



Meat Industry Employees'
Superannuation Fund



PRODUCT DISCLOSURE STATEMENT

30 SEPTEMBER 2022

MySuper Authorised 17317520544110

This document is issued by Meat Industry Employees' Superannuation Fund Pty Ltd (ABN 58 005 793 199) (AFSL 239953)
as Trustee of the Meat Industry Employees' Superannuation Fund (MIESF, the Fund) (ABN 17 317 520 544)

Contents

1. About Meat Industry Employees' Superannuation Fund (MIESF, the Fund)
2. How super works
3. Benefits of investing with MIESF
4. Risks of super
5. How we invest your money
6. Fees and costs
7. How super is taxed
8. Insurance in your super
9. How to open an account

This Product Disclosure Statement (PDS) is a summary of significant information and contains a number of references to important information. Each of these references is marked with a ✓ and forms part of this PDS. You can download this information from miesf.com.au/pds or request a copy by calling the Fund. You should consider that information before making a decision about MIESF.

The information provided in the PDS is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

The information within this PDS may change from time to time. If the change is not materially adverse, we will provide updated information on our website or in a mail-out. You can obtain paper copies of any updates at no charge by contacting the Fund.

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1. About Meat Industry Employees' Superannuation Fund (MIESF, the Fund)

MIESF is an accumulation fund, which was established over 35 years ago by the Australasian Meat Industry Employees Union. It operates Australia-wide as a multi-employer fund, providing superannuation (super) for people working in the meat industry and their spouses.

- MIESF has three sections and this PDS relates to the Main section and the Spouse section. It does not cover the Pension section.
- MIESF is an industry fund that returns all profits to members.
- MIESF is run by the Trustee, which is a company (Meat Industry Employees' Superannuation Fund Pty Ltd).
- **MIESF is MySuper Authorised 17317520544110 and can accept all Superannuation Guarantee contributions made by your Employer.**
- The Fund's Main section offers the MIESF MySuper investment option and the High Growth Option. Main section members' account balances are invested in the MIESF MySuper investment option unless they choose the High Growth Option.
- The Fund's Spouse section members are invested in the MIESF MySuper investment option.

- The latest Product Dashboard for MIESF MySuper can be seen on our website at miesf.com.au/dashboard
- The Target Market Determinations for the Pension section and the High Growth Option available for Main section members are available on our website at miesf.com.au/target-market-determinations
- Other important information, including executive and director remuneration and other documents prescribed by superannuation law, is available on our website at miesf.com.au/who-runs-fund

An employer wishing to enrol members into the Fund should read this PDS and complete a Participating Employer form available from miesf.com.au/employers/new-employers. New Participating Employers have a 'cooling off' period after joining the Fund and enrolling their first employee. Contact us for further details. Generally, from 1 November 2021, if a new employee does not choose their own super fund and the ATO advises the employee does not have a stapled fund, the Employer can enrol the new employee into the Fund.

2. How super works

When you retire, it is likely that the kind of lifestyle you have in retirement will largely depend on what you do about your super now and in the future. Therefore it is important for you to understand how your super works and what it can do for you. Your super can also provide financial support for your dependants if you die while you are a member of MIESF.

Superannuation was introduced by the Government as a partly compulsory form of investment to help you save for your retirement. The Government supports superannuation savings and therefore provides favourable tax treatment for the money invested in superannuation.

The types of contributions that MIESF will accept on behalf of Main section members are:

- Before-tax contributions, including:
 - Compulsory Superannuation Guarantee (SG) contributions made by your Employer; and
 - Salary sacrifice contributions that you may wish (with your Employer's agreement) to make to the Fund from your pre-tax salary;
- Voluntary member contributions, which are contributions you make to the Fund from your after-tax salary (you may also be entitled to claim a tax deduction on these contributions which will result in the voluntary member contributions being treated as before-tax contributions);
- Government co-contributions – if you earn less than \$57,016 for the 2022/2023 financial year and make contributions to the Fund, you may qualify for a Government co-contribution;
- Government Low Income Super Tax Offset (LISTO) – if you earn less than \$37,000 a year, the ATO will refund the 15% tax paid by the Fund on your Employer contributions. The maximum payment is \$500 p.a. and it is made directly into your superannuation account if you are eligible.

Spouse section members can only receive contributions made for them by an eligible Main section member.

Please note, the Government places limits on the amount of before-tax (concessional) and after-tax (non-concessional) contributions you may make to a superannuation fund. Further information on this and the taxation of super is provided in Section 7 of this PDS.

WITHDRAWING BENEFITS FROM THE FUND

As superannuation benefits are intended to support you in your retirement, you are generally unable to access your super until you reach your preservation age (between age 55 and 60 depending on when you were born) and retire permanently from the workforce. In some circumstances you may be able to access your super under early release conditions prior to retirement. Please contact the Fund for information on these circumstances.

CHOICE OF FUND

Choice of fund legislation allows most people to choose which super fund their Employer makes SG contributions to. If you do not actively choose the superannuation fund that your Employer pays contributions to when you start employment with the Employer on or after 1 November 2021, your Employer's contributions will be paid into your stapled fund (as notified by the ATO to your Employer) or, if none, the Employer's default super fund. Your stapled super fund is usually an active super account you already hold.

If you want your Employer to pay your contributions to MIESF, please complete the Nomination Of MIESF As My Choice Of Fund form which is available on our website and give it to your Employer.

If you become a member of the Fund and then subsequently your Employer makes SG contributions for you to another fund because you have chosen another fund, your Employer will need to notify the Trustee of this and the date contributions were first remitted to your chosen fund.

For more information about the choice of fund go to the ATO's website.

TRANSFERRING YOUR ACCOUNT BALANCE

If you have "exercised choice" and transferred part of your account balance to another fund, your Death, Terminal Illness and Total and Permanent Disablement (TPD) insurance cover in the Fund may cease (please see Section 8 of this PDS).

If you choose to have your SG contributions paid to another fund and you do not transfer part of your account balance out of the Fund, you may continue to receive Death, Terminal Illness and TPD insurance cover in MIESF, however your insurance cover will cease if MIESF has not received an amount on your behalf for a continuous period of 16 months and you have not provided the Fund with a signed Membership Application form or Member Super Choices form in which you have chosen insurance by completing Section 3, before the 16 months has been completed. Refer to page 7 for further details. TPD insurance cover always ceases at age 65. Similarly, Terminal Illness cover ceases at age 69 and Death insurance cover ceases at age 70. For further information on Death, Terminal Illness and TPD insurance cover in MIESF, please see Section 8 of this PDS.

To arrange for your account balance to be transferred to another fund, you can contact us, or alternatively, you can contact the other fund and they will advise you what to do.

PRIVACY

Superannuation funds are subject to privacy laws and MIESF has a Privacy Policy. It can be seen on our website at miesf.com.au/who-runs-fund

For more general information about super and how it can benefit you to make additional contributions, and other calculators that may help you make decisions in relation to your superannuation, please visit www.moneySMART.gov.au/how-super-works

- ✓ You should read the important information about how super works, including privacy, before making a decision. Go to miesf.com.au/pds and read Section 2 in MIESF's "Additional Member Information Booklet". The material relating to how super works may change between the time when you read this PDS and the day when you acquire this product.

3. Benefits of investing with MIESF

Every member has a MIESF account. The growth of your super benefits is linked to the amount of contributions made to this account, the deductions from it, and the investment earnings in the relevant investment option(s). The larger the contributions and the higher the investment returns, the faster your account will grow.

FEATURES AND BENEFITS OF THE MAIN SECTION

MIESF is a simple superannuation fund that offers the following features and benefits depending on whether you are a member of the Main section or Spouse section:

- Contributions are accepted from your Employer on your behalf;
- You can make additional voluntary contributions on a pre-tax (by salary sacrifice) or after-tax basis;
- The ability to roll over any superannuation benefit received from another superannuation plan;
- Lump sum benefits can be paid on retirement, resignation or retrenchment (subject to preservation requirements under Superannuation Law);
- Death, Terminal Illness and Total and Permanent Disablement (TPD) insurance cover is provided to eligible members subject to some restrictions (please refer to Section 8 of this PDS for more information);
- Our Pension section means that you can continue with the Fund even after you retire, or otherwise become eligible to commence a superannuation pension;
- If you leave the meat industry, your new Employer can usually make contributions to MIESF;
- MIESF can accept contributions from existing members who become self-employed;
- MIESF provides a long-term superannuation vehicle. You don't have to leave MIESF when you change or leave an Employer. You can:
 - Leave your benefit in the Fund indefinitely (subject to Superannuation Law); or
 - Receive a pension when you retire, or otherwise become eligible to commence a superannuation pension.

SPOUSE SECTION

As a member of MIESF, you can make contributions on behalf of your spouse if your spouse joins MIESF's Spouse section. These contributions are included in your spouse's \$110,000 limit for the 2022/2023 financial year for non-concessional contributions and they can only be made on an after-tax basis, i.e. from after-tax earnings. Spouse for this purpose, includes:

- A person with whom you are living in a genuine domestic relationship as a couple; or
- A person in a registered relationship under State or Territory law.

To become a Spouse section member, simply complete the Spouse Application Form which is available from the Fund or miesf.com.au/publications/member-forms

You may be able to claim a tax offset for superannuation contributions made on behalf of a low-earning or non-working spouse. Eligibility for the tax offset is dependent on your spouse's adjustable taxable income, with a maximum tax offset for a financial year of \$540 applying

for assessable incomes up to \$37,000 p.a. For incomes in excess of \$37,000 p.a, the tax offset gradually phases out to nil at assessable incomes of \$40,000 p.a. The maximum eligible contribution for the tax offset is limited to \$3,000. Other eligibility criteria apply.

The Spouse section does not provide any Death, Terminal Illness and TPD insurance cover.

Spouse section members cannot make contributions to the Fund or make an investment choice.

The Pension section means Spouse section members can receive a pension from the Fund when they become eligible to receive a pension.

- ✓ You should read the important information about making contributions to the Fund and the treatment of small account balances and unclaimed moneys before making a decision. Go to miesf.com.au/pds and read Section 3 in MIESF's "Additional Member Information Booklet". The material may change between the time when you read this PDS and the day when you acquire this product.

4. Risks of super

All investments, including superannuation, carry a certain level of risk. Generally, those investments with a higher investment return over the long term have a higher level of investment risk over the short term. Conversely, those investments with a lower risk over the short term usually have a lower return over the long term.

When investing in the Fund, you should consider the following general risks:

- The value of your investment in the Fund will vary over the period of your membership;
- The level of returns and risks in the two investment options will vary depending on the assets that make up the options and past returns are not necessarily an indicator of future returns;
- The Fund's investment objectives are not a forecast or a guarantee of future performance;
- A positive investment return cannot be guaranteed and you may lose some of your money;
- Superannuation laws may change in the future, affecting the tax treatment and how and when you can take your super;
- The amount of your superannuation savings may not adequately provide for your retirement;
- The level of risk that you are comfortable with will vary based on your age, your investment time frame, other investments you may have and your own tolerance for risk.

Other significant risks relevant to the Fund include market risk, interest rate risk, currency risk, security-specific risk, derivatives risk, inflation risk and fund or operational risk.

- ✓ You should read the important information about the risks of super before making a decision. Go to miesf.com.au/pds and read Section 4 in MIESF's "Additional Member Information Booklet". The material relating to the risks of super may change between the time when you read this PDS and the day when you acquire this product.

5. How we invest your money

MIESF has two investment options and each of these options has a different level of risk and potential return. If you are a Main section member, you can elect to have all or part of your account balance split between the two investment options. Any choice you make will apply to your current account balance and your future contributions. Spouse section members do not have investment choice.

You can make an investment choice by completing a Member Super Choices form available from miesf.com.au/publications/member-forms. You can use this form to switch between options twice a year, with effect from 30 June and 31 December. Also, new members can make an investment choice effective from the date

of joining MIESF provided a fully completed Membership Application or Member Super Choices form is received by the Fund within one month of the Fund receiving the first contribution. The Trustee may change the investment options by altering the objectives, asset allocations or the available options. We will update you with any changes on our website.

You should consider the likely investment return, level of risk and your investment time frame when choosing an investment option.

When you join the Fund, if you don't make an investment choice or you are a Spouse section member, your account balance will be invested in MIESF MySuper, which is our MySuper Authorised investment option.

	MIESF MySuper			High Growth Option		
Investment Objectives	<ul style="list-style-type: none"> Avoid a loss; that is to be in a position to declare a positive rate of return for each year ending 30 June; and Beat inflation; that is to achieve a rate of return which exceeds the rate of inflation (as measured by the CPI) by at least 2% per annum, after allowance has been made for investment related fees, costs and tax, over rolling ten-year periods measured at each 30 June. 			<ul style="list-style-type: none"> Provide capital growth over rolling seven-year periods measured at each 30 June; and Beat inflation; that is to achieve a rate of return which exceeds the rate of inflation (as measured by the CPI) by at least 4% per annum, after allowance has been made for investment related fees, costs and tax, over rolling ten-year periods measured at each 30 June; and Achieve a total return, after allowance has been made for investment related fees, costs and tax, that is greater than the median (middle-ranking) return of "growth" investment options in the SelectingSuper survey, over rolling five-year periods measured at each 30 June (selectingsuper.com.au). 		
Asset Classes (showing the target and allowable range allocations)		Target %	Range %		Target %	Range %
	Australian Shares	15	5 - 25	Australian Shares	36	34 - 38
	International Shares	18	5 - 25	International Shares	38	34 - 42
	Property	20	10 - 30	International Shares (Hedged)	16	14 - 18
	Infrastructure	12	4 - 22	Fixed Interest - Australian	3	1 - 5
	Fixed Interest	20	5 - 45	Fixed Interest - International	7	5 - 9
	Cash	15	5 - 30			
Description of Option	The aim of this option is to ensure the security of your retirement money and to provide a reasonable rate of return above bank rates of interest over the medium and long-term without taking undue financial risk. This option is intended to be suitable for members who have a strong need to achieve a positive earning rate each year.			The aim of this option is to provide members with an exposure to Australian and International Shares of around 90%. It is designed to deliver higher long term returns to members, but is likely to experience significantly higher volatility than the MIESF MySuper option. This option is intended to be suitable for members who can tolerate a higher degree of risk.		
Investment Time Frame	At least 3 years			At least 5 to 7 years		
Risk Label	Medium Risk			High Risk		
Risk Band	4			6		

There is an industry-wide "Standard Risk Measure" which measures the estimated number of negative annual returns over any 20 year period. This is 2.9 for MIESF MySuper and 5.2 for the High Growth Option. The Standard Risk Measure covers seven Risk Bands/Risk Labels from 1 (very low risk) to 7 (very high risk).

✓ You should read the important information about how we invest your money (including investment switches and the allocation of investment returns) before making a decision. Go to miesf.com.au/pds and read Section 5 in MIESF's "Additional Member Information Booklet". The material relating to investments may change between the time when you read this PDS and the day when you acquire this 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 fees*. Ask the Fund or your financial adviser.

TO FIND OUT MORE

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

*Fees are not negotiable.

FEES AND COSTS SUMMARY FOR MIESF MYSUPER AND THE HIGH GROWTH OPTION

This section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your account balance or from the returns on your investment or from the Fund's assets as a whole. The information in this Fees and Costs Summary can be used to compare fees and costs between different superannuation products.

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs¹		
Administration fees and costs¹	\$122.35 per year (\$2.35 per week) Plus 0.18% of assets expense recovery fee per year	A net of tax cost of \$104 is deducted from your account balance at 30 June each year or pro rata of \$2.00 per week at your date of exit from the Fund. \$18.35 (or \$0.35 per week for exiting members) is paid from tax deduction benefits the Fund receives. This expense recovery fee comes out of the investment option's before-tax earnings before determining the interim and final annual earnings rates.
Investment fees and costs² (estimated)	MIESF MySuper - 0.38% per year High Growth Option - 0.35% per year	These costs come out of the investment option's before-tax earnings before determining the interim and final annual earnings rates.
Transaction costs (estimated)	MIESF MySuper - 0.07% per year High Growth Option - 0.06% per year	These costs come out of the investment option's before-tax earnings before determining the interim and final annual earnings rates.
Member activity related fees and costs		
Buy - sell spreads	Nil	Not Applicable
Switching fees	Nil	Not Applicable
Other fees and costs³	Varies depending on your insurance cover (where applicable)	Deducted from your account on a net of tax basis, when applicable (usually half-yearly, at 31 December and 30 June).

1. If your account balance is less than \$6,000 at the end of the financial year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of your account balance. Any amount charged in excess of that cap must be refunded.
2. Investment fees and costs include an amount for performance fees of 0.03% p.a. for MIESF MySuper. The calculation basis for this amount is set out in the "Additional explanation of fees and costs" part of Section 6 of the "Additional Member Information Booklet". Performance fees do not apply for the High Growth option.
3. Insurance fees apply if you have insurance cover. Go to miesf.com.au/pds and read the "Additional explanation of fees and costs" section of the "Additional Member Information Booklet" and "Insurance Booklet".

The Trustee has the right to increase fees and costs at any time without requiring your consent. You will receive 30 days' notice before any material increase in fees and costs takes effect, unless the increase is due to higher estimated costs. Estimated fees and costs may change without prior notice and may be updated on our website at miesf.com.au/pds.

EXAMPLE OF ANNUAL FEES AND COSTS FOR A SUPERANNUATION PRODUCT

This table gives an example of how the ongoing annual fees and costs for the MIESF MySuper investment option for this superannuation product 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 - MIESF MySuper		Balance of \$50,000
Administration fees and costs	\$122.35 +0.18%	For every \$50,000 you have in the superannuation product you will be charged or have deducted from your investment \$122.35 in administration fees and costs regardless of your balance plus \$90.
PLUS Investment fees and costs	0.38%	And , you will be charged or have deducted from your investment \$190 in investment fees and costs.
PLUS Transaction costs	0.07%	And , you will be charged or have deducted from your investment \$35 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 \$437.35* for the superannuation product.

* **Note:** Additional fees may apply. The fees and costs for the High Growth Option consist of administration fees and costs of \$122.35 and \$90 plus investment fees and costs of 0.29% (\$145) plus transaction costs of 0.06% (\$30) which amounts to \$387.35 per year for a balance of \$50,000.

✓ You should read the important information about fees and costs before making a decision. Go to miesf.com.au/pds and read Section 6 in MIESF’s “Additional Member Information Booklet” and Section 1 in MIESF’s “Insurance Booklet”. The material relating to our fees and costs may change between the time when you read this PDS and the day when you acquire this product.

7. How super is taxed

This section gives a brief summary of how superannuation is taxed as at the date of preparation of this PDS in relation to Australian citizens or permanent residents. Taxation treatment may vary from year to year. Go to ato.gov.au for further information.

TAX ON CONTRIBUTIONS AND WITHDRAWALS

- Concessional contributions eg. employer contributions and other tax deductible contributions, are taxed at up to 15% provided they are limited to \$27,500 per annum and your income is not more than \$250,000 in the year the contributions are made.
- Non-concessional contributions eg. personal contributions for which a tax deduction has not been claimed and spouse contributions are not subject to tax provided they are within your non-concessional contributions cap (usually \$110,000 per annum).
- If you are under 60 years of age, tax is payable on withdrawals depending on your age and how much of your benefit is classified as tax-free. Once you turn 60 years of age, generally no tax will apply to withdrawals from your account.

There are taxation consequences if contribution limits are exceeded.

TAX ON INVESTMENT EARNINGS

The Fund’s investment earnings are taxed at up to 15% and this is deducted before the earnings rates for members are declared and applied to your account.

TAX FILE NUMBER

You should provide your Tax File Number (TFN) to the Trustee.

You do not have to provide your TFN, however, if you choose not to provide it:

- Your concessional contributions and some benefits will be subject to extra tax; and
- We will not be able to accept member contributions by/for you.

Any tax amounts that are due to be paid by the Trustee to the ATO are deducted from your account (in the case of contributions tax up to 15%, no TFN tax and tax on super benefits), where applicable, or investment earnings (in the case of tax on investment earnings) and forwarded to the ATO when required. Any extra taxes relating to contributions may be deducted from your account or must be paid by you directly to the ATO.

✓ You should read the important information about how super is taxed before making a decision. Go to miesf.com.au/pds and read Section 7 in MIESF’s “Additional Member Information Booklet”. The material relating to how super is taxed may change between the time you read this PDS and the day when you acquire this product.

8. Insurance in your super

MIESF provides Death and Total and Permanent Disablement (TPD) insurance cover to eligible Main section members. The Death insurance cover will also be payable on Terminal Illness, which effectively means that the payment is made "early" prior to the date of death.

The insurance cover provided is subject to the terms and conditions contained in a group insurance policy taken out by the Trustee with TAL Life Limited (ABN 70 050 109 450 AFSL 237848). There are costs associated with insurance cover.

ELIGIBILITY CONDITIONS AND EXCLUSIONS

The insurance cover provided within the Fund is subject to important eligibility conditions and cover restrictions, which are explained in MIESF's "Insurance Booklet".

Information about eligibility, cancellation of cover, conditions and exclusions in the "Insurance Booklet" may affect your entitlement to insurance cover so you should read the booklet before deciding whether the insurance is appropriate.

The "Insurance Booklet" also explains when you are entitled to automatic insurance cover and that your insurance cover may cease for several reasons including if you make partial cash withdrawals or rollovers of more than \$20,000 in any financial year, or if the Fund does not receive an amount in respect of you for 16 months.

INSURANCE COVER OPTIONS

The standard amounts of insurance cover that applies for eligible members and the weekly costs to insured members for the standard cover are shown in the table in the next column.

Members can elect to reduce their level of cover and the cost to 50% of the standard amounts if they believe the cost of the standard cover inappropriately erodes their retirement benefits.

Members can also opt out of Death, Terminal Illness and TPD insurance cover altogether, but they cannot opt out of one, but not the others. Once a member opts out of cover, the member will become ineligible for insurance cover in the Fund at any time in the future.

If an eligible member does not wish to be provided with the standard levels of insurance cover, they should complete Section 3 of the Membership Application form or the Member Super Choices form which are both available on the Fund's website and return the signed form to the Fund Office so the Fund can implement the member's choices.

The weekly cost of insurance cover is deducted from the accounts of insured members. You are responsible for the cost of any insurance cover provided to you unless you decline or cancel the cover.

HOW MUCH DEATH, TERMINAL ILLNESS AND TPD INSURANCE COVER IS PROVIDED?

The standard amounts of death and TPD insurance cover that applies for eligible members and the weekly costs ranges to insured members for the standard cover is shown in the table in the next column. **Any death or TPD benefit payable is restricted to half of the cover amounts shown until one year after the date the Fund receives an eligible member's first Superannuation Guarantee (SG) contribution, however the weekly cost is not halved.** There are further cover conditions and restrictions explained on pages 5 and 6 of the "Insurance Booklet".

Age	Death Cover \$	TPD Cover \$	Weekly Cost \$
15-29	200,000	150,000	3.70 – 4.81
30 - 34	200,000	100,000	4.62 – 5.62
35 - 39	200,000	50,000	5.21 – 6.74
40 - 44	200,000	35,000	6.69 – 8.71
45 - 49	200,000	20,000	8.60 – 11.73
50 - 54	200,000	10,000	11.60 – 14.71
55 - 59	100,000	5,000	7.81 – 10.81
60 - 64	100,000	2,500	11.55 – 18.57
65 - 69	35,000	0	6.86 – 12.10

For full details of the weekly cost for each age, refer to page 3 of the "Insurance Booklet".

- ✓ You should read the important information about insurance in your super before making a decision. Go to miesf.com.au/pds and read MIESF's "Insurance Booklet". The material relating to the Fund's insurance may change between the time when you read this PDS and the day when you acquire this product.

9. How to open an account

JOINING IS EASY!

In most cases, membership begins when your Participating Employer sends a Superannuation Guarantee (SG) contribution on your behalf. Once we receive your first SG contribution, your membership is established and you will be sent a letter which has your member number on it. Also included with your letter are copies of the Fund's PDS, Annual Report, Membership Application form, Transfer Authority Form and Financial Services Guide.

We encourage you to complete the Membership Application form after reading this PDS and the associated booklets to provide us with your full contact details and indicate your insurance choice, nominate your dependants and make an investment choice.

If you have not received your letter or Annual Report, or you require a Membership Application form, please contact our office as detailed on page 2 of this PDS.

YOU CAN MAKE ENQUIRIES OR COMPLAIN

Most queries can be sorted out over the phone. To make a complaint about some aspect of your membership or benefits, please contact the Complaints Officer at our office as detailed on page 2 of this PDS. If you remain dissatisfied, you can complain to the Australian Financial Complaints Authority (AFCA) which can be contacted by phoning 1800 931 678 (free call), emailing info@afca.org.au or via www.afca.gov.au

- ✓ You should read the important information about making enquiries and complaints before making a decision. Go to miesf.com.au/pds and read Section 9 in MIESF's "Additional Member Information Booklet". The material relating to enquiries and complaints may change between the time when you read this PDS and the day when you acquire this product.