term investment performance
- Diversified investment options and insurance benefits
- Personalised service from ElectricSuper staff (either face-to-face or at your worksite)
- A 'fund for life' – stick with ElectricSuper when you change employers or retire
- Over-the-phone financial advice

How do I join?

As a new employee of an ElectricSuper Participating Employer

As a new employee of an ElectricSuper "Participating Employer" you are automatically eligible to join the Accumulation Scheme (subject to exceptions).

As a retained member

If you are already an Accumulation Scheme member, and leave one of the ElectricSuper Participating Employers, your benefit will automatically move to the 'retained' section of the Accumulation Scheme. Members of Division 2, 3 or 4 are also able to stay with ElectricSuper when they leave their ElectricSuper Participating Employer by electing to transfer part or all of their benefits into the 'retained' section of the Accumulation Scheme.

As a spouse member

A member of any Division of ElectricSuper (including retained members) may nominate his/her spouse to join the Accumulation Scheme.

Annual statements

You will receive an annual statement of your benefits and have access via a PIN to a personal record on the ElectricSuper website.

Contributions

Employer contributions

Employer contributions are calculated as a percentage of your salary as required under the government's Superannuation Guarantee (SG) legislation. (For further information on the salary basis used, please contact your employer.) Contribution tax of 15% is deducted from these contributions as they are paid into ElectricSuper. Employer contributions are credited to your Employer Contribution Account.

Additional voluntary contributions

Additional voluntary contributions by members can be paid via regular pay deductions or by lump sum. You can commence (or vary) your voluntary contribution payments at any time by completing the appropriate form on the ElectricSuper website and returning it to your payroll office. Voluntary contributions are credited to your Member Account.

Should I pay pre-tax or post-tax voluntary contributions?

It depends on your personal tax situation.

- **Pre-tax contributions** are deducted from your pay before income tax is calculated, potentially reducing your overall income tax amount. However, there is 15% contribution tax deducted from these contributions as they are paid into ElectricSuper.
- **Post-tax contributions** are paid from your take-home pay (income tax has already been deducted), but there is no contribution tax payable (members over 67 who are not working will need to satisfy the government's 'work test').

Retained members

Retained members may arrange for their new employer to contribute to ElectricSuper (please refer to the website for a form for your employer, and compliance information.) Members may also commence (or continue) their own voluntary contributions on a pre- or post-tax basis.

Contributions into a spouse account

- **By the nominating member** are accepted (on a post-tax basis only) provided that the spouse meets the definition of 'spouse' under government rules.
- **By the spouse member** are accepted on a pre- or post-tax basis.
- **By the spouse's employer** may be credited to the spouse's Employer Contribution Account.

Rollovers into ElectricSuper

Rollovers into ElectricSuper from your other super funds can be arranged online via your ElectricSuper website record, or by completing a 'Rollover Form' from the ElectricSuper website. The amounts transferred are credited to your Member Account.

Contribution limits

There are annual limits on concessional and non-concessional contributions – if you exceed these limits you may be liable to pay extra tax (refer to the 'Limits on Superannuation Contributions' fact sheet on the ElectricSuper website).

Tax deduction for personal contributions

If you make post-tax contributions, you may be able to claim a tax deduction. To do this you will need to provide ElectricSuper with a “Notice of Intent to claim or vary a deduction for personal contributions” (available from the ATO website). You will receive an acknowledgment from ElectricSuper that we have advised the ATO.

The personal super contribution you claim as a deduction will count towards your concessional contributions cap and 15% contributions tax will be deducted from your Member Account.

Contribution splitting

Contribution splitting allows you to transfer up to 85% of your concessional contributions to your spouse’s account (either in ElectricSuper or an external fund). Non-concessional contributions and rollovers into ElectricSuper cannot be split. An application to split contributions can be made up to the end of the financial year for the previous year. For further information on contribution splitting please refer to the ElectricSuper website.

Government co-contribution

If you are on a low- or middle-income salary, and make personal contributions to your super, you may be entitled to receive a Government co-contribution – please refer to the ATO website (www.ato.gov.au/super) for full details.

Account balances

Your Accumulation Scheme benefit consists of two account balances:

Employer Contribution Account

Your Employer Contribution Account is comprised of:

- employer contributions
- less 15% contribution tax
- less fees (see page 6)
- less insurance costs
- plus investment returns*

Member Account

Your Member Account is comprised of:

- your own contributions
- less 15% contribution tax (if paying pre-tax contributions)
- contributions from your spouse
- transfers in from your other super funds
- plus investment returns*

* Investment returns are based on earnings from the investment of ElectricSuper assets. These returns can be positive or negative depending on movements in investment markets. Earning rates are adjusted for investment management fees and 15% tax on investment earnings.

Rates are calculated and set twice monthly and the rate allocated to your account balances depends on the investment option(s) that you have chosen (see www.electricsuper.com.au/investments for more details on investment options.).

When can I access my benefit?

Your superannuation benefit (which is the sum of your account balances) will become payable from the Accumulation Scheme:

- on reaching age 65
- on retirement after age 55
- on resignation or retrenchment prior to age 55
- for spouse or retained members, on request any time after age 55
- on death, or ceasing work due to permanent invalidity or terminal illness

Benefits payable prior to age 55 may be partly or fully subject to preservation requirements.

Accessing benefits in cash prior to age 60 may incur some tax (see page 12).

You may also be entitled to an additional insured amount (see page 8).

If you become entitled to a benefit (other than for death, invalidity or terminal illness), you have the option of leaving your benefit with ElectricSuper as a retained member.

Once you meet certain age requirements, you may be able to use this retained benefit to commence an ElectricSuper income stream which offers access to a regular retirement income at very competitive rates.

Fees

Ongoing management costs

Administration Fee

The fees and costs for administering your account

Nil

N/A (Paid by the ElectricSuper Participating Employers)

Investment Management Fee

The fees and costs for managing your investment

This fee is a percentage of your account balance depending on the investment option selected. (see www.electricsuper.com.au/investments)

Deducted from gross investment earnings before they are credited to your account

Transaction fees

Amount

How and when paid

Entry Fee

Nil

N/A

Lump Sum Withdrawal Fee

Nil

N/A

Rollover Fee

Transferring money in from other super funds

Nil

N/A

Contribution Splitting Fee

Splitting contributions with your spouse

Nil

N/A

Account Closure Fee

Nil

N/A

Investment Switching Fee

The fee charged to change investment options

Nil

N/A

Binding Nomination Fee

The fee charged to make a binding nomination for your death benefit

Nil

N/A

Family Law Act Information Request

This fee is charged when an eligible person (as defined in legislation) requests information under the Family Law Act

Nil

N/A

Family Law Act Splitting Fee

This fee is charged to affect a Family Law splitting order or agreement

Nil

N/A

Investment choice

An important part of superannuation is the way your money is invested and the investment returns that are achieved.

You can have a say in how your super is invested.

Investment strategies

There are two broad styles of investment strategy:

Growth strategy

Growth assets are typically Australian shares, overseas shares and property.

This type of investment carries the most short term risk, but has potentially the highest long term return. It could be the most appropriate strategy for those who are investing for the long term and want to protect the buying power of their savings against inflation.

In the short term, rates of return from growth investments can be expected to vary widely, with a significant chance of negative returns over a one-year period.

For those with patience and a long investment period until retirement, growth assets are likely to produce the best results.

Defensive strategy

On the other hand, the defensive style of investment uses fixed-interest bonds and short-term deposits. The most defensive investment is “cash”, where the money is normally invested short-term with banks and guaranteed against loss.

The risk of losing any of your original investment is extremely low, with returns being more stable. The risk that you run with this very conservative type of investment is that you could fail to meet your income goals for retirement, particularly if you have a long investment period ahead of you.

How do these styles affect your choices?

Most investment options are a mix of these two broad strategies, ranging from all growth to all defensive.

You need to make a choice that you are comfortable with. If you're unsure, get professional financial advice (ElectricSuper can direct you to a financial planner if you wish). The money you spend may save you dollars in the long run.

If you don't make a choice, your accounts will be invested in the Balanced Growth option. There is more information on this option (and the others) on our website at www.electricsuper.com.au/investments.

What investment options are available?

Members in Division 5 have the option to invest in any of the four investment options, or to invest across of mix of the four options.

Investment Choice changes

Division 5 members may make investment choice changes online.

There are no fees to change your investment choice.

Timing

Any switch you make will take effect from the beginning of the next month, provided you return your form at least a week before the end of the month.

Investment Options

Details of past investment returns for each option are shown in the ElectricSuper website (www.electricsuper.com.au/investments). The past performance of each investment option should not be taken as an indication of future performance.

Benefits on death or invalidity

An essential and responsible part of ElectricSuper is ensuring you, or those that depend upon you, receive financial help in the event of invalidity, a terminal illness diagnosis, or death during your working life.

Sometimes we just cannot predict what is around the next corner. Accidents and illness do happen and suddenly being without an income is a frightening prospect.

However ElectricSuper protects you and your family from the potential consequences of such unforeseen invalidity and disability in certain situations, with comprehensive benefits that protect your income and ensures your family receives financial help in appropriate situations.

In order to be paid an insured benefit, certain conditions will need to be satisfied.

Whether the insured benefits available from ElectricSuper are provided by external insurance arranged by the Board or are funded by ElectricSuper itself there may be qualifications and limitations applied to the insured benefits which affect the level of insured benefits that might have otherwise been available to you.

Disability income benefit

(Not available to spouse members.)

If you are under 60 and temporarily unable to work through sickness or injury the Board may pay you a disability income benefit which is payable fortnightly.

- The benefit is only payable after you run out of sick leave and when you are not expected to work for an extended period (you are not required to exhaust your annual leave before you apply).
- An income benefit cannot be paid in respect of periods off work less than 5 consecutive business days.
- No income benefit is payable if you are entitled to sick leave or worker's compensation, or are on annual or long service leave.
- The benefit is an amount equal to two-thirds of your salary (your salary for this purpose is generally determined by reference to the salary paid as at the date that you stopped receiving a salary on account of your injury or illness).
- An income benefit is paid for so long as you are unable to work due to your illness or injury for a period up to 12 months. You will need to provide the Scheme with ongoing medical evidence that you are unable to work.
- Payment will stop if you recover, die, reach age 60 or your employment terminates.
- You cannot get an income benefit in respect of the same disability for more than 18 months in any three year period.
- If you are able to work in another available position with your employer, which offers at least 80% of your previous salary you will not be entitled to an income benefit, whether or not you take up the alternative position.

Example

Jane is eligible to receive a disability income benefit from ElectricSuper. Over the last complete financial year her salary was \$33,000. Thus she would receive an income of: two-thirds of \$33,000 = \$22,000 p.a. or \$846 per fortnight.

Death benefit

Should you die (or be diagnosed with a terminal illness) whilst a member of the Accumulation Scheme, a benefit will be payable of:

1. Your account balances, plus
2. An insurance benefit (up to age 60).

You may nominate a beneficiary for your death benefit (see page 11).

Total and permanent invalidity benefit

If you are under age 60, you may be eligible for a total and permanent invalidity (TPI) benefit if:

- (a) Your employer terminates your employment on the grounds of medical evidence that you are totally and permanently incapacitated for any future employment, **or**
- (b) The Board is satisfied (before you cease employment) that:
 - You are no longer able to carry out your pre-injury/pre-illness duties, **and**
 - There is no alternative job available with your employer (offering a minimum of 80% of your pre-injury/pre-illness salary) which you could reasonably be expected to take; **and**
 - You must have been off work for at least 12 months receiving either sick pay, worker's compensation or ElectricSuper's temporary income benefit; **and**
 - Your employer terminates your employment or you resign; **or**
- (c) You have left your employer, and:
 - You have been continuously absent from active employment for at least 6 months as a result of illness or injury which occurred whilst you were employed, **and**

- The Board is satisfied that you suffer Permanent Incapacity as defined in the insurance policy, **and**
- Insurance proceeds are payable and received by the insurer.

There may be additional terms imposed by the Board or an insurer (if the benefit is externally insured) in respect of the payment of the future service benefit.

If your employment terminates on account of total and permanent invalidity, you may be entitled to a benefit made up of two parts:

1. Your account balances, plus
2. An insurance benefit (up to age 60).

Terminal Medical Condition benefit

If you are diagnosed with a Terminal Medical Condition, you may apply for access to your super, provided that the following circumstances must exist:

1. Two registered medical practitioners must certify, jointly or separately, that you suffer from an illness or injury that is likely to result in your death within a period that ends not more than 12 months after the date of the certification;
2. At least one of the registered medical practitioners is a specialist practicing in an area related to the illness or injury suffered by you;
3. For each of the certificates, the certification period has not ended.

The Board will take into account your personal situation and benefit options available to you, and whether any insured amount is payable.

Insurance cover

Most members under the age of 60 have a range of options for insurance cover in the event of death and total and permanent invalidity.

Insurance arrangements can vary depending on whether you are an active Division 5 (still employed by a Participating Employer) or a retained or spouse member.

For full details on insurance cover, please refer to www.electricsuper.com.au/members/insurance.

Nomination of beneficiaries

You can nominate a person or persons to whom your death benefit is to be paid and the proportions in which it is to be shared between them. If all of ElectricSuper's conditions are satisfied in respect of the nomination, it will be legally binding on the Board. One of these conditions is that each nominated person must be either:

- Your spouse (this includes a legal, same sex or a de facto spouse),
- Your child,
- A person with whom you have an 'interdependency relationship' (there are certain conditions that must be met for an 'interdependency relationship' to exist),
- A person who is financially dependant on you, or
- Your estate.

You may change your nomination at any time. In fact it is advised that you submit a new nomination whenever your personal circumstances change, eg. in the event of your marriage, divorce, etc. Your nomination will not lapse, which means that your nomination remains in place unless you change it or remove it.

Previously nominations automatically expired after three years. If you have an older nomination with an expiry date, you will see this on your Annual Statement and the ElectricSuper website. You will need to lodge a new non-lapsing nomination to replace the lapsing nomination.

You can find the Making a Binding Death Benefit Nomination form on our website. Nominating your beneficiaries is voluntary. If you do not make a nomination or your nomination is invalid or a previous lapsing nomination expires, the Board will, in its own discretion, allocate the benefit as it thinks fit to any one or more of your spouse, children, relatives, other dependants and/or to your estate.

Tax and superannuation

How is super taxed?

So that super is an attractive investment that encourages people to save, it's subject to many tax concessions. This generally results in individuals having to pay less tax than they would if their money was invested outside super. This makes super one of the most tax effective forms of investment and a great way to save for retirement.

Tax on contributions

When being paid into ElectricSuper, some contributions are taxed and others are not, depending on how the money has been taxed prior to entering ElectricSuper.

Employer and other contributions which are tax deductible to you or your employer (concessional contributions), such as superannuation guarantee contributions and salary sacrifice contributions, are subject to tax concessions, ie. they only attract tax of 15%.

Non-concessional contributions, which are generally after-tax contributions (but may also include concessional contributions that are in excess of the concessional contributions cap), are not taxed when paid into ElectricSuper because they've already been subject to income tax.

Tax deductions on contributions

You may be able to claim a tax deduction for post-tax contributions you make to your ElectricSuper account.

To do this you will need to provide ElectricSuper with a "Notice of intent to claim or vary a deduction for personal contributions" form (available from the ATO website). You will receive an acknowledgement from ElectricSuper that we have advised the ATO.

You can find more information about tax deductions on our website.

Tax file numbers

The above rates apply provided you have advised ElectricSuper of your Tax File Number (TFN). If you have not supplied your TFN you may have to pay the highest marginal tax rate on employer or salary sacrifice contributions.

Furthermore, any non-concessional (after-tax) contributions from you may not be accepted into ElectricSuper if you have not supplied your TFN.

Tax on investment earnings

Investment earnings are taxed at a rate of up to 15%. This tax (along with investment management fees) is deducted from the crediting rate, before the earnings are allocated to your account balances.

Tax on withdrawals

Super benefits paid in cash from ElectricSuper will generally be tax free for those aged 60 and over. This includes both lump sum and pension payments.

Cash benefits paid prior to age 60 may incur some tax.

Further information

The Australian Taxation Office (ATO) website (www.ato.gov.au/super) has a lot of information on super and tax. Alternatively you can contact ElectricSuper on 1300 307 844 or visit www.electricsuper.com.au.

Further information

The Scheme's legal basis

The Accumulation Scheme is a division of the Electricity Industry Superannuation Scheme ('ElectricSuper').

The Trust Deed governs the whole of ElectricSuper, while separate rules made under the Trust Deed determine the way in which each division of ElectricSuper, like the Accumulation Scheme, must function. The Accumulation Scheme is governed by a set of rules known as the Division 5 Rules.

ElectricSuper Rules

This booklet has been prepared as a guide to help you understand the main features of the Accumulation Scheme. It should not be taken as covering all conditions of the Accumulation Scheme.

The Trust Deed and the ElectricSuper Rules cover all matters relating to the operation of ElectricSuper and the detailed provisions regarding the payment of benefits. Any benefit to which you are entitled will be decided in accordance with the provisions of the ElectricSuper Rules. The Trust Deed and the ElectricSuper Rules are the final authority should there be a discrepancy between this booklet and the Trust Deed and ElectricSuper Rules.

The Electricity Industry Superannuation Board (the 'Board')

The sole purpose of ElectricSuper is to provide financial superannuation benefits to members. The Board is appointed to ensure that ElectricSuper fulfils this purpose and is properly administered in accordance with the provisions of the ElectricSuper Rules. The Board is made up of nine members;

- four members are appointed by the Participating Employers;
- two members are elected by ElectricSuper members;
- two members are appointed by SA Unions;
- one is an independent chairman appointed by the eight other members of the Board.

There must be at least one man and one woman amongst the Board members appointed by the employers. There must also be at least one man and one woman amongst the Board members elected by members.

Regardless of how Board members are appointed, they are all required to manage ElectricSuper in accordance with the Trust Deed and ElectricSuper Rules, and in the best interests of members and beneficiaries.

Protection and indemnity of the Board

The members of the Board are indemnified out of the ElectricSuper assets for all expenses and liabilities, which they personally incur in administering ElectricSuper. However this does not include liabilities arising from a Board member's personal fraud or willful misconduct, willful neglect or willful default.

Trustee indemnity insurance

The Board takes out trustee indemnity insurance to protect itself, the individual Board members, and ElectricSuper assets, to the fullest extent possible. The cost of this insurance is paid from ElectricSuper assets.

Information on request

ElectricSuper can provide you with further information on ElectricSuper's operations as well as answering your general questions. Information available on request includes a copy of:

- ElectricSuper's Trust Deed,
- Relevant extracts from the ElectricSuper Rules,
- The latest audited ElectricSuper accounts and annual report, and
- ElectricSuper's enquiries and complaints procedure.

All of the above documents can be inspected at the office of ElectricSuper during normal business hours by appointment or are available to view on the ElectricSuper website.

Information from members and employers

The Board can require you, your employer, or both to provide any information that it reasonably requires for the operation of ElectricSuper.

Investment of scheme assets

The Board is responsible for the investment of ElectricSuper assets. The assets may be invested in government securities, shares, property and a variety of other securities and the Board may appoint professional investment managers to invest part or all of the assets on its behalf. The Board has an investment policy that sets out the investment objectives and strategies.

Early access to superannuation benefits

The only time this is possible is when you have met a 'condition of release', eg if you are in "severe financial hardship" or on compassionate grounds. If you would like to know whether you may be eligible, please contact ElectricSuper.

Loans from ElectricSuper

Your ElectricSuper benefits cannot be assigned to another person, or used to arrange a loan (either directly from ElectricSuper or as security).

Complaints and privacy

Complaints

At ElectricSuper, we work hard to ensure that you will not have cause to complain. However, if you are not satisfied with any aspect of your membership with ElectricSuper and you wish to make a formal complaint, you can write to:

Complaints Officer
ElectricSuper
PO BOX 192
Rundle Mall SA 5000

The Complaints Officer will investigate your complaint and inform you in writing of the results of the investigation.

If you are not satisfied with ElectricSuper's handling of your complaint or its resolution, you may contact the Australian Financial Complaints Authority (AFCA). AFCA is an independent external dispute resolution scheme set up by the Federal Government to assist members or their beneficiaries to resolve certain superannuation complaints. AFCA may be able to help you resolve your complaint, but only after you have used ElectricSuper's own complaints-handling process.

If AFCA accepts your complaint, it will try to resolve the matter through conciliation by helping to bring both parties to a mutual agreement. If this is unsuccessful, the complaint is formally referred to AFCA for determination. You should first call to find out whether AFCA can handle your complaint, and the type of information you need to provide. You can contact AFCA in the following ways:

In writing to:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Website: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Your privacy

In order to provide you with your superannuation benefits, ElectricSuper needs to hold personal information about you that identifies you as a member. This typically includes your name, address, date of birth, gender, occupation, salary, tax file number and any other required information. ElectricSuper will collect this information either from you or your employer. Your personal information may be disclosed to ElectricSuper's administrator and professional advisers, insurers, government bodies, your employer and other parties as required. This includes the trustee of any other superannuation fund to which you may transfer.

By becoming a member of ElectricSuper it is assumed that you consent to the disclosure of your personal information. If you do not provide ElectricSuper with your personal information, ElectricSuper may not be able to provide you with the superannuation benefits and choices to which you would otherwise be entitled.

At any time you can check your personal details held by ElectricSuper and make changes. Consistent with the legislation, there are some circumstances where you may be denied access to information. ElectricSuper's Privacy Officer will advise if any of these circumstances apply.

ElectricSuper abides by the National Privacy Principles under the Privacy Act 1988 and has adopted a privacy policy which sets out in more detail the way in which it handles member's personal information. A copy of this document is available by contacting the ElectricSuper's Privacy Officer.

Frequently asked questions

How do I join ElectricSuper?

Subject to some exceptions, all employees of Participating Employers who are not participating in another division of ElectricSuper or to another superannuation fund are by default members of the Accumulation Scheme.

Who manages ElectricSuper?

The Electricity Industry Superannuation Board (the 'Board') is responsible for running ElectricSuper.

Who are the ElectricSuper participating employers?

A full list of the ElectricSuper Participating Employers is shown in the ElectricSuper Annual Report (found in the 'Forms and Publications' section of the ElectricSuper website).

How do I know how much my superannuation account has grown?

You will receive an annual personal benefit statement. This will detail the year's contributions and interest allocated to your account balances as well as information on your insurance cover (if any). Information about your account and ElectricSuper is available by logging on to the ElectricSuper website.

Is there an audit of Electricsuper?

Accounts of ElectricSuper must be independently audited each year.

Does the invalidity and death cover apply outside working hours?

The invalidity and death cover applies 24 hours a day, 7 days a week, at work, at home, or anywhere else provided you have not reached 60 years of age.

Can the rules governing ElectricSuper be changed?

Yes, the Board can change the ElectricSuper Rules if it considers it appropriate to do so. Employer approval is required for any change that increases the liability of an employer.

Can an employer cease contributing?

At any time an employer can cease its contributions to the Accumulation Scheme, although to satisfy its obligations under the superannuation guarantee legislation, it would then need to pay its contributions to another superannuation fund.

We're here to help... contact us!

Helpline 1300 307 844

Website www.electricsuper.com.au

Email inquiries@electricsuper.com.au

Street Address

Level 7, 70 Pirie Street, Adelaide SA 5000

Postal Address

GPO Box 4303, Melbourne VIC 3001

Ring us to get help with:

- Contributing to super
- The right investment strategy for you
- The insurance needs of you and your family

This is at no cost to you, other than your time.
Call 1300 307 844 during business hours or email on
inquiries@electricsuper.com.au.

**Visit www.electricsuper.com.au for more
information including:**

- Details of how your benefits are calculated
- Investment strategies and choices available to you, include past investment returns
- Insurance benefits available to you
- Forms and publications
- Access to newsletters and annual reports

**Login to your account and see your personal
superannuation details:**

- See your investment strategy
- Check your transactions and current benefits
- Check your level of death and disablement insurance
- Change your address and phone details
- Advise your Tax File Number
- Contributions paid during the year (including concessional contributions)

Electricity Industry Superannuation Board (the 'Board') ABN 57 923 283 236
as Trustee of the Electricity Industry Superannuation Scheme

Disclaimer: This booklet is for the purpose of providing you with
information about the products available from the ElectricSuper. The
information is subject to change from time to time. The ElectricSuper Rules
(the 'Rules') are the final authority should there be a discrepancy between
this report and the Rules. The Board recommends that if you intend to act
in connection with any information contained in this report you should first
consult a licensed or appropriately authorised financial consultant.