

Nationwide Super Division

Product Disclosure Statement

CONTENTS

1. About Nationwide Super	1
2. How superannuation works.....	1
3. Benefits of investing in Nationwide Super.....	2
4. Risks of superannuation	2
5. How we invest your money	3
6. Fees and costs.....	4
7. How superannuation is taxed.....	5
8. Insurance in your superannuation	6
9. How to open an account.....	8

1. About Nationwide Super

Nationwide Super is a multi-industry super fund providing exceptional personal service and simple to understand products to members working in all industries. We call ourselves the Small Business Super Business, and are here to look after the millions of people who work in and run small businesses right around Australia.

Nationwide Super has two products available:

- Nationwide Super - Employer for employees of participating employers in any industry
- Nationwide Super - Personal for members of the general public, and those that are self-employed/sole traders or in a partnership

Nationwide Super is MySuper compliant and we can accept Superannuation Guarantee (SG) contributions from employers.

For Nationwide Super - Employer members, you can join the Fund online. See 'How to Open An Account' for more details.

For Nationwide Super - Personal members, you must select an investment option when you join and different insurance arrangements apply (i.e. you do not receive no 'default' cover and must apply for insurance cover).

You will need to complete and return an Application form to join Nationwide Super - Personal.

Information at your fingertips

Visit nationwidesuper.com.au/trusteerequireddisclosure for all disclosure information relating to the Fund that must be disclosed under the SIS Regulations. This includes the following: Product dashboards, Trustee & Executive remuneration disclosure and any other documents required to be disclosed.

2. How superannuation works

Superannuation is a long-term, partly compulsory way of saving for your retirement. There are different types of contributions available (for example, contributions by your employer, contributions that you choose to make and Government co-contributions).

There are limitations on contributions to and withdrawals from superannuation. Tax savings are provided by the Government. Most people have the right to choose into which superannuation entity their employer should direct their superannuation guarantee contributions.


In Australia, superannuation investments receive special tax concessions that aren't available to other types of investments. That's why superannuation is such a powerful vehicle to save for retirement. As your superannuation is likely to be one of your biggest assets in retirement, the choices you make today could significantly impact your lifestyle in retirement.



You should read the important information about 'How superannuation works' before making a decision - go to nationwidesuper.com.au/superguide and read the Super Guide.

This material relating to 'How superannuation works' may change between the time when you read this PDS and the day when you join the Fund.

Important information about this Product Disclosure Statement (PDS)

This PDS provides a summary of the key information you need to make a decision. It includes links to additional information that is part of this PDS marked with a  symbol. This is important information you should read before making a decision to invest in Nationwide Super (Fund, Plan or Nationwide Super). The information provided in the PDS is general information only and doesn't take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances. This Product Disclosure Statement (PDS) is produced by the Trustee of the Russell Investments Master Trust, Total Risk Management Pty Ltd (Trustee), ABN 62 008 644 353. The Trustee's Australian Financial Services Licence (AFSL) number is 238790. Nationwide Super is a Division of the Russell Investments Master Trust ABN 89 384 753 567. If you would like a free paper copy of this PDS, or any other relevant information, please contact us on 1800 025 241 . Note: The information in the PDS is correct at the time of publication of each document comprising the PDS. However, the information may change from time to time and if there is a material change to any of the information in any document, the Trustee will issue an updated document. However if the change is not materially adverse to members, the Trustee may instead provide the updated information to members via the website nationwidesuper.com.au

CHANGING JOBS:

If you are changing jobs, please call us on 1800 025 241 or email us at enquiries@nationwidesuper.com.au and we are happy to help sort out your super.

3. Benefits of investing in Nationwide Super

Your benefit in the Plan is accumulation style. All contributions and positive investment earnings are credited to your account. Any fees, tax and negative investment earnings are debited from your account. When you leave the Plan, the balance of your account will be paid to you (if no longer preserved) or to another fund, as directed by you.

You can choose how your account is invested from the available investment options. In the event of your death or if you become disabled while a member of the Plan, you may be entitled to an insured benefit, in addition to your account balance (provided you satisfy any eligibility conditions for provision of insurance). Refer to section 8 'Insurance in your superannuation' within this document for details of the available insurance cover.

Investing in Nationwide Super offers you a range of benefits

- **Investment choice and flexibility:** choose from 23 different options, including 'pre-mixed' or 'build-your-own' options. Switch your options or top-up at any time.
- **Online access:** to your account, as well as fact sheets and planning tools via our website at nationwidesuper.com.au
- **E-communications:** If you or your employer provides us with your email address, you will be opted-in for e-communications. This means our letters and communications to you will be uploaded to your online account and you will receive an email notification when the document is available. We will issue paper communications rarely or where your email address no longer works. You can change your preferred method of communication at any time by calling us or logging in to your online account at nationwidesuper.com.au
- **Help and advice:** contact us for free general advice or personalised super advice. If you need financial planning help beyond just your super account, we can refer you to a licensed adviser.

! You should read the important information about the 'Benefits of investing with Nationwide Super' before making a decision - go to nationwidesuper.com.au/superguide and read the Super Guide.

This material relating to the 'Benefits of investing with Nationwide Super' may change between the time when you read this PDS and the day when you join the Fund.

4. Risks of superannuation

Long-term investments, such as superannuation, carry some risk that superannuation and taxation laws may change during the life of your investment and this might affect your final benefit, as well as how and when it is paid. Also, as with any investment, there are investment risks to consider.

Investment risk/return trade-off

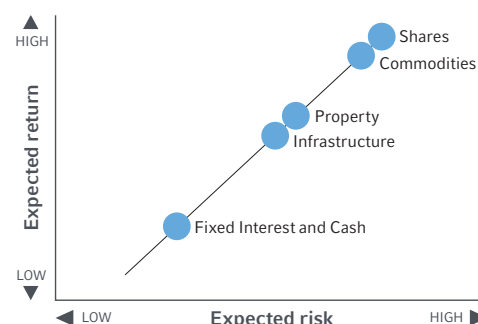
All investing involves risk. It's the trade-off for the return that investors seek. Assets with higher expected long-term returns generally carry a higher level of short-term risk. For example, shares and commodities have relatively higher risk and higher expected return than fixed interest and cash.

As with most investing, it is not guaranteed that you will make money. The value of your investment can go up or down with the value of investments of the portfolios you are invested in.

Short-term fluctuations in the value of investments are common, particularly with respect to shares and commodities. Different types of investments perform differently at different times and carry varying forms of risk, which is why we recommend a diversified investment mix.

The relative risk of each portfolio depends on its asset allocation. The risk/return graph below indicates the relative position of each major asset class.

Position on risk/return spectrum



Source: Russell Investment Management Ltd.

Risks may result in a loss. You could receive back less than you invested and there is no guarantee that you will receive any positive investment returns. Also remember that past returns are not a reliable indicator of future returns.

Other risks

There is a risk that your final superannuation benefit may not be enough to meet your retirement needs.

Managing risks

When assessing which options to invest in, we recommend you pay particular attention to the investment return objective, suitability, minimum investment timeframe, investment strategy and risk level sections provided for each option.

! You should read the important information about the 'Risks of Superannuation' before making a decision - go to nationwidesuper.com.au/investmentguide and read the Investment Guide.

This material relating to 'Risks of Superannuation' may change between the time when you read this PDS and the day when you join the Fund.

5. How we invest your money

Nationwide Super is MySuper compliant and offers investors 23 investment options to choose from. For Nationwide Super - Employer members, the default investment option is the MySuper option. If you don't make an investment choice, your account will be invested into the default investment option. For Nationwide Super - Personal members you must choose your own investment option(s) when applying to join Nationwide Super - Personal.

Choosing your investments

If you would like to choose your investments you can select one or more of the options below to help you build your own customised asset allocation. The investment menu may change, please refer to the Investment Guide for the latest list of investment options.

Diversified

- Defensive
- Diversified 50
- Blended Balanced
- Balanced
- MySuper
- Growth
- High Growth

Sector

- Australian Cash
- Australian Cash Enhanced
- Australian Fixed Income
- Australian Opportunities
- Global Fixed Income - \$A Hedged
- International Property Securities - \$A Hedged
- Global Opportunities
- Global Opportunities - \$A Hedged
- Emerging Markets

Responsible

- Responsible Australian Shares
- Responsible Global Shares

Outcome-oriented

- Multi-asset Income Strategy
- Multi-asset Growth Strategy

Third-party

- Third-party Indexed Australian Shares
- Third-party Indexed Global Shares
- Third-party Indexed Global Shares - \$A Hedged

WARNING:

You must consider the likely investment return, the risk and your investment timeframe when choosing the option(s) into which you wish to invest.



You should read the important information about 'How we invest your money' which will have details on each of the investment options, before making a decision – go to nationwidesuper.com.au/investmentguide and read the Investment Guide.

This material relating to 'How we invest your money' may change between the time when you read this PDS and the day when you join the Fund.

MySuper option

Investment return objective:

To earn a return after costs and tax, exceeding CPI* by 3.5% per annum, measured over rolling 5 and 10 year periods.

Suitability:

Suitable for investors who are seeking to build wealth over the medium to long term and are willing to accept the possibility of negative returns over the shorter term.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least 5 years before it meets its objectives.

Investment strategy:

The option is typically exposed to a diversified option mix of around 70% growth investments and around 30% defensive investments[^]. The option may be exposed to derivatives.

Investment fee:

0.36% p.a.

Estimated Indirect Costs:

0.29% p.a.

Risk level:

See the Investment Guide for more information.

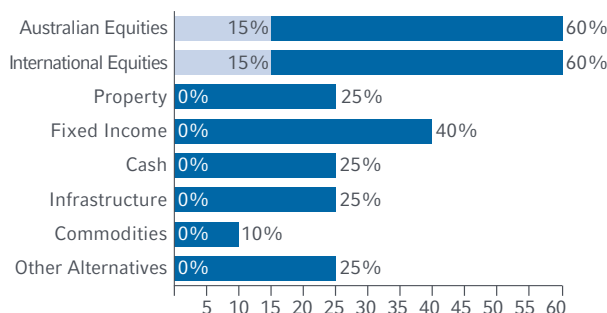
Risk level for the time invested

Length:	Short	Long
Risk:	High	Low

Estimated number of negative annual returns over any 20-year period:

Approx 4 to 5

Asset allocation ranges #:



* CPI stands for Consumer Price Index, which is used as a measure of inflation.

[^] Please refer to the asset allocation ranges for details of the parameters surrounding the investment strategy.

[#] The actual asset allocation may temporarily fall outside the ranges stated above in certain circumstances, such as asset transitions or extreme market movements.

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 fund 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 investor 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 (moneysmart.gov.au) has a superannuation calculator to help you check out different fee options. It can be used to calculate the effect of fees and costs on account balances.

MySuper option

Type of fee or cost	Amount	How and when paid
Investment fee	0.36%* p.a. of your account balance.	The investment fee is deducted from investment returns before the unit price is declared and is not deducted from your account.
Administration fee	0.25% p.a. of your account balance. Plus, a fixed-dollar fee of \$78 p.a.	The administration fee is deducted from your account on the last business day of each month. The fixed-dollar fee will be indexed with AWOTE [^] at 1 July each year. The Trustee passes on the tax deductions it receives so the actual amount deducted from your account would be 0.213% p.a. Plus, a fixed-dollar fee of \$66.30 p.a.
Buy-sell spread	These spreads vary depending on the investment option(s) you choose. For more information, visit nationwidesuper.com.au/buysellsread	You can read more about the buy-sell spread in the 'Additional explanation of investment fees and costs' section of your Investment Guide.
Switching fee	Nil	Not applicable.
Exit fee	\$99.12 per payment.	This fee applies when you take part or all of your benefits out of the Fund and is deducted from your account at the time of the payment. This fee will be indexed with AWOTE [^] at 1 July each year. The Trustee passes on the tax deductions it receives so the actual amount deducted from your account would be \$84.25 per payment.
Advice fees [#] relating to all members investing in a particular MySuper product or investment option	Nil for general and simple personal advice related to your interests in the Fund. An advice fee for complex personal advice may be payable.	For Advice fees, refer to the 'Additional explanation of fees and costs' section of your Insurance, Fees and Costs Guide.
Other fees and costs	Insurance fees: For insurance fees, refer to the 'Types of insurance cover within Nationwide Super' section of your Insurance, Fees and Costs Guide.	The insurance fee is calculated monthly and deducted from your account on the last Friday of the month.
	Family Law fees: Family Law fees are payable for information requests and for payment splits.	For Family Law fees, refer to the 'Additional explanation of fees and costs' section of your Super Guide.
Indirect Cost Ratio (ICR)	0.29% p.a. of your account balance, which comprises: Estimated Performance Related Fee of 0.06% p.a. Estimated Other Indirect Costs of 0.23% p.a. Operational Risk Reserve of 0.00% p.a.	These costs have already been accounted for in the unit price. Please refer to the 'Additional explanation of investment fees and costs' section of your Investment Guide.

* The Investment fee varies according to the option you invest in. The quoted fee here is for the MySuper option.

[^] AWOTE means Average Weekly Ordinary Times Earnings.

[#] Additional fixed-dollar or percentage-based fees may apply depending on the type of advice you need. These fees will be agreed upfront between you and the adviser.

This section shows fees and other costs that you may be charged in respect of the MySuper option. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the portfolio as a whole.

Taxes and insurance costs are set out in another part of this document. You should read all the information about fees and costs because it is important to understand their impact on your investment.

Similar information will be included in PDSs for other superannuation funds so that you can compare the Nationwide Super fees and costs with those of other superannuation funds.

! You should read the important information about 'Fees and costs' before making a decision - For Insurance and Administration Fees and Costs go to nationwidesuper.com.au/ifcguide and read the Insurance, Fees and Costs Guide. For Investment Fees and Costs go to 'Additional explanation of investment fees and costs' in the Investment Guide nationwidesuper.com.au/investmentguide. For all other fee information, such as Family Law, Advice Fees and Fee definitions go to 'Additional explanation of fees and costs' in the Super Guide nationwidesuper.com.au/superguide

This material relating to your fees and costs and any additional explanations (in your Insurance, Fees and Costs Guide, Investment Guide, and Super Guide) may change between the time when you read this PDS and the day when you join the Fund. You can also find fee definitions at nationwidesuper.com.au/feecostdefinitions

Example of annual fees and costs for the MySuper option

The table below provides an example of how the fees and costs in the MySuper option of Nationwide Super can affect your superannuation investment over a one year period.

You should use this table to compare this product with other superannuation products. As noted above, fees and costs can be paid directly from your account, or deducted from investment returns.

Changes in fees

Example: MySuper option		Balance of \$50,000
Investment fees:	0.36% p.a. of your account balance.	For every \$50,000 you have in this option, you will be charged \$180 each year.
PLUS Administration fees:	0.25% p.a. of your account balance. Plus, \$78 p.a. (\$6.50 per month).	And, you will be charged \$125 in administration fees. Plus, a fixed-dollar fee of \$78 regardless of your balance. <i>The Trustee passes on the tax deductions it receives so the actual amount deducted from your account would be \$106.25 p.a. Plus, a fixed-dollar fee of \$66.30 p.a.</i>
PLUS Indirect costs for the MySuper option:	0.29% p.a. of your account balance.	And, indirect cost of \$145 each year will be deducted from your investments.
EQUALS Total cost of product:		If your balance is \$50,000, then for that year you will be charged fees of \$528* for the superannuation product. <i>The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$497.55 p.a.</i>

* Additional fees may apply. And, if you withdraw all or part of your balance from Nationwide Super you will be charged a gross exit fee of \$99.12 (indexed by AWOTE at 1 July each year) for each payment.

The Trustee has the right to change the fees at any time without your consent. The fixed dollar administration fee and the Exit fee are automatically indexed to Average Weekly Ordinary Time Earnings (AWOTE) each year on 1 July. Any material increase in the fees you are charged will be communicated to you at least 30 days before they are charged.

7. How superannuation is taxed

Superannuation is one of the most tax-effective ways to save for retirement. Even so, taxation laws are complex and subject to change. To make the most of your superannuation, you might like to consult your accountant or tax adviser for specific details about how you will be taxed. This advice may be particularly useful as you approach retirement and need to decide how and when to withdraw your superannuation.

Contributions

Contributions made by your employer, or by you from your before-tax pay, are called 'Concessional Contributions', and these contributions generally have a 15%[^] contributions tax deducted from them. Any money you transfer into your account from an untaxed source (post 30 June 1983 untaxed component only) is also generally taxed at 15%[^].

Contributions that you make from your after-tax pay are called 'Non-concessional Contributions', and these contributions are not subject to the contributions tax because you have already paid income tax on that money.

There are (different) limits on Concessional and Non-concessional Contributions. It is very important for you to be aware that there will be negative tax consequences for you if you breach either of these limits.

[^] High income earners may pay a further 15% tax.

WARNING:

There are Concessional Contribution and Non-concessional Contribution limits. If these limits are exceeded, there are taxation consequences.

For more information on contribution limits and the co-contribution amount including the current threshold, visit nationwidesuper.com.au/rates

Investment earnings

Investment earnings in superannuation are taxed at a maximum rate of 15%. The effective tax rate on some earnings is lower because of further tax concessions or credits available to the Fund. The investment return we disclose to you is net of tax.

Withdrawals

Tax on withdrawals varies depending on your age, the type of withdrawal, and the ratio of taxable to tax-free components in your account. We withhold appropriate tax from amounts we pay to you.

WARNING:

You should provide us with your Tax File Number (TFN) when you join the Fund. If you or your employer do not provide the Fund with your TFN, all Concessional Contributions will be taxed at the top marginal rate plus Medicare levy and you cannot make after-tax contributions. If you do not provide your TFN to the Fund, tax will be withheld at the top marginal rate plus Medicare levy on the taxable component of any payment made to you.

 You should read the important information about 'How superannuation is taxed' before making a decision - go to nationwidesuper.com.au/superguide and read the Super Guide.

This material relating to 'How superannuation is taxed' may change between the time when you read this PDS and the day when you join the Fund.

8. Insurance in your superannuation

Insurance fees are deducted from your account on the last Friday of each month. The insurance cover available to you is detailed in the Insurance, Fees and Costs Guide.

It is important to note that there are differences in the insurance available for Nationwide Super - Employer and Nationwide Super - Personal members. Refer to the appropriate section below.

For Nationwide Super - Employer members only**Default (Automatic) Death and TPD insurance**

Your Death and TPD benefits are the balance of your account plus any insurance cover you have within the Plan. If you are not eligible for insurance or the insurer declines to pay your claim, your Death and TPD benefit would be restricted to the balance in all of your accounts.

Nationwide Super automatically covers you for death and TPD insurance. The amount of your default insurance cover varies according to your age. (See Default Insurance cover table).

Members may apply to qualify as a white collar or professional worker, and if accepted, will receive higher insured benefits at no extra cost. Please refer to nationwidesuper.com.au/ifcguide for further information (including any limitations that may apply to you). All insurance fees shown in this document include the tax deduction the Fund claims for insurance costs.

Default insurance cover table

Age next birthday	Insurance fee (per week)*	Insured Benefit for Standard occupational category	
		Death(\$)	TPD (\$)
11 - 24	2.33	22,500	54,000
25 - 31	3.50	100,000	81,000
32 - 37	3.50	140,000	90,000
38	3.50	140,000	85,500
39	3.50	135,000	81,000
40	3.50	120,000	72,000
41	3.50	105,000	63,000
42	3.50	93,000	55,800
43	3.50	87,000	51,574
44	3.50	85,000	51,574
45	3.50	83,000	51,574
46	3.50	78,000	46,800
47	3.50	69,000	41,400
48	3.50	60,000	34,468
49	3.50	55,000	34,468
50	3.50	53,000	34,468
51	3.50	51,000	30,600
52	3.50	43,500	26,100
53	3.50	37,020	22,212
54	3.50	30,000	22,212
55	2.33	24,680	14,808
56	2.33	21,000	12,600
57	2.33	18,000	10,800
58	2.33	15,000	9,000
59	2.33	12,500	6,809
60	2.33	10,000	6,809
61	2.33	9,000	6,809
62	2.33	8,000	6,809
63	2.33	7,000	6,809
64	2.33	6,000	6,809
65	2.33	5,000	6,809
66	2.33	4,500	2,539
67	2.33	4,000	2,233
68	2.33	3,500	1,962
69	2.33	3,000	1,724
70	2.33	2,500	1,514

Death & TPD cover ceases at age 70.

Voluntary insurance cover

You may apply for voluntary insurance at any time. The types of cover available are:

- Death and TPD cover
- Death only
- TPD only
- Income protection

Death and TPD cover can either be unitised or fixed cover. Unitised cover is when your premiums remain fixed and your level of cover provided per unit changes with your age. Fixed or (non-unitised) cover is where the level of cover remains fixed and your premiums change with your age.

For Nationwide Super - Personal members only

For Nationwide Super - Personal members you must apply for voluntary insurance cover by completing an application for insurance cover form, you will not receive any automatic or default insurance cover. Types of cover available are:

- Death and TPD cover
- Death only
- TPD only
- Income protection

Cover is offered on a Fixed cover basis which is where the level of cover remains fixed and your premiums change with your age. The cost of your insurance cover will depend on the amount of cover you request, your age, occupation, gender and in the case of income protection cover, your salary.

For Nationwide Super - Employer & Nationwide Super - Personal members

You can also apply to match any existing insurance cover you hold through another super fund when rolling over to Nationwide super.

All additional insurance cover is underwritten, which means that you may be asked to provide health evidence to the insurer. Additional insurance cover is only provided after the insurer has assessed your health evidence and confirmed you have been accepted. The cost of your additional/voluntary insurance cover will depend on the type of cover chosen (fixed or units), level of cover and occupation. In addition, the cost of fixed cover is dependent on your gender and age. Income protection cover costs depend on your level of cover, age, occupation, gender and salary.

How to Apply for additional/voluntary insurance

1. Complete an application for insurance cover form available online at nationwidesuper.com.au/forms or by calling us on 1800 025 241.
2. Meet the conditions of eligibility, one of which is holding a sufficient balance to pay for costs of insurance cover.

Income Protection Benefit

Income Protection is not issued automatically, if you want this cover, you must apply for it and provide evidence of your health to the insurer, who will decide whether to accept or decline your application.

Income Protection cover provides a replacement income of up to 85% (including 10% superannuation contribution benefit) of your salary, as defined by the insurer. If you meet the insurer's definition of 'Disablement', a monthly benefit is payable. It offers various waiting periods (30, 60 or 90 days) and benefit period options (2 years or through to age 65) to suit your needs. It may be reduced by any amount of workers' compensation or other payments which you are eligible to receive during any period of disability.

Occupational Category

For Death and TPD, insurance fees depend on your age, the type of cover selected and how the insurer classifies your occupation (your 'Occupational Category'). For Death and TPD the Occupational Categories are:

- Professional
- White collar
- Standard

For Death and TPD, your Occupational Category is classified as Standard, until you apply to be rated otherwise.

For Income Protection, insurance fees depend on your age, the type of cover (i.e. waiting period and benefit period selected), your gender and Occupational Category. For Income Protection the Occupational Categories are:

- Professional
- White collar
- Light manual
- Heavy manual

You can apply to change your Occupational Category by completing an Insurance Request Form.

Please refer to nationwidesuper.com.au/ifcguide for further information (including any limitations that may apply to you).

Opting out of insurance cover

You can opt-out of (i.e. cancel) or reduce the amount of your insurance cover at any time by completing an Insurance Request Form.



You should read the important information about 'Insurance in your superannuation' before making a decision - go to nationwidesuper.com.au/ifcguide and read the Insurance, Fees and Costs Guide. This material relating to 'Insurance in your superannuation' may change between the time when you read this PDS and the day when you join the Fund.

9. How to open an account

For Nationwide - Employer members

To join Nationwide Super - Employer, your employer will firstly need to be a participating Employer of Nationwide Super. The following will get you started:

1. Read this PDS and the other important information referred to in the PDS.
2. Join online at nationwidesuper.com.au/join and complete the Member Application form.

For Nationwide - Personal members

To join Nationwide Super - Personal, the following will get you started:

1. Read this PDS and the other important information referred to in the PDS.
2. Complete the Application form included with this PDS or available from nationwidesuper.com.au/forms.



For more information about 'How to open an account' – go to nationwidesuper.com.au/superguide and read the Super Guide.

Enquiries or complaints

If you have any questions that are not answered in this PDS, please call us. If your enquiry is not resolved to your satisfaction and you wish to lodge a complaint, please contact us:

By phone 1800 025 241

By email enquiries@nationwidesuper.com.au

By mail The Complaints Officer,
Locked Bag A4094
Sydney South NSW 1235

Depending on the nature of your complaint, we may ask you to provide further information in writing so that we can fully understand the complaint. We will provide assistance to you if necessary and a prompt written acknowledgment of receipt of your complaint. Our goal is to handle your complaint efficiently and fairly and we will provide the Trustee's decision as quickly as possible. However, if your complaint relates to a death benefit claim or to a declined disablement benefit claim, it may take some time to gather all the information necessary to enable the complaint to be properly considered. You can obtain advice in relation to the complaints handling process or feedback on the status of your complaint by calling us.

If our enquiry and complaints procedure does not resolve the issue within 90 days, you may be able to take the matter to the Australian Financial Complaints Authority (AFCA). AFCA can be contacted at:

By phone 1800 931 678

By email info@afca.org.au

By mail Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Cooling-off period

You have a cooling-off period to reconsider your investment. To withdraw, we must receive your written request within 14 days of the earlier of:

- The Date you receive your Welcome Statement; or
- Five business days after you become a member of the Fund

The option to withdraw during the cooling-off period is not available if you have exercised your rights as a member, for example, if you have switched investment options.

If you withdraw your investment during the cooling off period, the amount payable to you may be different to the amount you invested due to changes in the unit price, tax and reasonable administration costs.

To withdraw your investment you will need to complete a Benefit Payment Direction Form which is available on our website. Please note superannuation preservation rules apply.

GUIDES:

Important information relating to Nationwide Super membership is provided in the Insurance, Fees and Costs Guide, the Investment Guide and the Super Guide. These Guides form part of the PDS and you should read them before making a decision to invest in Nationwide Super. These Guides are also available on your online account.

Phone

1800 025 241

Monday to Friday, 8:30am – 5:30pm (AEST)

Website

nationwidesuper.com.au

Mail

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Sydney South NSW 1235

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