Product Disclosure Statement

Nationwide Super®

1 October 2026

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Guides

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

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.

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

Nationwide Super is MySuper compliant and offers members a range of 18 investment options to choose from. Our default investment option is GoalTracker. If you don't make an investment choice, your super will be invested in GoalTracker.

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 automatic cover and must apply for insurance cover).

Information at your fingertips

Visit nationwidesuper.com.au/trusteerequireddisclosure for all disclosure information relating to the Fund that must be disclosed under the Corporations Act 2001, Superannuation Industry (Supervision) Act 1993 (SIS) and SIS Regulations. This includes the following: Product Disclosure Statements, Product Dashboards, the Trust Deed, Annual Report, remuneration for Executive officers and any other documents required to be disclosed.

⚠ The information in the PDS is correct at the time of publication. 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 via the website nationwidesuper.com.au/trusteerequireddisclosure. A paper copy of this information will be sent to any member, free of charge on request by calling 1800 025 241.

Important information about this Product Disclosure Statement (PDS)

Nationwide Super® is a Division of the Russell Investments Master Trust (Fund or Nationwide Super), ABN 89 384 753 567. This PDS provides a summary of the significant information you need to make a decision. It includes links to important information that is part of this PDS as marked with a ⚠ symbol. This is important information you should read before making a decision to invest in the Fund. The information provided in the PDS is general information only and has not been prepared having regard to your objectives, financial situation or needs. Before making an investment decision, you need to consider if this information is appropriate to your objectives, financial situation and needs. If you'd like personal advice, we can refer you to the appropriate person. This PDS is produced by Total Risk Management Pty Limited (Trustee), ABN 62 008 644 353, AFSL 238790 as the Trustee of the Russell Investments Master Trust. Financial product advice may be provided by Russell Investments Financial Solutions Pty Ltd ABN 84 010 799 041, AFSL 229850 (RIFS) or MUFG Retire360 Pty Limited (Retire360) ABN 36 105 811 836, AFSL 258145. RIFS is the provider of the MyTracker tools available at nationwidesuper.com.au/goaltracker. Russell Investments Employee Benefits Pty Ltd (70 099 865 013) (RIEB) is the provider of the Super Tracker Mobile App. The Target Market Determination for the Fund is available on our website at nationwidesuper.com.au/ddoreporting. The Financial Services Guide (FSG) for the Fund is available on our website at nationwidesuper.com.au/fsg. TRM, RIEB and RIFS are part of Russell Investments. Russell Investments or its associates, officers or employees may have interests in the financial products referred to in this document by acting in various roles including broker or adviser, and may receive fees, brokerage or commissions for acting in these capacities. In addition, Russell Investments or its associates, officers or employees may buy or sell the financial products as principal or agent. To the extent permitted by law, no liability is accepted for any loss or damage as a result of reliance on this information. This material does not constitute professional advice or opinion and is not intended to be used as the basis for making an investment decision.

2. How super works

Superannuation is a long-term, partly compulsory way of saving for your retirement. There are different types of contributions available (for example, compulsory contributions by your employer, voluntary personal contributions that you choose to make and Government co-contributions). There are limitations on contributions you can make to your superannuation and restrictions on when you can make withdrawals from superannuation. Tax benefits are provided by the Government to encourage you to save more for retirement. Most people have the right to choose which superannuation entity their employer should direct their compulsory employer contributions into. These are known as Superannuation Guarantee (SG) 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 super works' before making a decision. Go to nationwidesuper.com.au/superguide and read the Super Guide. This material relating to 'How super works' may change between the time when you read this PDS and the day when you acquire the product.

3. Benefits of investing with Nationwide Super

Your benefit in the Fund 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 Fund, 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 Fund, 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 super' for details of the available insurance cover.

Investing in Nationwide Super offers you a range of benefits:

- **GoalTracker™:** Our award-winning GoalTracker program is designed to help you achieve your ideal lifestyle in retirement. GoalTracker is easy-to-use and offers a simple, step-by-step approach to help you grow and manage your super, and plan for retirement.

  In three simple steps, our GoalTracker program can:

  1) **CALCULATE** the amount of income you're heading for in retirement
  2) Help you **SET** an income goal that's right for the retirement lifestyle you want
  3) Offer tailored advice and strategies to help **ACHIEVE** it.

  Join the thousands of Australians taking action for their financial future with GoalTracker.
- **Investment choice and flexibility:** Choose from 18 different options, including 'MySuper', 'diversified' or 'sector' options. You can switch your options any time.
- **Insurance:** You may have access to three types of insurance with your account – Death Only, Death and Total & Permanent Disablement (TPD) and Income Protection. Please refer to section 8 'Insurance in your super' for more information about what insurance is available on an automatic or voluntary basis.
- **Online access and E-communications:** Access your online account, as well as helpful information and the GoalTracker tools at nationwidesuper.com.au. If you or your employer provide us with your email address, you will be opted-in for e-communications and receive our communications via email. Of course, you can change your preferred method of communication at any time through your online account at nationwidesuper.com.au/login or by calling us.
- **Help and advice:** We help to make managing your super easy by offering tools, education and advice options designed to suit your needs no matter what stage of life you are at.

Call us on 1800 025 241 to find out more or see which service is right for you. Many of the services are provided at no cost, for those that incur a fee, you will always be notified upfront. For more information, please refer to your Super Guide.

⚠ 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 acquire the product.

4. Risks of Super

All investments carry risk. It's the trade-off for the return that investors seek. Different strategies (such as the investment options described in section 5 of this PDS) may carry different levels of risk, depending on the assets that make up the strategy. Assets with higher expected long-term returns generally carry the highest level of short-term risk. For example, shares and commodities have relatively higher risk and higher expected returns than fixed interest and cash.

What you should consider:

- the value of your investments will vary and the level of returns will vary depending on the options you are invested in.
- returns are not guaranteed and may result in a loss.
- past returns are not a reliable indicator of future returns.
- superannuation and taxation laws affecting your super may change in the future.
- the amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement.
- the level of risk varies for each person – how you invest your super will depend on a range of factors including your age, your investment timeframes, other investments you may have and your tolerance for risk.

⚠ You should read the important information about the 'Risks of Super' before making a decision. Go to nationwidesuper.com.au/investmentguide and read the Investment Guide.

This material relating to the 'Risks of Super' may change between the time when you read this PDS and the day when you acquire the product.

5. How we invest your money

For Nationwide Super – Employer members, you'll be invested in the GoalTracker (MySuper) investment option, unless you make an investment choice. For Nationwide - Personal members you will need to make an investment choice when you join. The GoalTracker investment option automatically invests your super based on your age, through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. To help protect your savings as you approach retirement, your allocation to defensive assets will increase. Refer to the table below. By telling us more, you can then opt for GoalTracker Plus to create and manage a tailored investment strategy just for you.

GoalTracker Option	AGE	15 - 50	51 - 55	56 - 60	60+
Investment return objective[1]: % above inflation p.a.		3.8%	3.3% to 3.7%	2.9% to 3.2%	2.8%
Standard risk measure[2]: Estimated number of negative annual returns over any 20-year period		6 (High) 4 - 5	6 (High) 4 - 5	5 (Medium - High) to 6 (High) 3 - 5	5 (Medium - High) 3 - 4
Suitable for Investors seeking to build wealth over this term. Investors willing to accept the possibility of negative returns over this term.		**Long-term**		**Medium to Long-term**[3]	
		Short to medium		**Shorter-term**[3]	
Minimum investment timeframe (years):		10	7	7	7
Investment strategy[4]**:**		The option is typically exposed to a diversified mix between growth and defensive investments as shown below (the option may be exposed to derivatives)[7]:			
Growth investments:		95	82.5 - 92.5[5]	70 - 80[6]	70
Defensive investments:		5	7.5 -17.5	20 - 30	30
Investment Fees & Costs: 0.62% p.a. comprised of:		Investment Fee: 0.45% p.a. and Estimated Indirect Costs: 0.17% p.a.			
Transaction Costs:		0.04% p.a.			
Strategic Asset Allocation[7]		**SAA %**	**SAA %**	**SAA %**	**SAA %**
Australian Equities		39.0	33.0 - 38.0	27.0 - 31.0	26.0
International Equities		48.0	41.0 - 47.0	35.0 - 39.0	33.0
Property		4.0	4.0 - 5.0	5.0 - 6.0	6.0
Fixed Income		0	2.0 - 9.0	11.0 - 16.0	18.0
Cash		5.0	6.0 - 8.0	9.0 - 11.0	12.0
Infrastructure		4.0	4.0	5.0	5.0
Commodities		0	0	0	0
Other Alternatives		0	0	0	0
Asset Allocation range[8]		**Range %**	**Range %**	**Range %**	**Range %**
Australian Equities		20 - 80	20 - 80	20 - 70	10 - 60
International Equities		20 - 80	20 - 80	20 - 70	10 - 60
Property		0 - 20	0 - 20	0 - 20	0 - 20
Fixed Income		0 - 30	0 - 30	10 - 40	10 - 40
Cash		0 - 20	0 - 20	0 - 30	0 - 30
Infrastructure		0 - 20	0 - 20	0 - 20	0 - 20
Commodities		0 - 10	0 - 10	0 - 10	0 - 10
Other Alternatives		0 - 20	0 - 20	0 - 20	0 - 20

1. The objective is to earn a return, after costs and tax, which exceeds CPI by the % p.a. shown, measured over rolling 7 and 10 year periods. CPI stands for Consumer Price Index, which is used as a measure of inflation.
2. Refer below for more information, including the risk levels for each investment option.
3. Medium to Long-term suitability and possibility of negative returns changes at age 58.
4. Please refer to the asset allocation ranges for details of the parameters surrounding the investment strategy.
5. Growth assets typically decrease by 2.5% each year from 92.5% at age 51 to 82.5% at age 55. Defensive assets increase by 2.5% each year from 7.5% at age 51 to 17.5% at age 55.
6. Growth assets decrease by 2.5% each year from 80% at age 56 to 70% at age 60. Defensive assets typically increase by 2.5% each year from 20% at age 56 to 30% at age 60.
7. SAAs may not total 100% due to rounding.
8. The actual asset allocation may temporarily fall outside ranges stated in certain circumstances, such as asset transitions or extreme market movements.

Our range of investment options

We offer 18 investment options, across a number of categories including MySuper, diversified and sector options as listed below. Members can invest in GoalTracker or in up to 17 of the remaining options.

CATEGORY	MYSUPER	DIVERSIFIED	THIRD PARTY	SECTOR	RESPONSIBLE
Investment option	• GoalTracker	• Defensive • Balanced Growth • Growth	• Third-party Indexed Australian Shares • Third-party Indexed Global Shares • Third-party Indexed Global Shares $A Hedged	• Australian Cash • Australian Floating Rate • Australian Fixed Income • Australian Shares • Global Fixed Income - $A Hedged • Listed International Property Securities - $A Hedged • Global Shares • Global Shares - $A Hedged • Emerging Markets	• Low Carbon Australian Shares • Low Carbon Global Shares

Warning: You must consider the likely investment return, the risk and your investment timeframe when choosing a MySuper product or an investment option into which 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 acquire the product.

6. Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower 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)** Moneysmart website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

Note: The Moneysmart calculator can be used to calculate the effect of fees and costs on account balances.

The information in this Fees and Costs Summary can be used to compare costs between different superannuation products. Fees and costs can be paid directly from your account or can be deducted from investment returns. Taxes and insurance costs are set out in another part of this document.

Fees and costs summary for the GoalTracker Investment Option

TYPE OF FEE OR COST	AMOUNT[2]	HOW AND WHEN PAID
Ongoing annual fees and costs[1]		
Administration fees and costs	**On total account balances up to $1 million** / **On any excess account balance over $1 million** An asset based administration fee of between 0.15% and 0.19% per year[Δ] / Nil For balances in the GoalTracker investment option: 0.15% per year For balances in other investment options: 0.19% per year[Δ] Plus a Trustee Administration Fee of 0.02% per year of your total account balance Plus a fixed dollar fee of $60.00 per year In the 2025/2026 financial year, the Trustee incurred excess administration costs of approximately 0.00% of Fund assets that were paid from the Fund reserve**	The asset based administration fee and the fixed dollar fee are deducted from your account on the last Friday of each month[2]. The fixed-dollar fee will be indexed with AWOTE[3] at 1 October each year. *The Trustee passes through the tax deductions it receives.*[4] The Trustee Administration Fee is deducted from the investment returns. It is not deducted from your account.
Investment fees and costs[5]	0.62% per year[6] In the 2025/2026 financial year, the Trustee incurred excess investment costs of approximately 0.00% of Fund assets that were paid from the Fund reserve**	The investment fees and costs are deducted from the investment returns before the net earnings are declared and applied to your account. They are not deducted from your account. Please refer to the 'Additional explanation of fees and costs' section of your Investment Guide for further information.
Transaction costs	0.04% per year	Transaction costs are deducted from the investment returns. They are not deducted from your account. Please refer to the 'Additional explanation of fees and costs' section of your Investment Guide for further information.
Member activity related fees and costs		
Buy-sell spread	These spreads vary depending on the investment option(s) you choose. For more information, please visit nationwidesuper.com.au/buysellspread.	You can read more about the buy-sell spread in the `Additional explanation of fees and costs' section of your Investment Guide.
Switching fee	Nil	Not applicable.
Other fees and costs[7]	**Insurance fees:** For insurance fees, please refer to 'Insurance in your super' in this PDS.	The insurance fee is calculated monthly and deducted from your account on the last Friday of the month. Please refer to the 'Types of insurance cover within Nationwide Super' section of your Insurance, Fees and Costs Guide for further information.
	Family Law fees: Nil.	Not applicable.

1. If your account balance for a product offered by the superannuation entity is less than $6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

Δ The maximum total asset based administration fee charged by the Fund administrator is 0.20% per year. However, the maximum total asset based administration amount deducted from your account is 0.19% per year as the Trustee pays 0.01% per year of this fee from the Fund Reserve.

** The Fund reserve is maintained by the Trustee to operate the Fund. This includes paying for some expenses, such as costs associated with product and strategic services provided to the Trustee. These expenses are deducted from the Fund reserve, as required, and are not deducted from your account.

2. The asset based administration fee applies to the first $1 million of your total account balance and will depend on the investment option you are invested in. This fee may be charged in two parts and show as separate transactions in your account. Please refer to the 'Additional explanation of fees and costs' section of your Insurance, Fees and Costs Guide for further information on how the cap applies.
3. AWOTE means Average Weekly Ordinary Times Earnings.
4. As the Trustee passes through the tax deduction it receives, the deduction you will see for the fees described above is 0.1275% per year for the GoalTracker investment option, 0.1615% per year for other investment options and $51.00 per year for the fixed-dollar fee.
5. The Investment fee varies according to the option you invest in. The quoted fee here is for the GoalTracker option.
6. Investment fees and costs includes an amount of 0.06% per year for performance fees. The calculation basis for this amount is set out under the "Additional explanation of fees and costs" section of the Investment Guide.
7. Additional fees may apply. Refer to the 'Additional explanation of fees and costs' section of your Super Guide.

⚠ You should read the important information about 'Fees and costs' before making a decision. Go to nationwidesuper.com.au/ifcguide and read the Insurance, Fees and Costs Guide for Insurance and Administration Fees and Costs. Go to 'Additional explanation of fees and costs' in the Investment Guide at nationwidesuper.com.au/investmentguide for Investment Fees and Costs. Go to 'Additional explanation of fees and costs' in the Super Guide at nationwidesuper.com.au/superguide for all other fee information, such as Family Law, Advice Fees and Fee definitions. The materials may change between the time when you read this PDS and the day when you acquire the product. You can also find the relevant fee definitions in the ASIC Corporations (Disclosure of Fees and Costs) Instrument 2019/1070 at Division 4A, section 209A at https://www.legislation.gov.au/F2019L01525. Our contact details are provided on page 8 if required.

Changes in fees

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

Example of annual fees and costs for the superannuation product

This table gives an example of how the ongoing annual fees and costs for the GoalTracker option for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE: GOALTRACKER INVESTMENT OPTION		BALANCE OF $50,000
Administration fees and costs	0.17% per year Plus $60.00 per year Plus 0.00% (paid from the Fund reserve)[1]	For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment **$85.00** in administration fees and costs, plus **$60.00** regardless of your balance
PLUS **Investment fees and costs**	0.62% per year Plus 0.00% (paid from the Fund reserve)[1]	**And**, you will be charged or have deducted from your investment **$310.00** in investment fees and costs
PLUS **Transaction costs**	0.04% per year	**And**, you will be charged or have deducted from your investment **$20.00** in transaction costs
EQUALS **Cost of product[2]:**		If your balance was $50,000, at the beginning of the year, then for that year you will be charged fees and costs of **$475.00**[3] for the superannuation product.

1. This reflects the excess administration costs and investment costs incurred by the Trustee and paid from the Fund reserve in the 2025/2026 financial year, the Trustee incurred additional administration costs and investment costs (as described in the Fees and Costs table above).
2. Additional fees may apply.
3. The Trustee passes on the tax deductions it receives so the estimated cost to you would be **$454.75**.

7. How super 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. Refer to our fact sheet Understanding how super is taxed.

⚠ 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. Generally, lump-sum withdrawals are tax-free if you are aged 60 or over.

⚠ 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 'Fees and costs' before making a decision. Go to nationwidesuper.com.au/ifcguide and read the Insurance, Fees and Costs Guide for Insurance and Administration Fees and Costs. Go to 'Additional explanation of fees and costs' in the Investment Guide at nationwidesuper.com.au/investmentguide for Investment Fees and Costs. Go to 'Additional explanation of fees and costs' and 'How super is Taxed' in the Super Guide at nationwidesuper.com.au/superguide for all other fee information, such as Family Law, Advice Fees and Fee definitions. The materials may change between the time when you read this PDS and the day when you acquire the product.

Tax deductions
The Trustee passes through the tax deductions it receives for certain costs of operating the Fund, including insurance fees, in the following ways:

1. Indirectly by keeping them within the Fund for the benefit of all members; or
2. Directly to your account through reduced fees.

8. Insurance in your super
For detailed information on the insurance cover available (including any limitation that may apply) refer to the Insurance, Fees and Costs Guide at nationwidesuper.com.au/ifcguide. Insurance fees are deducted from your account on the last Friday of each month. 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.

Types of insurance cover
The types of insurance cover that may apply are:

- Death Only cover
- Death and Total & Permanent Disablement (TPD)
- TPD Only cover
- Income Protection.

Automatic or voluntary insurance
Insurance within the Fund could be available on an automatic or voluntary basis.

- Automatic insurance cover is available where your employer pays for your insurance fees. Otherwise if you have an account balance of less than $6,000, or you are under 25 when you join, then you will not be provided with automatic insurance cover. You will need to opt in for this cover.
- Voluntary insurance cover is cover that is not issued automatically. You must apply for cover and may be required to provide evidence of your health to the insurer, who will decide whether to accept (on standard terms or non-standard terms) or decline your application.

Limitation on insurance cover
If you are a new member under 25 or your balance is less than $6,000, your cover will not be provided automatically. You will need to tell us if you want insurance cover now. When you reach both 25 years old and you have a balance of more than $6,000, cover will automatically commence (eligibility requirements and limitations may apply). To opt in to insurance, please log on to your online account or complete and return the Insurance Form (available on our website or call us for a copy).

Inactive for 16 months
Where you have insurance and your account has been inactive (where no funds were received) for 16 months or more, your cover will be cancelled. We will contact you if your insurance is about to end. If you want to keep your insurance, you'll need to advise the Fund by calling us or logging in to your online account.

Change or cancel your insurance cover
You can change, opt-out of (i.e. cancel) your insurance cover at any time by logging in to your super account or by completing and returning an Insurance Form (available on our website or call us for a copy).

Death and TPD insurance
Automatic Death and TPD insurance
For Nationwide Super - Employer members only. If you are a new member under 25 or your balance is less than $6,000, your cover will not be provided automatically. You will need to tell us if you want insurance cover now. When you reach both 25 years old and you have a balance of more than $6,000, cover will automatically commence (eligibility requirements and limitations may apply). To opt in to insurance, please log on to your online account or complete and return the Insurance Opt-in Form (available on our website or call us for a copy).

The amount of your automatic insurance cover varies according to your age. (See automatic Insurance cover in the insurance fees section below). Members may apply to qualify as a White Collar or Professional worker, and if accepted, will receive higher insured benefits at no extra cost. Death and TPD cover is issued in units, where the value of each unit varies with your age, as shown in the insurance fees section.

Voluntary Death and TPD insurance
For both Nationwide Super - Employer and 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. Generally, voluntary insurance cover is underwritten, which means that you may be asked to provide health evidence to the insurer. Voluntary insurance cover is only provided after the insurer has assessed your health evidence and confirmed you have been accepted.

For Nationwide - Employer members only: You may apply for Death and TPD cover which 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. The cost of your 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.

For Nationwide - Personal members only: You may apply for Death and TPD cover as fixed cover only. Fixed cover is where the level of cover remains fixed and your premiums change with your age. The cost of your voluntary insurance cover will depend on your gender and age.

You can apply for cover by completing an application for insurance cover form available online at nationwidesuper.com.au/forms or by calling us on 1800 025 241.

Occupation Category for Death and TPD

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

- Professional
- White Collar
- Blue Collar

You may be placed in a 'Blue Collar' occupation category. Lower insurance fees or a higher amount of cover apply if your Occupation Category is classified as 'White Collar' or 'Professional'. You may apply to the insurer to change your Occupation Category using the Insurance Form, which is available on our website.

Occupation Category for Income Protection

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

- Professional
- White Collar
- Light manual
- Heavy manual

Insurance fees are most expensive for Heavy Manual and least expensive for Professional. You may apply to the insurer to change your Occupation Category using the Insurance Form, which is available on our website.

Income Protection

Income Protection cover 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 (on standard terms or non-standard terms) or decline your application. To be eligible for this cover, you need to be under age 65 and employed for at least 15 hours per week.

Where provided, your Income Protection cover is up to 85% (including 10% superannuation contribution benefit) of your 'salary', as defined by the insurer. If you satisfy the insurer's definition for Income Protection, the benefit is paid monthly in arrears. It offers various waiting periods (30, 60 or 90 days) and a benefit period of 2 years to suit your needs. Your Income Protection cover may be reduced by any amount of workers' compensation or other payments which you are eligible to receive.

How to apply for cover

You can apply for insurance cover by logging in to your super account or by completing and returning an Insurance Form (available on our website or call us for a copy).

Insurance fees

All insurance fees shown in this document include the tax deduction the Fund claims for insurance costs and passes on to you. Insurance fees outlined here are current at the time of printing. The Trustee and insurer have the power to alter the insurance fees and you will be given 30 days' written notice of any increases. Please refer to your Insurance, Fees and Costs Guide for further details on the insurance fees payable in the Fund.

Death and TPD insurance

Automatic Death and TPD insurance

For Nationwide Super - Employer members only.

Age Next Birthday	Insured benefit		Insurance fee ($ per week)*
	Death ($)	TPD ($)	
12-24	29,250	70,200	2.76
25-31	129,999	105,300	4.14
32-37	182,001	117,000	4.14
38	182,001	111,150	4.14
39	175,500	105,300	4.14
40	156,000	93,600	4.14
41	136,500	81,900	4.14
42	120,900	72,540	4.14
43	113,100	67,047	4.14
44	110,499	67,047	4.14
45	107,901	67,047	4.14
46	101,400	60,840	4.14
47	89,700	53,820	4.14
48	78,000	44,808	4.14
49	71,499	44,808	4.14
50	68,901	44,808	4.14
51	66,300	39,780	4.14
52	56,550	33,930	4.14
53	48,126	28,875	4.14
54	39,000	28,875	4.14
55	32,084	19,250	2.76
56	27,300	16,380	2.76
57	23,400	14,040	2.76
58	19,500	11,700	2.76
59	16,250	8,852	2.76
60	13,000	8,852	2.76
61	11,700	8,852	2.76
62	10,400	8,852	2.76
63	9,100	8,852	2.76
64	7,800	8,852	2.76
65	6,500	8,852	2.76
66	5,850	3,300	2.76
67	5,200	2,902	2.76
68	4,550	2,550	2.76
69	3,900	2,242	2.76
70	3,250	1,968	2.76

* Death and TPD cover ceases at age 70. The above insured benefits are for the Blue Collar Occupation Rating.

Voluntary cover

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.

You should read the important information about insurance cover (including eligibility and cancellation, conditions and exclusions that may apply to you) and consider whether it is appropriate for you before making any 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 acquire the product.

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.

Enquiries or complaints

If you have any questions that are not answered in this PDS, please call us. There is more detailed information on this area in the Trustee's complaints policy. You can get a copy of the policy by visiting our website at nationwidesuper.com.au/complaints or by contacting the Fund. 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
complaints@nationwidesuper.com.au

By mail
Complaints Officer
Nationwide Super
Locked Bag A4094
Sydney South NSW 1235

Depending on the nature of your complaint, we may ask you to provide further information to assist us. When we receive your complaint, we will provide you with a written acknowledgement. Our goal is to handle your complaint efficiently and fairly and we will provide the Trustee's decision as quickly as possible. We aim to provide you with a complaint outcome within 45 calendar days or 90 calendar days if your complaint is about a Death benefit distribution.

If we are unable to provide you with an outcome within these timeframes, we will write to you and provide the reasons for the Trustee's delay.

If you are not satisfied with our response or the handling of your complaint, you may have the right to lodge a complaint with the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA) via the following contact details:

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 Plan.

The option to withdraw 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.

⚠ You should read the important information about 'How to open an account' - go to nationwidesuper.com.au/superguide and read the Super Guide. This material relating to 'How to open an account' may change between the time when you read this PDS and the day when you acquire the product.

What is GoalTracker Plus?

Using the information you provide about yourself through the GoalTracker program, such as your income goal for retirement and the age you wish to retire, GoalTracker Plus can create and manage a tailored investment strategy for you. Similar to a trusted adviser, GoalTracker Plus will regularly review your investment strategy, make a recommendation and implement any changes automatically (unless you opt out), to help keep you on track. For more information on GoalTracker Plus and how you can activate this additional service at no further cost, refer to nationwidesuper.com.au/goaltrackerplus.

Phone
Within Australia

1800 025 241

Outside Australia
+61 2 8571 6855

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

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Email
enquiries@nationwidesuper.com.au