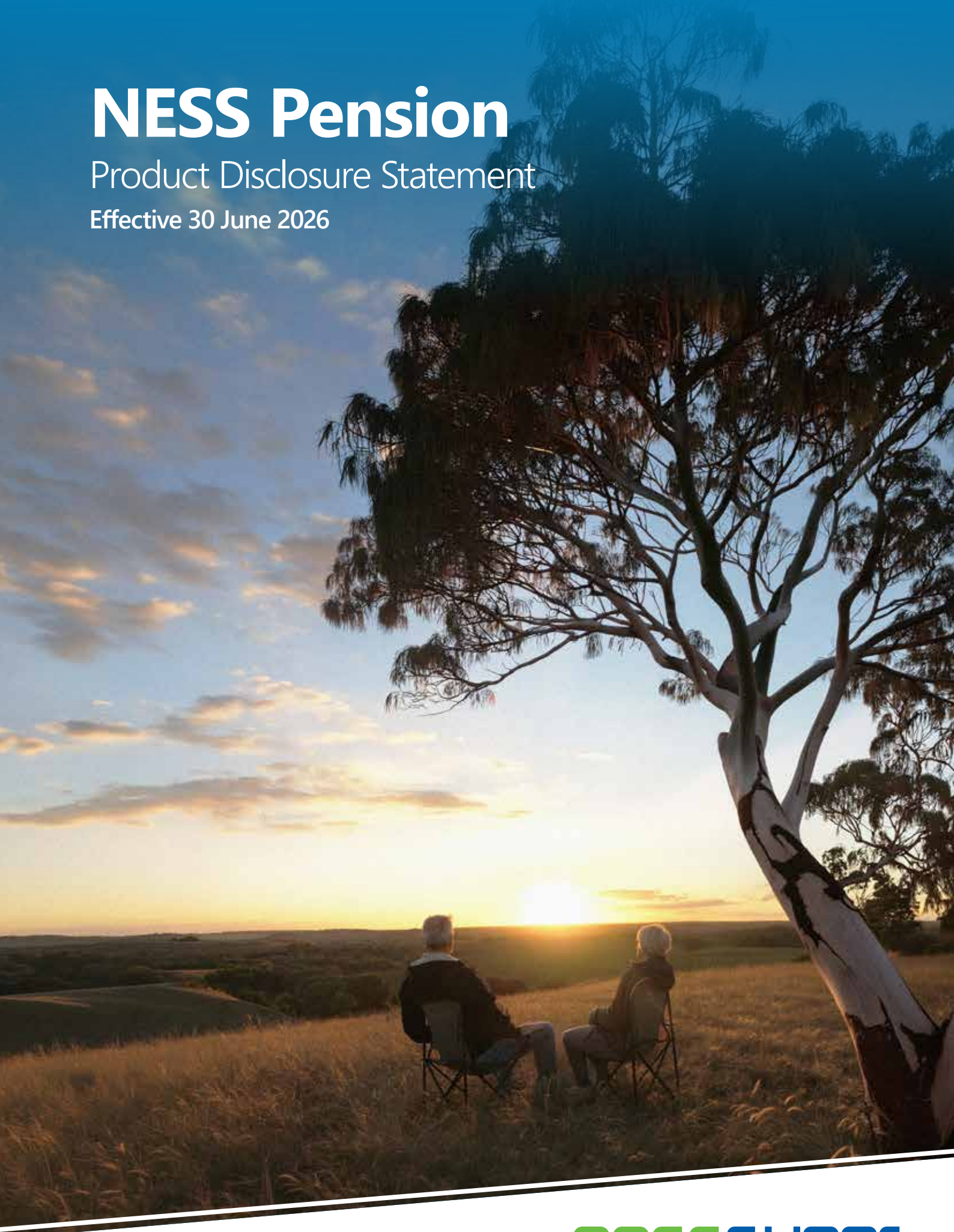
NESS Pension

Product Disclosure Statement

Effective 30 June 2026



Issued by NESS Super Pty Ltd (the Trustee) ABN 28 003 156 812 AFSL 238945.
As Trustee of NESS Super (the Fund) ABN 72 229 227 691 001, USI NES0100AU.
Registered office: 122 Hume Highway, Chullora NSW 2190.

nesssuper
Industry Super for Trades

We're here to help

1800 022 067 or +61 2 9199 7191 (outside Australia)
8.30am – 6.00pm (AEST/AEDT) Monday to Friday

Email us at contact@nesssuper.com.au

Write to us and post to – Locked Bag 20, Parramatta NSW 2124

Live chat is available on our website
8.30am – 5.30pm (AEST/AEDT) Monday to Friday

If you'd like financial advice, call 1800 022 067 to make an appointment with one of our Financial Planners.

If you are deaf and/or find it hard hearing or speaking with people who use a phone, we use the National Relay Service (NRS) to make it easier for you.
SMS Relay: Text 0423 677 767 **Voice Relay:** Call 1300 555 727

If you do not speak English, we provide an interpreting service through TIS National Call: 131 450

nesssuper.com.au

Visit the NESS Super App

About this Document

The information in this product disclosure statement (PDS) contains general information only and does not take account of your individual financial objectives, financial situation or needs. We recommend that you seek financial advice if you need help before investing in this financial product. You should consider the information contained in this document before deciding about this product. A Target Market Determination (TMD) which set outs the types of members NESS Pension is best suited for should also be considered. The value of investments in NESS Pension or any underlying investment options may rise and fall from time to time. The Trustee does not guarantee the investment performance, earnings or return of capital invested in any of the investment options of NESS Pension made available to members through this PDS. NESS Pension is governed by a legal document called a Trust Deed. If there is any discrepancy between the Trust Deed and this PDS, the Trust Deed prevails. While the Trustee has taken all due care in the preparation of this PDS, it reserves the right to correct any errors and omissions. The information in this PDS is current at the date of publication but may change. You should check the website for current information. Information in this PDS that is not materially adverse is subject to change and may be updated from time to time. You can find the updated information on our website **nesssuper.com.au** or request a hard copy of any changes free of charge at any time. To obtain a hard copy of this PDS or any of the other important information referred to in this PDS, visit our website **nesssuper.com.au/pds**, call us on **1800 022 067** (free all) or email us at **contact@nesssuper.com.au**.

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About the Fund

The Trustee manages NESS Super (the Fund) which is an industry superannuation fund established in 1987 to service the electrotechnology industry. From March 2014, the Fund became a Public Offer Fund, so membership is no longer limited to the electrotechnology industry.

The Trustee provides NESS Pension to the members of the Fund who choose to access an income stream within the superannuation environment following their retirement or when transitioning to retirement. For members who are still contributing to super, the Fund offers MySuper, and Choice investment options through NESS Super (the Product).

We have over 13,600 members with super and pension investments totalling over $1.43 billion as at March 2026.

Our philosophy

Our focus is to provide you with a good value, simple, yet comprehensive, super. We do this by offering competitive strong investment returns, excellent service to members and efficient online solutions, while keeping fees low.

What sets us apart from other funds is our commitment to providing you with a personalised service and a simple, easy to understand, low-cost structure. As an industry super fund, we exist only to benefit you, and not shareholders. We also do not pay agents' commissions.

You can find further information about the Fund including the NESS MySuper product dashboard (in the Investments section), Director and executive remuneration and other Fund documents at **nesssuper.com.au** or scan the QR code.

Benefits of NESS Pension

Flexible, low-fee, professionally managed income with the tax advantages of super.

Choose how much you get paid within Government limits.

Choose how often – twice monthly, monthly, quarterly, half-yearly or yearly payments.

Income paid directly into your bank account – making it convenient and easy.

Choose how you invest your money. Choose one or more investment options listed on pages 12 to 14.

Take care of loved ones – you can set up your NESS Pension so that your spouse (including de facto and same-sex partner) or dependant(s) can continue to receive any remaining income payments, or a lump sum, after your death.

Pay less tax – no tax is payable when you transfer money from your NESS Super account to a NESS Pension account. If you're under age 60, you'll pay reduced tax on your payments, but if you're age 60 or over, no tax is payable on your income payments or lump sum withdrawals.

Keep track of your money – manage your payments, investment choice and update your details anytime through member portal or the NESS Super Mobile App.

Pay low fees – our fees are competitive and there are no commissions.

How NESS Pension works

NESS Pensions allow you to continue to invest your super and receive a regular income when you are nearing, or have reached retirement.

If you are working, but nearing retirement a Transition to Retirement (TTR) Pension lets you work less and draw on your super or build up your super savings before you retire fully. This could work for you if you are planning to work part-time and use your super to top up a reduced salary. Or you may want to keep working but boost your super in the lead up to retirement.

If you are no longer working, fully retired, an Account Based Pension (ABP) lets you stop work and use your super savings to provide a regular income. It's ideal if you want to use your super to generate a regular income in retirement and keep your super invested in a tax-friendly environment.

How ABP works

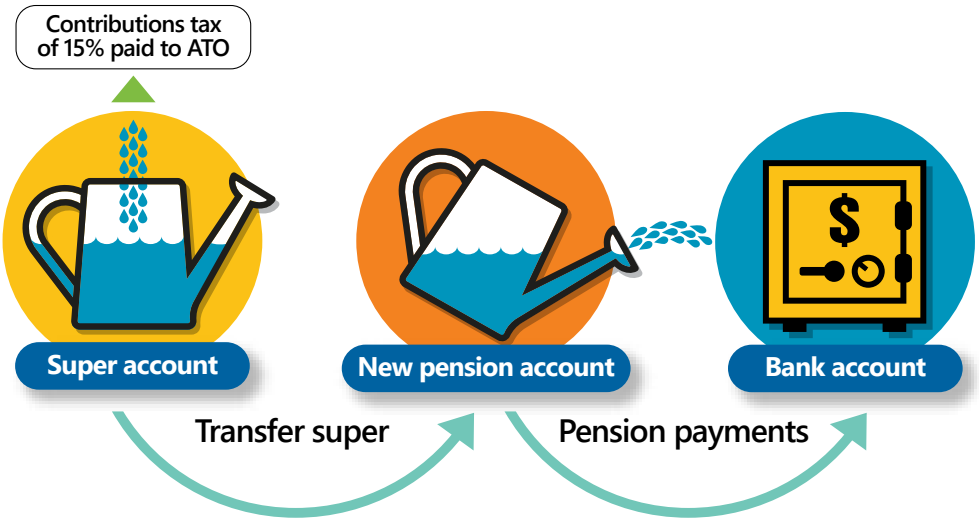
An account-based pension (ABP) offers regular, flexible and tax-effective income from your super.

Once you've stopped working after reaching your preservation age (between 55 and 60 or see page 30), you can use set up a NESS Pension ABP account using your NESS Super account balance, with a minimum of $20,000. You will receive a regular income stream whilst your super savings stay invested in a tax friendly environment.

NESS Pension ABP benefits:

- **Flexible pension payments** — you can choose a payment arrangement to suit you (within the minimum allowed).
- **Tax-effective** — you don't pay tax on pension payments from age 60. If you're aged between preservation age and 60, the taxable part of your pension is taxed at your marginal tax rate, less a 15% tax offset.
- **Lump sum withdrawals** — you can withdraw all or some of your money at any time.
- **Investment earnings are tax-free** — you can choose how your fund invests your money, and returns are added to your account.
- **Reversionary Nomination** – you can nominate a reversionary nominee at the start of your NESS Pension, this means your nominated dependant can continue to receive your NESS Pension income payments after your die.

ABP



Note
Income payments, fees, taxes and any negative investment returns will also be deducted from your pension account. Any positive investment returns will be credited to your pension and/or super account.

How TTR works

A Transition to Retirement (TTR) strategy lets you access some of your super as an income while you are still working.

If you've reached your preservation age (between 55 and 60 or see page 30) and still working, you can use a TTR strategy to:

- Receive an income from your super savings as you reduce your work hours and work income
  - **Continue to receive super contributions** from your employer to help to replace the money you take out through income payment.
  - **Pay less tax** — TTR income payments are tax free if you are 60 or older. If you are aged between preservation age and 60, your TTR pension payments are taxed at your marginal tax rate, but you get a 15% tax offset.

OR

- Boost your super and save on tax while you keep working full time.
  - **Boost your super** by salary sacrificing to your super account.
  - **Save tax** as you pay 15% tax on salary sacrificed contributions which is likely to be lower than your marginal tax rate.
  - **Pay less tax on income**, If you are age 60, or older your TTR pension payments are tax free. If you are aged between preservation age and 60, your TTR pension payments are taxed at your marginal tax rate, but you get a 15% tax offset.

Government benefits

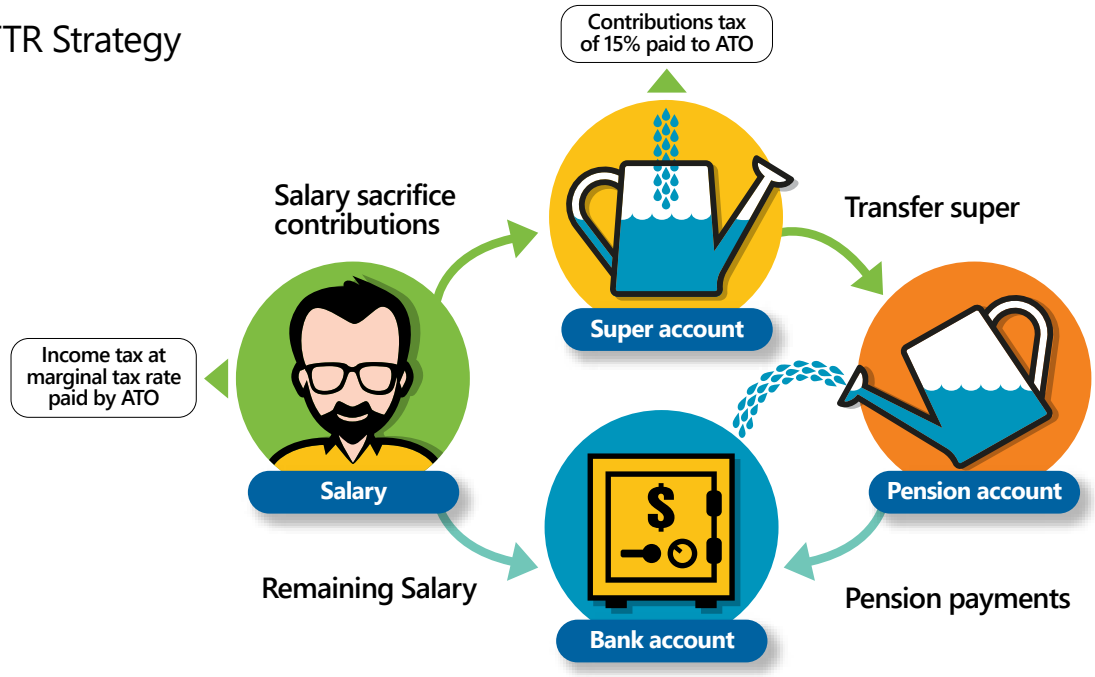
Starting a TTR through NESS Pension may impact you or your partner's government benefits. Get in contact with a Services Australia Financial Information Service (FIS) officer for more information:

servicesaustralia.gov.au/financial-information-service

Insurance cover

Insurance cover is not provided under NESS Pension. If you have insurance cover through your NESS Super account, Life Cover will cease at age 70, Total and Permanent Disablement (TPD) Cover will cease at age 65 and Income Protection (IP) Cover is based on the Super Guarantee (SG) contributions received from your employer. For more information view the NESS Super PDS and NESS Super Insurance Guide.

TTR Strategy



Note
Income payments, fees, taxes and any negative investment returns will also be deducted from your pension account. Any positive investment returns will be credited to your pension and/or super account.

How to Join

You should read and understand the information in this NESS Pension PDS and the NESS Pension Target Market Determination (TMD) to see if this product is right for you. A copy of the TMD is available at **nesssuper.com.au/TMD**.

Before you join:

- Confirm you are eligible to join
- Choose TTR or ABP
- Consolidate your super into one super account
- Make any final contributions to your super
- Consider the risks

Make some decisions

Opening a NESS Pension is easy, but there are some decisions you need to make beforehand.

- Which investment option is right for you? (see pages 12-13)
- How much income do you want to drawdown from your NESS Pension? (see page 23)
- How often do you want to receive your income? (see page 25)
- Who do you want to nominate to receive your remaining pension when you die? (see page 26)

Get some advice

- If you have any questions about NESS Pension, call our Member Services team on 1800 022 067.
- If you need financial advice, make an appointment to speak with one of our financial planners. Our NESS Super financial planners are licenced to provide advice on a wide range of topics. Call our Member Services team on 1800 022 067 to make an appointment.

Application

Complete and return the form at the back of this booklet.

Investments

How the Trustee manages your investments

The Trustee regularly reviews the performance and structure of the investment options and may make changes from time to time. In formulating, reviewing, and giving effect to the investment strategy for the Fund and each investment option, the Trustee will have regard to:

(a) The risk and likely return of investments;

(b) Liquidity and the ability of the Fund to discharge its existing and prospective liabilities, having regard to the expected cash flow requirements of the Fund;

(c) The availability of reliable valuation information;

(d) Expected tax consequences for the Fund;

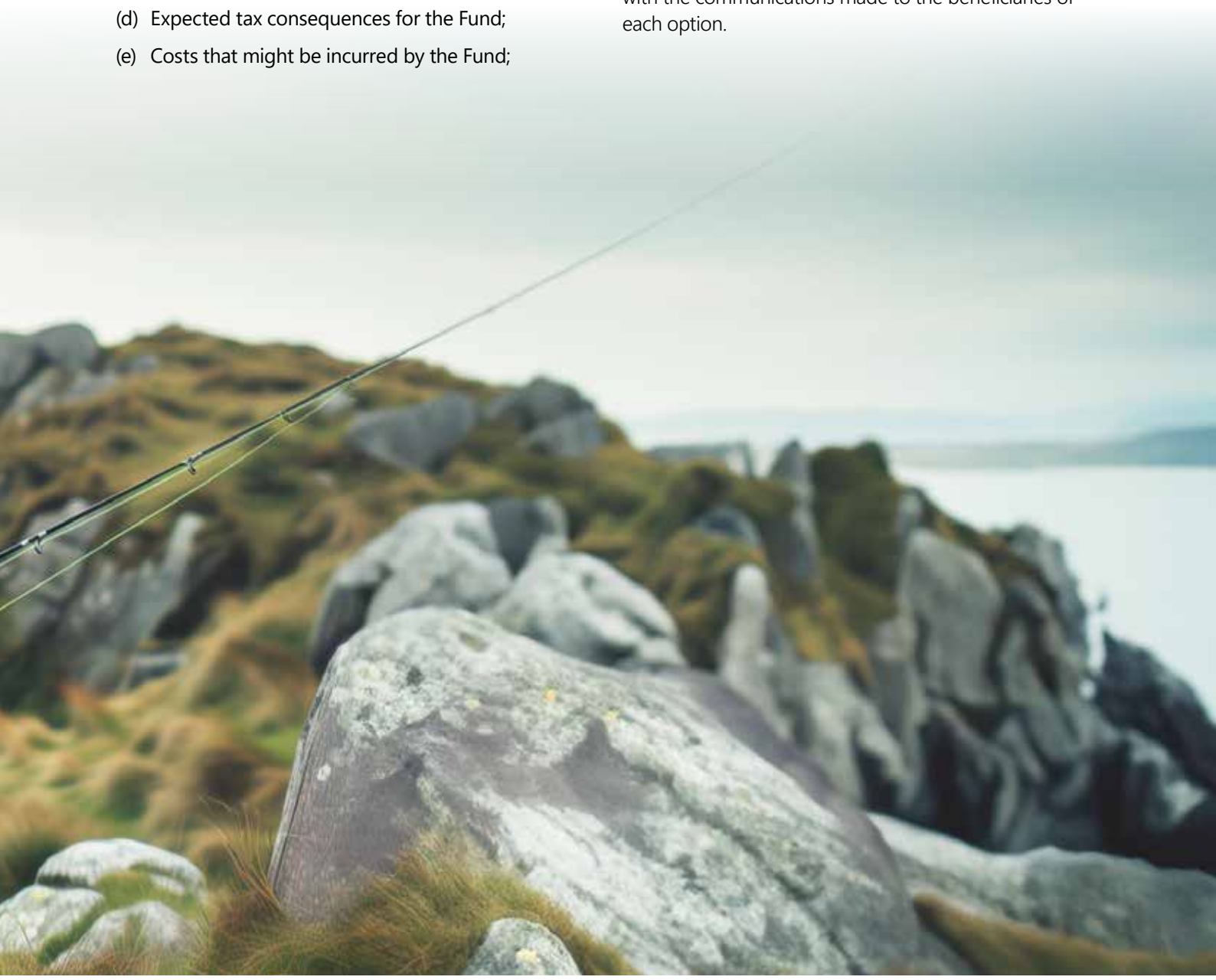
(e) Costs that might be incurred by the Fund;

(f) The results of any relevant due diligence undertaken; and

(g) Any other matters the Trustee deems relevant.

(h) The Trustee exercises due diligence in developing, offering, and regularly reviewing each investment option.

The Trustee has had regard to the factors highlighted above in the development, offering and review of each investment option. The Trustee employs the service of an independent professional Investment Consultant to assist the Trustee to assess that each factor has been appropriately considered and that the risks taken are appropriate in the context of the objectives, cash flow requirements, liquidity requirements and consistent with the communications made to the beneficiaries of each option.



Risks

All investments carry risk. How you invest your super may depend on your age, how long you invest your super, other investments you may have and your tolerance for volatility.

Different strategies may carry different levels of risk, depending on the assets that make up the portfolio. Generally, assets with the highest long-term returns may also carry the highest level of short-term risk.

You can choose from a range of investment options, each with a different mix of assets, to suit your needs. The likely investment return and the level of potential volatility of returns will therefore be different for each investment option.

A summary of significant risks that you should consider as a member of the Fund are:

(a) the value of investments will vary.

(b) the level of returns will vary, and future returns may differ from past returns;

(c) returns are not guaranteed, and you may lose some of your money;

(d) superannuation and tax laws may change in the future;

(e) the amount of your future super savings (including contributions and returns) may not be enough to provide adequately for your retirement;

(f) the level of risk for each person will vary depending on a range of factors, including:

  (i) age; and

  (ii) investment time frames; and

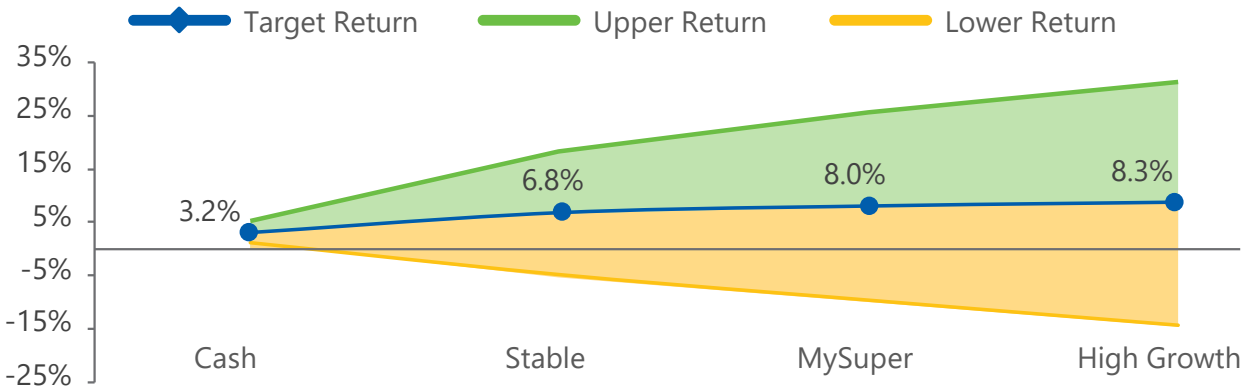
  (iii) where other parts of the person's wealth are invested; and

  (iv) the person's risk tolerance.

Risk can be minimised but it cannot be eliminated. Even conservative investments carry risk, but some investments are riskier than others. Generally, the higher the potential return, the higher the risk of negative return.

The level of risk is different for each investment option and depends on the underlying mix of assets held in that investment option.

Risks and Returns



Generally, investment in high risk assets will produce higher returns over the long term, with a greater chance of a negative return over the short term. Each of the options above – Cash, Stable, MySuper, High Growth – have increasing levels of risk and increasing potential for long-term returns.

Standard Risk Measure

The Standard Risk Measure is a guide to the likely number of negative annual returns expected over any 20-year period. The Standard Risk Measures are produced in accordance with the Standard Risk Measure guidance issued jointly by the Association of Superannuation Funds of Australia Limited and Financial Services Council in July 2011. The Standard Risk Measure is not a complete assessment of all forms of investment risk.

It will not predict market downturns or the length and extent of them. Importantly, it does not tell you the details of potential negative returns or consider the potential that positive returns might be less than what you need to meet your investment goals. Your tolerance to risk will also depend on other important factors, including your age, how long you want to invest for, your financial needs and your assets.

The Standard Risk Measure is a guide to compare investment options across different funds. You can see the Standard Risk Measure for each of our investment options on pages 12 and 13. The risk bands and risk levels used in the Standard Risk Measure are based on the seven categories listed below:

Risk Band	Risk Label	Estimated number of negative annual returns over a 20-year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

Asset classes

Any investments that you make are applied to "asset classes" such as cash, fixed interest, property, and shares. These generally fall into two categories of asset classes: "defensive" and "growth".

Defensive assets

Defensive assets are typically low-risk, low-return investments such as cash, fixed interest, and bonds. The main objective of investing in defensive assets is to protect the value of your original investment while earning relatively low but stable rates of return. The risk of a negative return in any one year is relatively low but there is a risk of the returns being eroded by the prevailing rates of inflation.

Growth assets

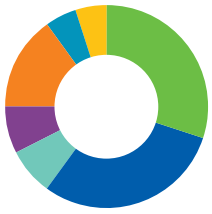
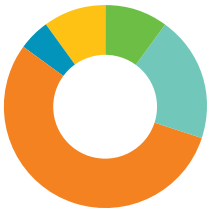
Growth assets are investments such as property and shares. Growth assets generally provide investors with high returns in the medium to long term (5 years or more). The main objective of investing in growth assets is to achieve returns that average well above the rate of inflation over the long term. Rates of return can vary widely over short periods and are more likely than defensive assets to give a negative return in any one-year period.

The higher risk ("volatility") of growth assets can be reduced by holding them for a longer term and by mixing them with defensive assets. This is called "diversification".

Investment options

To cater for differing return and risk tolerances and preferences, the Fund provides a range of investment strategies across the risk/return spectrum. The available options for members to choose from are shown below. You can elect to have all your account balance in one or more of the available options.

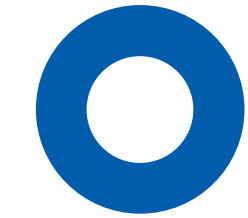
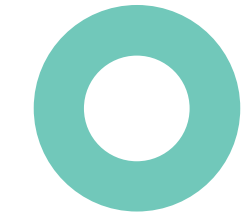
On the following pages you'll find details of each investment option. From 1 February 2021, the investment options for super and pension were aligned so that the same options available in super are the same for pension members.

Options	MySuper~/MyPension#	High Growth#	Stable#	My Income*
Description	This investment option is designed to cater to members with a medium to long-term investment horizon who are seeking medium to high levels of return and can tolerate medium to high levels of volatility. It provides exposure to a high level of growth asset classes with a lesser exposure to defensive assets.	This investment option is designed to cater for choice members with a long-term investment horizon who are seeking equity like returns and can tolerate a high level of volatility. It provides a high level of exposure to growth asset classes, mostly equities with a smaller exposure to other growth asset classes which are less liquid.	This investment option is designed for choice members with a short to medium investment horizon who are seeking medium levels of return (below equities but above bonds) with moderate levels of volatility. It provides more exposure to defensive assets over growth assets.	This investment option is designed to cater to choice members with a short to medium term investment horizon (3 plus years) who are seeking medium levels of return (below equities but above bonds) with moderate levels of volatility. It provides more exposure to defensive assets over growth assets.
Investment objective	Targets a return of at least CPI + 3% per annum net of fees and tax (where applicable) over rolling 10-year periods.	Targets a return of at least CPI + 4% per annum net of fees and tax (where applicable) over rolling 10-year periods.	Targets a return of at least CPI + 1.5% per annum net of fees and tax (where applicable) over rolling 5-year periods.	Targets a return of at least CPI + 1% per annum net of fees and tax (where applicable) over rolling 5-year periods.
Standard Risk Measure	Risk Band: 5 Risk Label: Medium to high Estimated number of negative annual returns over any 20-year period: 3 to less than 4	Risk Band: 6 Risk Label: High Estimated number of negative annual returns over any 20-year period: 4 to less than 6	Risk Band: 4 Risk Label: Medium Estimated number of negative annual returns over any 20-year period: 2 to less than 3	Risk Band: 4 Risk Label: Medium Estimated number of negative annual returns over any 20-year period: 2 to less than 3
Asset allocation	 **Asset Allocation & Range** Australian Shares 30% (15%-55%) International Shares 30% (10%-50%) Property 7.5% (0%-30%) Alternatives 7.5% (0%-30%) Australian Fixed Income 15% (5%-30%) International Fixed Income 5% (0%-10%) Cash 5% (0%-20%)	 **Asset Allocation & Range** Australian Shares 36% (30%-60%) International Shares 40% (30%-60%) Property 9% (0%-20%) Alternatives 6% (0%-20%) Australian Fixed Income 0% (0%-10%) International Fixed Income 0% (0%-10) Cash 9% (0%-15%)	 **Asset Allocation & Range** Australian Shares 13% (5%-25%) International Shares 13% (5%-25%) Property 7% (0%-20%) Alternatives 7% (0%-20%) Australian Fixed Income 35% (20%-60%) International Fixed Income 15% (0%-30%) Cash 10% (0%-20%)	 **Asset Allocation & Range** Australian Shares 10% (0%-20%) International Shares 0% (0%-10%) Property 20% (0%-30%) Alternatives 0% (0%-10%) Australian Fixed Income 55% (25%-75%) International Fixed Income 5% (0%-10%) Cash 10% (0%-30%)

Prior to 1 February 2021, the MyPension Balanced investment option was called the Moderate investment option, the High Growth investment option for Pension was called the Aggressive investment option and the Stable investment option for pension was called the Conservative investment option.

~ NESS MySuper investment option is only available to Transition to Retirement accounts.

* The My Income investment option commenced 1 July 2024, is only available to Account Based Pension accounts.

Australian Shares^	Overseas Shares^	Property^	Cash
This investment option is designed to cater for choice members with a long-term investment horizon who are seeking Australian equity returns and can tolerate high levels of volatility. It provides exposure to Australian equities diversified by manager and style.	This investment option is designed to cater for choice members with a long-term investment horizon who are seeking Overseas equity returns and can tolerate high levels of volatility. It provides exposure to international equities diversified by manager and style.	This investment option is designed to cater for choice members with a long-term investment horizon who are seeking equity like returns and can tolerate a high level of volatility. It provides exposure to listed property.	This investment option is designed to cater for choice members with a short investment horizon who are seeking cash like returns with a low probability of capital loss. It provides exposure to a mix of cash and cash equivalents.
Targets a return of at least CPI + 4% per annum net of fees and tax (where applicable) over rolling 10-year periods.	Targets a return of at least CPI + 4% per annum net of fees and tax (where applicable) over rolling 10-year periods.	Targets a return of at least CPI + 3% per annum net of fees and tax (where applicable) over rolling 10-year periods.	Targets a return of at least similar to the Bloomberg AusBond Bank Bill Index.
Risk Band: 6 Risk Label: High Estimated number of negative annual returns over any 20-year period: 4 to less than 6	Risk Band: 6 Risk Label: High Estimated number of negative annual returns over any 20-year period: 4 to less than 6	Risk Band: 6 Risk Label: High Estimated number of negative annual returns over any 20-year period: 4 to less than 6	Risk Band: 1 Risk Label: Very low Estimated number of negative annual returns over any 20-year period: Less than 0.5
			

^ The Australian Shares, Overseas Shares and Property investment options were only made available to the pension members from 1 February 2021.

Choosing or changing your investment option

Your needs, tolerance to risk and retirement goals may change over time. We make it easy for you to choose the right investments for your super, with a choice to invest in a single option or a mix of the available options. You are not locked into your investment option once you have made a choice.

You can choose to switch your investment options at any time. There are no fees for switching your investments.

Processing your investment switch

If we receive your switch request **before 4.00pm** AEST/AEDT on a business day, your switch will take effect two business days later.

If we receive your switch request **at or after 4.00pm** AEST/AEDT on a business day or receive your request on a weekend or public holiday, your switch will take effect three business days later.

Help choosing your investment option

Super is a long-term investment. We recommend you seek professional investment advice, if required, to select investment options that will help achieve your personal retirement objectives.

If you would like some guidance you can talk to one of the NESS Super Financial Planners.

Simple personal advice about your NESS Super or NESS Pension account is generally available at no extra cost. Complex personal advice may incur an additional fee. Speak to one of the NESS Super Financial Planners for more information about personal advice and any fees that may apply.

Other investment information

Reserves

The Trustee operates reserves that are governed by the Reserving Policy, which include but not limited to the Operational Risk Reserve, Group Life Reserve, Administration Reserve, Investment Reserve, Contingency Reserve and the Trustee Capital Reserve.

The Trustee has determined that the Operational Risk Reserve will have a target amount of 0.25% of the Fund's net assets to protect the Fund if a loss is incurred from an operational risk event. All APRA regulated funds are required to maintain an Operational Risk Reserve.

The Group Life Reserve is only used to fund insurance costs or subsidising future insurance premiums.

The Contingency Reserve meets any operational or associated costs incurred which are not met by the fees deducted from member accounts.

The Administration Reserve is used to meet any fund administration and operating expenses which includes levies from member accounts.

The Investment Reserve is used to allocate any earnings applied or accrued for existing or exited members of the fund.

The Trustee Capital Reserve will be used to meet any non-indemnified liabilities incurred by the Trustee.

Use of Derivatives

Derivatives are financial contracts whose value depends on or is derived from assets, liabilities, or indices. While the Trustee does not directly invest in derivative securities, investment managers are permitted to use futures, options, and other derivative instruments to assist with the effective management of NESS Super's assets, consistent with the Trustee's Investment Policy. However, these instruments may not be used to gear the portfolio. The Trustee expects that, over the long term, the use of these instruments will enhance the returns of NESS Super's investment options.

Unit pricing

When you invest with NESS Super, your account balance is made up of contributions, rollovers, and transfers into the Fund, plus or minus any investment returns, less any fees taxes or charges that apply.

The value of your account is expressed in numbers of units and the unit value of each investment option.

Each investment option has its own unit price, which is the value of one unit. Unit prices are normally calculated by dividing the value of the assets held in the investment option (after allowing for fees and expenses and taxes) by the total number of units on issue for that investment option.

Your money will purchase units in the investment option(s) of your choice. The number of units purchased depends on the value of the units (unit price) at the date of purchase.

The value of your account balance will fluctuate depending on variations to the unit price of your investment option(s) and the amount of any taxes, fees, and insurance costs applied to your account.

Unit prices are calculated daily and are available through member portal at **nesssuper.com.au**.

Responsible Investment Overview

The Trustee adopts a long-term investment horizon. The Trustee believes that Environmental, Social and Governance (ESG) issues affect the long-term performance (risk and return) of its investment pools and integrating ESG considerations into its investment decision making and ownership practices is fundamental to exercising its fiduciary duty.

The Trustee takes a pragmatic approach to responsible investment and encourages further evolution in pursuit of continuous improvement. The Trustee invests primarily via pooled funds as an efficient and cost-effective means of accessing investment opportunities. The Trustee recognises that it may have limited influence over the securities held in a pooled fund and that implementation of the Responsible Investment Policy will be primarily undertaken within the initial assessment and annual review of external investment managers and an annual review of the Fund's overall adherence, but that strict adherence may not be feasible.

The Trustee considers changing companies' behaviour through engagement to be a more effective way to assert its values and core commitment to sustainability as opposed to broad-based negative exclusions. However, the Trustee will:

- except where it is unavoidable in the near-term
- not invest in industries or sectors that are contrary to Australian legislation or current government policies, or where there is clear evidence that it is contradictory to the Trustee's mission.

The Trustee will endeavour to apply negative screens during the manager selection process to exclude companies that derive their revenue from the following activities:

- Tobacco
- Cluster Munitions and Landmines

As well as the negative exclusions, the Investment Consultant will also be tasked with incorporating ESG considerations in the manager selection process. Examples of ESG considerations when selecting an investment manager are as follows, and are not limited to:

- Environmental factors
- Social factors
- Governance factors

Fees and Costs

Consumer advisory warning

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 and your employer, as applicable, may be able to negotiate to pay lower administration 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.

Please note that the wording in this box is required by legislation. As the Fund only charges fees to cover costs, you are unable to negotiate the fees in this PDS.

Summary

This section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your account, from the returns on your investment or from the assets of the Fund as a whole. Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged. You should read all the information about fees and other costs because it is important to understand their impact on your investment. The fees and other costs for each investment option offered by the Fund are set on the following pages.

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs[1]		
Administration fees and costs	$1.40 per week; plus 0.1275% p.a. of your account balance. Capped at $650 each financial year.	The administration fees are calculated and deducted monthly from your account or when a withdrawal is made from your account.
Investment fees and costs[2]	Investment fees are estimated between 0.08% and 0.53%. The investment fees include an estimated performance related fee of up to 0.01% pa. See the table on page 18 for more details	Deducted from investment returns before unit price is declared.
Transaction costs	Transaction costs are estimated between 0.00% and 0.06% for the 12 months to 30 June 2023. See the table on page 18 for more details.	Deducted from investment returns before unit price is declared.
Member activity related fees and costs		
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Other fees and costs	**Advice fees** – simple advice is generally available at no extra cost. Complex personal advice may incur an additional fee which your advisor will discuss with you prior to providing any advice. Any fee is to be agreed with the advisor in advance and will be set out in the Statement of Advice (SOA).	If requested, amount is agreed between you and your adviser and deducted from your account balance
	Family law fee of $113.93, subject to an agreement or court order.	Deducted from your account.

[1] If your account balance is less than $6,000 at the end of 30 June each 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 more than that cap must be refunded.

[2] Investment fees and costs includes a performance fee. For details on applicable performance fees for all investment options see the table on the following page. Generally, the investment fees and costs is an estimate based on actual fees and costs incurred in managing investments each year to 30 June. This fee is likely to change each year. The investment fee will differ for each investment option.

Information about investment fees and costs

The table below shows the investment related fees for each investment option. The investment fee is an estimate based on actual fees and costs incurred in managing investments.

Investment option	Investment fee	Performance fee	Transaction costs	Total Investment fees and costs
MySuper / MyPension	0.52%	0.01%	0.05%[#]	0.58%
High Growth	0.48%	0.01%	0.02%	0.51%
Stable	0.45%	0.01%	0.04%	0.50%
My Income	0.45%	0.005%	0.05%	0.51%
Australian Shares	0.36%	0.00%	0.06%	0.42%
Overseas Shares	0.39%	0.00%	0.06%	0.45%
Property	0.45%	0.00%	0.06%	0.51%
Cash	0.08%	0.00%	0.00%	0.08%

[#] The MySuper/MyPension transaction costs includes 0.01% for administration and expense recovery costs related to Unlisted Property investment.

Estimate of total fees and costs for 1 year

The table below calculates the estimated total fees and costs that you may be charged over a 1-year period for each investment option.

The total cost of product assumes an account balance of $50,000 throughout the year and is calculated based on the ongoing annual fees and costs described in the Fees and other costs summary on page 17.

You can find more information about each type of fee or cost in the following Additional explanation of fees and costs.

	Administration fees and costs		Estimated investment fees and costs	Estimated transaction costs	Estimated 1-year cost of product, based on $50,000 balance
	$1.40 per week (52 × $1.40)	Asset-based fee *(% of balance)*	*(% of balance)*	*(% of balance)*	
Investment options	**A**	**B**	**C**	**D**	**= A + [(B+C+D) × $50,000]**
NESS MySuper / MyPension	$72.80	0.1275%	0.053%	0.05%	**$426.55**
High Growth	$72.80	0.1275%	0.49%	0.02%	**$391.55**
Stable	$72.80	0.1275%	0.46%	0.04%	**$361.55**
My Income	$72.80	0.1275%	0.45%	0.051%	**$387.05**
Australian Shares	$72.80	0.1275%	0.36%	0.06%	**$345.55**
Overseas Shares	$72.80	0.1275%	0.39%	0.06%	**$361.55**
Property	$72.80	0.1275%	0.45%	0.06%	**$391.55**
Cash	$72.80	0.1275%	0.08%	0.00%	**$176.55**

Additional explanation of fees and costs

Changes to fees

The Trustee may change the fees charged to members of the Fund. Members will be notified at least 30 days before any fee is increased. Investment fees and costs may change at any time without member's consent.

Investment fees may vary from year to year depending on the total amount of funds under management in each option and the investment performance of each option.

Tax deductions

The Trustee pays tax on contributions and investment income and receives a tax deduction for any expenses it incurs. This tax deduction is not passed on to members but held in an Administration Reserve and used to pay administration and other Trustee expenses.

Administration fees and costs

Administration fees and costs relate to the administration and operation of the Fund and includes costs incurred by the Trustee that relate to the operation of the Fund and are not otherwise charged as investment fees and costs, a buy-sell spread, an advice fee or an insurance fee.

Advice fee

A fee is an advice fee if:

- the fee relates directly to costs incurred by the Trustee of the Fund because of the provision of financial product advice to a member of the Fund or another person acting as an employee of, or under an arrangement with, the Trustee; and
- the costs that are not otherwise charged as an administration fee, an investment fee, an activity fee or an insurance fee.

Buy-sell spreads

A buy-sell spread is a fee to recover transaction costs incurred by the Trustee in relation to the sale and purchase of assets of the entity.

The Fund does not charge any buy-sell spreads.

Investment fees and costs

An investment fee is a fee that relates to the investment of the assets of the Fund and includes:

- fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
- costs that are incurred by the Trustee that relate to the investment of assets of the Fund and that are not otherwise charged as an administration fee, a buy-sell spread, an activity fee, an advice fee or an insurance fee.

The investment fees and costs are not deducted directly from your account. The investment fees for each investment option are deducted from the investment returns before unit prices are declared.

Performance fees

Performance related fees may be paid indirectly to investment managers via the unit prices released for these investments. There are currently no performance related fees paid directly to investment managers.

Transaction costs

Transaction costs represent the Fund's costs in buying, holding and selling the assets that make up our investment options and these costs vary based on trading activity in our portfolios.

Fee cap

A fee cap applies if your account balance is less than $6,000 at the end of the financial year or at the date your account is closed (date of exit). This cap means that the administration and investment fees and costs charged for your account are capped at 3% of the account balance.

This fee cap doesn't apply to insurance premiums or advice fees deducted from your account, if applicable to you.

Your entitlement to the fee cap is assessed annually, based on your account balance as at 30 June and the total administration and investment fees and costs charged during that financial year.

If you close your account, we assess your balance at your date of exit and the fees and costs charged from the start of the financial year until your date of exit.

If, on the date of assessment, your account balance is less than $6,000 and you've been charged fees and costs that exceed the cap, we refund the excess to your account. A refund is paid within three months after the end of the financial year, or as an additional payment up to three months after your date of exit in the case of a closed account.

Tax

A NESS Pension can be a tax-effective way of funding your retirement. Taking the time to understand the tax savings that apply can help you increase your income and retirement lifestyle.

Tax on account based and transition to retirement income payments

Age at date of payment	Tax on Tax free component	Tax on Taxable Component[1]
Pension payments		
Age 60 and over	Tax free	Tax free
From preservation age and under the age of 60	Tax free	Your marginal tax rate less 15% tax offset
Under preservation age	Tax free	Your marginal tax rate
Pension benefits upon death if paid as a pension to your beneficiary		
Either you or the recipient are aged 60 or over when you die	Tax free	Tax free
Both you and the recipient are aged under 60 when you die	Tax free	Taxed at the recipients' marginal tax rates less 15% tax offset

[1] Additional tax may apply if you have not provided your Tax File Number.

The Fund will deduct tax in a similar way to an employer and issue a Pay As You Go (PAYG) summary after 30 June each year, which forms part of your tax return.

Example

If you purchase your NESS Pension on 30 June 2024 with $100,000 and 80% is a taxable component and 20% is a tax-free component, then PAYG tax will apply to 80% of your pension payment if you are between the preservation age and age 60 on 30 June 2024. If you draw a pension of $10,000 in the financial year, $8,000 would be taxable. That tax, combined with any other income tax payable for the financial year, would be reduced by an offset of $1,200 ($8,000 x 15%).

Tax on lump sum withdrawals (commutations)

If you're aged 60 or over, there is no tax payable on your benefit.

If you're under age 60, there are different tax rates for lump sum payments depending on your age as shown below.

The tax-free portion of a commutation is not taxed. Members cannot select to commute only a tax-free component: they will always be paid in the proportion established on joining. Any taxable component of a commutation for members under age 60 will be taxed at the concessional tax rate applicable to their age plus the Medicare levy.

Age at date of payment or type of payment	Tax on Tax free component	Tax on Taxable Component[2] up to the low rate cap	Tax on Taxable Component above the low rate cap
Age 60 and over	Tax free	Tax free	Tax free
From preservation age to 60	Tax free	Tax free	Your marginal tax rate or 17%[3] whichever is lower

[2] Additional tax may apply if you have not provided your Tax File Number.

[3] The rate of 17% is 15% plus the Medicare levy.

Low rate cap

The low rate cap amount is the limit set on the amount of taxable components (taxed and untaxed elements) of a super lump sum that can receive a lower (or nil) rate of tax. It applies to members that have reached their preservation age but are below 60 years.

It is a lifetime cap which is reduced by any amount previously applied to the low rate threshold. If you're under the low rate cap amount is indexed in line with AWOTE, in increments of $5,000 (rounded down). The new indexed amount is generally available each February.

The low rate caps are shown in the table below.

Financial year	Amount of CAP
2024–25	$245,000
2023–24	$235,000
2022–23	$230,000
2021–22	$225,000
2020–21	$215,000

Tax on investment earnings

There is no tax payable on investment earnings for money invested in the NESS Pension Account Based Pension.

Investment earnings on money invested in the NESS Pension Transition to Retirement will be taxed at a rate of up to 15%. The tax is applied to the unit prices and net returns, just like the money invested in super.

Tax File Number

When you transfer to NESS Pension, you must provide a completed Tax File Number Declaration Form (see the forms section of this booklet), same as when you start a new job. The information will help determine how much tax is to be deduced from the payments made to you. If you do not provide a tax file number, we are required to tax your payments at the top rate of tax plus Medicare, which is currently 45% plus 2%.

Tax on death benefits

The tax on a death benefit depends on:

- whether you were a dependant of the deceased under taxation law
- whether it is paid as a lump sum or income stream
- whether the super is tax-free or taxable
- your age and the age of the deceased person when they died (for income streams / pension).

The two tables below provides a guide on tax for a dependant of the deceased and an individual who is not a dependant of the deceased.

Table 1: Super death benefits paid to dependants (as defined for tax purposes)

Age of deceased	Super death benefit	Age of recipient	Taxation
Any age	Lump sum	Any age	Tax-free component (not assessable and not exempt income).
Aged 60 and above	Income stream	Any age	Taxable component – element taxed in the fund is tax-free (not assessable and not exempt income).
Below age 60	Income stream	Above age 60	Taxable component – element taxed in the fund is tax-free (not assessable and not exempt income).
Below age 60	Income stream	Below age 60	Taxable component – element taxed in the fund is assessable income and the person is entitled to a tax offset equal to 15% of that amount.

Table 2: Super death benefits paid to non-dependants (as defined for tax purposes)

Age of deceased	Super death benefit	Age of recipient	Taxation
Any age	Lump sum	Any age	Taxable component – element taxed in the fund is assessable income but a tax offset ensures the rate of tax does not exceed 15%.
Any age	Income stream	Any age	Not applicable. Super income stream benefits that commenced before 1 July 2007 will be taxed as if received by a dependant.

Your income payments

Choose how much and how often you get paid

Regular income payments

Once your NESS Pension starts, you will receive a flexible income stream to meet your financial needs. You choose how much income you receive (within the government's set minimum and maximum limits) as well as how often you receive your money:

- twice monthly,
- monthly,
- quarterly,
- half-yearly or
- yearly.

You can change your income or the frequency of your payments twice a year – on 1 July and at one other time of your choice. The amount of income you choose will depend on your retirement goals and a legislated minimum annual income limit.

You must:

- choose a payment amount at or above your minimum annual income limit
- receive at least your minimum payment each financial year
- receive at least one income payment each financial year (except for the first year where the pension commences after 1 June).

Minimum and maximum annual limits

The minimum annual payment required as at 1 July each year is based on your NESS Pension account balance.

The rates in the table below apply from 1 July 2023.

Your age on 1 July	Minimum annual payment rate
Under 65	4.0%
65-74	5.0%
75-79	6%
80-84	7.0%
85-89	9.0%
90-94	11.0%
95+	14%

The maximum rate for Transition to Retirement (TTR) is 10%. There is no maximum for Account Based Pension (ABP).

Example

Look at the two NESS Pension members, one fully retired and one using a TTR strategy:

- Kate is 66 and retired with a NESS Account Based Pension balance of $150,000.
- Murray is 64 and still working with a NESS TTR Pension account balance of $250,000.

	Minimum limit	Maximum limit	How calculated
Kate	$7,500	None	Minimum = 5% x $150,000 = $7,500
Murray	$10,000	$25,000	Minimum = 4% x $250,000 = $10,000 Maximum = 10% x $250,000 = $25,000

How you get paid

Your income payments are made directly to your nominated bank, building society or credit union account. Payments can only be made into an account in your name (including joint accounts).

There is no fee for receiving income payments.

If you wish to change your banking details, notify us by completing a *NESS Pension Change My Membership Details Form* available at **nesssuper.com.au** or by calling us on **1800 022 067**.

How long payments continue

Payments from your NESS Pension account stop when your account balance reaches zero.

How long that takes will depend on factors such as:

- how much you initially invest
- how much you draw down as regular payments
- if you make any one-off withdrawals or commutations
- how your chosen investment option(s) perform
- how much is deducted from your account in fees and costs.

Review your payments each year

Each year we'll send you an annual statement, showing your new minimum income limit (and the maximum if applicable) and payment details for the new financial year. Your new payment details will apply from 1 July.

You can also change your payment details at one other time during the year online via Pension member portal or by completing a *NESS Pension Change My Membership Details Form* available from **nesssuper.com.au.**

You can choose to receive your income payments twice monthly, monthly, quarterly, half-yearly or yearly.

A NESS Pension and Centrelink benefits

Your NESS Pension may affect your eligibility for government income support, including the government age pension.

Your account is assessable by Centrelink for the asset test and income test. In accordance with government requirements, we will provide Centrelink with details of members' account balances electronically. For more information about this process, please call us on **1800 022 067.**

As one-off income payments are included in your assessable income you need to report these payments to Centrelink and they may impact your Centrelink entitlements. Full or partial commutations are not included in your assessable income but still need to be reported to Centrelink and may impact your entitlements.

For more information about your Centrelink entitlements, please call Centrelink on **132 300**.

When you get paid

You can choose to receive your income payments twice monthly, monthly, quarterly, half-yearly or yearly. Your payments are made on the following days:

How often	Twice monthly	Monthly	Quarterly	Half-yearly	Yearly
Pay dates	15th day and 28th day of each month	15th day of each month	15th March 15th June 15th September 15th December (or quarterly months you nominate)	15th June and 15th December (or half- yearly months you nominate)	15th June (or month you nominate.)

If your payment day falls on a public holiday or weekend, your payment will be processed on the previous business day.

Lump sum withdrawals

There are two options available if you require more than your regular income payment:

- one-off income payments
- full or partial commutations.

There are no fees to make a withdrawal in addition to your regular income payments, however, different taxes and conditions apply to one-off income payments and full or partial withdrawals. For any partial withdrawals, a minimum of $7,000 must remain to keep your account open. The following table compares withdrawal types:

	Transition to Retirement	Account Based Pension
One-off income payment Paid in addition to your regular payments, regardless of whether you have met your minimum annual limit or not.	$1,000 minimum amount One-off payments can only be made if they do not put you over your maximum annual limit of 10%.	$1,000 minimum amount No maximum applies
Full or partial commutation Paid in addition to your regular payments, but you must have met your pro-rata minimum annual limit before a commutation can be paid.	Only in limited circumstances: • you wish to cash your unrestricted non-preserved portion of your benefit • on compassionate grounds • to pay a superannuation surcharge debt • to meet a Family Law payment • you transfer your NESS TTR Pension into an accumulation super arrangement • you transfer your NESS TTR Pension into another non-commutable income stream • you retire from the workforce.	$1,000 minimum amount No maximum applies

Nominate your beneficiary(s)

You can nominate the dependants who will receive a benefit payment upon your death. Benefits can be paid either as a continuing pension (called a reversionary pension) or a lump sum.

There may be taxation and other financial implications that you should consider before making your nomination. You may need to obtain financial advice so that you are fully informed of your options.

Reversionary Nominations

A reversionary pension can only be paid to a reversionary nomination who is a dependant following your death. At the date of death, your reversionary beneficiary must be:

- Your spouse (including same sex)
- Your child under age 18
- Your child who is permanently disabled
- Your child aged under 25 who is financially dependent on you immediately before your death
- Someone with whom you are in an interdependency relationship.

If you nominate a reversionary beneficiary at the time of your application, your nomination cannot be changed in the future without closing your NESS Pension account and commencing a new NESS Pension account. In the event of your death, full control of your pension passes to your nominated reversionary beneficiary, if still eligible, including the ability to commute.

If you would like to nominate a reversionary beneficiary, complete the relevant section of the Forms section of this booklet.

Binding Nominations

A binding nomination of beneficiary gives you the final say on who receives your super or pension if a death benefit becomes payable. The nomination must be 'valid' at the time of nomination and at the time of death. A death benefit is paid as a lump sum.

Valid nominees

For a binding nomination to be valid, the people you nominate must be (at the date of your death):

- your spouse (includes de facto and same sex spouse)
- your children (includes an adopted child, step-child, ex-nuptial child and a child of your spouse)
- financially dependent on you
- an interdependent, or
- your legal personal representative, which means the executor or administrator of your estate.

Keep your Binding Nomination Valid

A binding nomination remains valid for three (3) years from the date you fill out and signed and witnessed the form correctly. It must be renewed within the three (3) years to remain binding, otherwise it will be treated as a non-binding nomination.

Non-Binding Nominations

A non-binding nomination means the Trustee will decide who to pay your death benefit to among your dependants and/or Legal Personal Representative (your estate). The decision will consider your circumstances at the time of your death.

A non-binding nomination can be made or updated through the member portal via **nesssuper.com.au** or completing the Binding Nomination of Beneficiary form.

Dependant Definitions

Dependent Type	Definition
Spouse	Your spouse, de facto partner or same-sex couple
Child	A child of any age which includes an adopted child, a step-child, an ex-nuptial child and child of your spouse. The parent/child relationship for stepchildren is severed when the relationship between the natural parent and the step parent is dissolved i.e. on death or divorce. In these cases, step parents are therefore unable to leave their super benefits to their step children as they will no longer meet the definition of a child.
Financial dependent	Someone who was wholly or partially financially dependent on you. You must have provided them with regular continuous financial contributions. That is, you provided them ongoing support such as money, or other support such as food, clothing, transport, education, or accommodation costs. It does not include loans or one-off gifts from you.
Interdependency relationship	Generally, two people have an interdependency relationship if: • they have a close personal relationship, and • they live together, and • one or each of them provides the other with financial support, and • one or each of them provides the other with domestic support and personal care or care of a type and quality normally provided in a close personal relationship, rather than by a friend or flatmate • if the two people have a close personal relationship but do not meet the other criteria listed above because either or both suffer from a physical, intellectual or psychiatric disability, or were temporarily living apart.
Legal personal representative	A legal personal representative (LPR) is a person who is legally authorised to represent the deceased or the deceased estate. The LPR is usually the executor named in the will, or an administrator appointed by the court (which can be the next of kin). There can be more than one LPR for an estate. For tax purposes, to be recognised as the LPR and have unrestricted access to the deceased's information and assets, you will need: • for an executor – grant of probate from a supreme court • for another person – grant of letters of administration from a supreme court, appointing you as administrator of the estate. If you nominate your legal personal representative, the Trustee will pay your death benefit as a lump sum to your estate.

Additional Information

Cooling-off period

You may elect to withdraw your application to join the NESS Pension, if it occurs within 14 days of the date of the welcome letter confirming your application. You must advise the Trustee in writing if you change your mind, within the cooling-off period.

Enquiries and complaints

The Fund has established a procedure for the prompt handling of member enquiries and complaints.

If you have a general enquiry about the Fund or about your account, please call our Member Services Centre on **1800 022 067** or send an email to **contact@nesssuper.com.au**.

If our service or product quality does not meet your expectations, please let us know. The Fund's complaint handling process aims to ensure all your concerns are addressed promptly and fairly.

How to lodge a complaint

You can:

- Call us on **1800 022 067** (within Australia) or **+61 2 9199 7191** (outside Australia), Monday to Friday 8.30am – 6.00pm (AEST/AEDT); or
- email us at **contact@nesssuper.com.au;** or
- post a letter to:
  NESS Super
  Locked Bag 20
  Parramatta NSW 2124; or
- Complete the feedback form at **nesssuper.com.au/contact**.

Complaints Process

We will investigate your concerns as soon as possible and respond within the following timeframes:

- Acknowledge your complaint within 24 hours of receipt or as soon as practicable.
- Investigate and respond to your concerns within 45 days after receiving your complaint.
- If the complaint is in respect of a death benefit distribution, within 90 days (following the expiry of the 28 day objection period)
- If for any reason the above timelines cannot be met, we will let you know the reasons for the delay within the specified period.

You can contact us at any stage for an update on the progress of your complaint.

Australian Financial Complaints Authority (AFCA)

If your complaint has not been resolved to your satisfaction or if we don't deal with your complaint within the specified timeframes, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is the dispute resolution scheme for financial service, they consider complaints about superannuation. AFCA is a not-for-profit company, limited by guarantee that is governed by a Board of Directors, which includes equal numbers of industry and consumer representatives. AFCA's Chief Ombudsman is responsible for the management of the organisation. AFCA's contact details are:

1800 931 678 (free call within Australia)
9:00am – 5:00pm AEST/AEDT
Monday to Friday

info@afca.org.au

www.afca.org.au

Australian Financial Complaints Authority Limited

GPO Box 3,
Melbourne, VIC 3001

Risks of being a member of NESS Pension

Investment risks

As with any financial product, there is a risk to being a member of NESS Pension. You need to be aware that the value of your account in NESS Pension may rise or fall. To learn more about investment risks that may impact your pension, see page 10.

Other risks

A change in the laws that govern pensions may impact on your ability to access your money in the future or affect the tax effectiveness of your pension. We will keep you informed about any material changes of law that may affect your pension.

As a member of NESS Pension, you will incur fees and charges in your NESS Pension account. There is a risk that these fees and charges may increase from time to time. You will be provided with 30 days prior written notice of any such increases.

Personal identification

We are required to confirm your identification before we start paying your income from your NESS Pension to you.

From time to time, we may need to obtain additional member identification information when undertaking transactions in relation to your investment in NESS Pension, to minimise the risk that the Fund may be used for the laundering of money or financing terrorism.

We may not process a withdrawal or rollover of all, or part, of your benefit (including a transaction to start a pension or other income stream) until all relevant information has been received and your identity has been satisfactorily established.

If you die while you are a member of the Fund, we may need to identify your legal personal representative and/or your beneficiaries prior to paying your death benefit.

Identification may have to be established for anyone acting on your behalf, including a person exercising your power of attorney.

In some circumstances, we may need to verify this information. We may decide to delay or refuse any request or transaction in relation to your interest in the Fund if we are concerned that the request or transaction may breach any obligation of, or cause us to commit or participate in an offence under any applicable laws.

We will inform you, your beneficiary(s) or anyone acting on your behalf if that is the case.

Our Privacy Statement

The Trustee is committed to respecting your right to privacy and protecting your personal information. We are bound by the provisions of the Privacy Act 1988 (Cth), and the Australian Privacy Principles which regulate how the Fund collects, uses, discloses, and keeps secure your personal information. When you entrust us with your personal information, we know you expect us to protect it and keep it private.

Our Privacy Policy is available at **nesssuper.com.au/privacy**.

Pension member reporting

Pension Payment Review

Before 30 June, (usually in May), we will send you details of your minimum payments for the following financial year and maximum payments for Transition to Retirement members.

Annual Member Statements

Each year, following 30 June, you will receive a Member Statement that will confirm:

- Your account balance at 30 June
- Investment returns (crediting rates) applied to your account
- Payments made to you during the year
- Tax deducted
- Commutation payments made
- Fees deducted from your account.

Annual Report

The NESS Super Annual Report will be made available on the website **nesssuper.com.au** at the same time as your annual statement. It provides up to date information about the Fund including NESS Pension, investment performance for the year and other topical items of interest to members of super funds.

For a printed copy call the Member Services team on **1800 022 067.**

Manage your NESS Pension

You can easily manage your pension online through the member portal.

You can use the member portal to:

- Check your account balance, including recent investment returns
- View your withdrawals
- Vary your pension payment amount (within prescribed limits)
- Switch investment options
- Choose the investment option/s, you wish to use to draw your pension payment and future transactions from
- Update your personal details such as your address and email address
- Provide your Tax File Number
- Update your nominated preferred beneficiaries
- Register to receive online communications e-statements.

Go to member.nesssuper.com.au access the member portal.

Financial Planning

Financial advice can make a difference in your life no matter if you're starting your career or getting ready to retire. Our Financial Planners can provide you with personalised advice to help you achieve your financial goals. Call 1800 022 067 to book an appointment with one of our financial planners.

Preservation

You can access your super when you retire or meet certain conditions of release. Generally, super benefits must be preserved, meaning your super money cannot be accessed until you:

- reach age 65, or stop working with an employer on or after age 60
- retire permanently from the workforce after reaching your preservation age as shown in the table below
- reach your preservation age and receive super benefits as a non-commutable income stream (that is, an income stream that generally cannot be converted to a lump sum after it starts such as a transition to retirement income stream)
- die or become totally and permanently disabled
- are diagnosed with a terminal illness with a life expectancy of less than 24 months
- leave or change your employer and your preserved benefit is less than $200
- are a temporary resident permanently leaving Australia
- satisfy the relevant Australian regulatory body that your money should be released for compassionate reasons
- satisfy the conditions for severe financial hardship

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
From 1 July 1964	60

NOTES

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Industry Super for Trades

NESS Pension Application Form

Website: nesssuper.com.au
Email: contact@nesssuper.com.au
Freecall: 1800 022 067

Please complete and return this form to: NESS Super, Locked Bag 5042, Parramatta NSW 2124

Complete in pen using CAPITAL letters or type directly into this form and print it out. Use (✗) to mark boxes. This request must be signed and dated.

NESS Pension is available from NESS Super (the Fund) ABN 72 229 227 691 and offered by NESS Super Pty. Limited (the Trustee) ABN 28 003 156 812.

! Please consolidate any super into your NESS Super account. Your NESS Super account will then be transferred to NESS Pension.

1. Your details

Mr/Mrs/Ms/Miss

Surname

Given names

Date of birth (ddmmyyyy) D D M M Y Y Y Y

Male/Female (M/F)

Telephone (daytime)

Mobile

Email address

Residential address

Street number

Street name

Suburb/Town

State

Postcode

Postal address (if different to residential address)

PO Box/Street number

Suburb/Town

State

Postcode

2. Combine your super

Please combine any super you have into a NESS Super account, also make any final contributions before you commence your NESS Pension account. Once you start receiving income from your NESS Pension, you will not be able to add any money to your account. You can have multiple NESS Pension accounts, or you can transfer back to a NESS Super account, add more money, then start a new NESS Pension account.

Visit **nesssuper.com.au/combine** to combine your super or to obtain more information.

3. Election to receive a pension

Please complete the declaration that applies to you:

☐ **I am applying for a NESS Pension Transition to Retirement (TTR) Account. I confirm that I have reached my preservation age.**

I am applying for a NESS Pension Account Based Pension, and

☐ I am 65 years or over

☐ I am 60 years and over and ceased work on: D D M M Y Y Y Y

☐ I have reached preservation age and permanently retired from the workforce on: D D M M Y Y Y Y

☐ I have been declared totally and permanently disabled and my last date of employment was: D D M M Y Y Y Y

Date of birth	Preservation age (years)
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

4. Communications

If you have provided a valid email address or mobile telephone number, you will automatically be opted in to receive correspondence from the Fund electronically. This includes but not limited to member statements, notices of material changes or occurrences of significant events.

You can opt-out of electronic correspondence at anytime and be posted printed copies by calling us on **1800 022 067** or change your preferences through the member portal.

By receiving member statements and other communication electronically, the Fund will not use your email address and/or mobile telephone number to send you any marketing material unless you indicate consent by marking (***x***) the box below.

☐ Yes I would like the Fund to send me information regarding special offers that are available to me as a member.

5. Claim a tax deduction or eligible spouse contributions

Do you intend to:

1. **Claim a tax deduction on any personal contributions** Yes ☐ No ☐
2. **Split eligible contributions with your spouse** Yes ☐ No ☐

If you have answered Yes to either of these questions, we will send you an additional form to complete. You may be able to claim a deduction for any personal (non-concessional) contributions you have paid into the fund. Once your benefit has been paid from the fund you cannot claim the deduction or split your contributions with your spouse.

Please select (*x*) one claim type that is applicable to you.

6. Funding your NESS Pension

Please provide details of the super money that will fund your NESS Pension. Where money is being rolled over from your other super fund(s) please visit **nesssuper.com.au/combine** to combine your super or to obtain more information.

1. **Transfer from your NESS Super account (*x*)**

   NESS Super member number (*This can be found on your Member Statement*)

   Full transfer ☐ Partial transfer $, Transfer of maximum amount less the balance of $7,000 ☐

2. **Your other super funds**

   If you are combining your super from other super funds, please let us know the details below, and we will wait for the transfer before we start your income payments from your NESS Pension account.

   Fund Name(s) Estimated rollover amount $, .

   Fund Name(s) Estimated rollover amount $, .

   Fund Name(s) Estimated rollover amount $, .

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7. Your income payments

Payment frequency

Choose (✗) one option.

- ☐ Twice monthly – Paid on 15th and 28th of each month
- ☐ Monthly – Paid on 15th of each month
- ☐ Quarterly – Paid on 15 December, 15 March, 15 June and 15 September OR you can nominate the payment months as follows:
  - ☐ 15 January, 15 April, 15 July and 15 October
  - ☐ 15 February, 15 May, 15 August and 15 November
- ☐ Half-yearly – Paid on 15 December and 15 June OR you can nominate the payment months as follows:
  - ☐ 15 January and 15 July
  - ☐ 15 February and 15 August
  - ☐ 15 March and 15 September
  - ☐ 15 April and 15 October
  - ☐ 15 May and 15 November
- ☐ Yearly pension payment frequency# – Paid on 15 June OR you can nominate the month of payment here: _____

Until final investment earning calculations for your account are declared, and your financial year balance is finalised, we are not able to calculate your final minimum or maximum payment limits or pay a yearly instalment for your pension account which is based on those calculations. Should you elect to receive a yearly payment instalment prior to these rates being finalised, your payment month will be adjusted to September as the first available month.

Payment amount

Please select one of the following – minimum, maximum or nominate an amount. **Maximum only applies to Transition to Retirement (TTR)**. If you nominate a payment amount, it must be at least the minimum applicable to your age. If you have TTR is must also be less than the maximum amount.

Please refer to page 23 of the NESS Pension PDS for details on how to calculate your minimum and maximum income payments.

☐ Minimum ☐ Maximum Nominated amount $ ___,___ per payment frequency

8. Banking details

Please provide the details of the bank, building society or credit union account to which you would like your pension payments to be made.

☐ I have attached a copy of my bank/financial institution statement, issued within the last 3 months, showing my BSB, account number and account name.

Account Name (must be in your name or a joint account with you and another person)

Bank/Building Society/Credit Union Name

BSB

Account Number

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9. Your beneficiary(s) – who gets your NESS Pension when your die?

Select the type of beneficiary nomination you would like to make (you must tick one only).

☐ Reversionary nomination (complete part A only) ☐ Non-binding nomination (complete part B only)

☐ Binding nomination (complete parts B and C only);

See page 26 of the NESS Pension PDS for information about the different types of nominations.

A. Reversionary nomination

A reversionary nomination binds the Trustee to pay any benefit after your death to the beneficiary nominated, if the nomination is valid. You can only make a reversionary nomination when you start your NESS Pension and the person nominated must be your dependant at the date of your death. If you make a reversionary nomination, it cannot be changed or removed, unless your close the existing NESS Pension and start a new NESS Pension.

Mr/Mrs/Ms/Miss Name

Address

Date of birth (ddmmyyyy) D D M M Y Y Y Y

Relationship ☐ Spouse ☐ Child ☐ Financial dependant ☐ Interdependent

B. Binding or Non-binding nomination

- A non-binding nomination is not binding on the Trustee. It will be used as a guide to pay your benefit after your death and it does not expire.
- A binding nomination binds the trustee to pay any benefit after your death to the beneficiary(s) nominated if the nomination is valid and has not expired.
- Your nominated beneficiary must be your dependant(s) and / or Legal Personal Representative (your estate).

Your Beneficiaries

1	My Legal Personal Representative (my Estate) and / or nominated beneficiary(s) below	Proportion (%) of Death Benefit %

2	Mr/Mrs/Ms/Miss Name Address Date of birth (ddmmyyyy) D D M M Y Y Y Y Relationship ☐ Spouse ☐ Child ☐ Financial dependant ☐ Interdependent	Proportion (%) of Death Benefit %
3	Mr/Mrs/Ms/Miss Name Address Date of birth (ddmmyyyy) D D M M Y Y Y Y Relationship ☐ Spouse ☐ Child ☐ Financial dependant ☐ Interdependent	Proportion (%) of Death Benefit %
4	Mr/Mrs/Ms/Miss Name Address Date of birth (ddmmyyyy) D D M M Y Y Y Y Relationship ☐ Spouse ☐ Child ☐ Financial dependant ☐ Interdependent	Proportion (%) of Death Benefit %
5	Mr/Mrs/Ms/Miss Name Address Date of birth (ddmmyyyy) D D M M Y Y Y Y Relationship ☐ Spouse ☐ Child ☐ Financial dependant ☐ Interdependent	Proportion (%) of Death Benefit %

The share of the death benefit must be a whole number. The total proportion of your beneficiary nominations, including your Legal Personal Representative (your estate), must be 100%. If you have more than 5 nominations, please attach another form for these nominations.

Note: Any alterations to section 9 of this form must be initialled and dated by yourself and 2 witnesses or it will be invalid.

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9. Your beneficiary(s) – continued

C. Witness and Declaration

This section must be completed to make a binding nomination. The nomination will be valid if:

1. It is signed and dated in the presence of two witnesses over the age of 18
2. Neither of the witnesses are named as beneficiaries
3. The witnesses have signed and dated on the form on the same date as you

I declare that this form was signed by the member in our presence

Signature of Applicant

Date D D M M Y Y Y Y

Applicant full name

Signature of Witness 1

Date D D M M Y Y Y Y

Witness 1 full name

Signature of Witness 2

Date D D M M Y Y Y Y

Witness 2 full name

Note: Any alterations to section 9 of this form must be initialled and dated by yourself and 2 witnesses or it will be invalid.

10. Investment choices

Refer to page 12 of the NESS Pension PDS for more information about available investment options.

Your investment options can be mixed in unlimited combinations to achieve your personal investment objectives.

I am a NESS Pension member

Please choose (✗) one option.

☐ A Transition to Retirement account holder ☐ A Account Based Pension account holder

Please choose (✗) one option.

☐ **Investment option 1**

You can choose the same investment options to apply to both your NESS Pension account balance and your income payments and transactions.

or

☐ **Investment option 2**

You can choose different investment options to apply to your NESS Pension account balance and future income payments and transactions. Please note, that if there are insufficient funds in the investment option you have chosen for your future income payments and transactions, the payment will be made from your other options in proportion to the balance held in each investment option.

	Investment option 1	Investment option 2	
	NESS Pension account balance and future income payments and transactions	NESS Pension account balance only	Future income payments and transactions only
MySuper/MyPension	%	%	%
High Growth	%	%	%
Stable	%	%	%
My Income (Only available to Account Based Pension members)	%	%	%
Australian Shares	%	%	%
Overseas Shares	%	%	%
Property	%	%	%
Cash	%	%	%
Total must add to 100%	1 0 0 %	1 0 0 %	1 0 0 %

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11. Proof of identity

This section must be completed in full.

We must confirm your identity before you can receive any income payments. Please choose the option your prefer.

Check **(✗)** the box to make your selection.

☐ **Option 1: I would like to use electronic verification**

By providing you my Medicare, driver's licence or Australian passport details below, I authorise the use of my personal details (including the information below) for the purpose of electronic data verification using reliable and independent data sources. I understand the Fund uses a third party for this purpose.

Important: Make sure the details you provide are accurate. If your personal details provided at the start of this form do not match your electronic identification details, we will not be able to use your personal details to prove your identity, which will delay processing your request.

You must provide details of **at least two** of the following documents:

Document 1: Medicare card

Full name as shown on your Medicare card, including initials

Card number:

Valid to D D M M Y Y Y Y

I am person number ☐ on this card

Document 2: Australian Driver's Licence

First name as shown on your licence

Surname as shown on your licence

Australian Driver's licence number

Expiry date D D M M Y Y Y Y

State of issue

Card number

Document 3: Australian Passport

Given name/s (including middle Name) as shown on your passport

Surname as shown on your passport

Australian passport number

Place of birth as shown on your passport

Country of birth (not shown on passport):

Family name at birth (not shown on passport)

☐ **Option 2: I would like to provide certified copies of identification documents**

I have attached copies of my certified proof of identity with this form. Please see page 8 of this form for information regarding the type of documents required to prove their identity.

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12. Declaration

- I confirm that I have read and understood the current NESS Pension PDS.
- I acknowledge that this application is subject to the terms and conditions of that PDS.
- I confirm that the information provided on this application form is a true declaration and correct.
- I understand that NESS Pension will operate in accordance with the rules contained in the NESS Super Trust Deed and the relevant Commonwealth Government Laws pertaining to superannuation.
- I understand that NESS Super may deduct any tax due from regular pension payments and any lump sum payments in accordance with Commonwealth Government taxation laws, based on the information that I have provided.
- I understand that pension payments will be paid on the 15th day of each month or less frequently if advised by me.
- I consent to NESS Super collecting and using my personal information to manage my superannuation and comply with relevant legislation.
- I consent to NESS Super disclosing my personal information to other parties including NESS Super's insurer, professional advisers, financial adviser, my employer and government bodies as outlined in the Privacy Policy.
- I understand that I have 14 days from the date of confirmation of my membership to withdraw my application (Cooling Off Period). I can withdraw the unrestricted non-preserved component from the NESS Pension, at any time.
- I understand that I will be notified of changes of details relating to NESS Pension through the NESS Super website and NESS Super member communications.
- I understand that any pension payment made subsequent to an authorisation given by me will continue until a subsequent authorisation or until advice of my death has been provided.
- I acknowledge that the Trustee has not provided personal advice as to the appropriateness of any particular investment option/s that I have selected.
- I declare that I am not a temporary resident of Australia*.

Privacy Policy

For further information on the collection, use and disclosure of your personal information, refer to our Privacy Policy at www.nesssuper.com.au or call us on 1800 022 067.

Signature

Date

D D M M Y Y Y Y

Print full name

* A temporary resident is a holder of a temporary visa under the Migration Act 1958, other than a retirement visa holder (subclass 405 or 410), a New Zealand citizen or a permanent resident.

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Completing proof of identity

If you have elected Option 2 to complete your proof of identity, please attach **certified photocopies of documentation** to prove you are the person to whom the superannuation entitlements belong.
Please tick the box/es to show which documents you have attached to this form.
(Only provide original documents if you are submitting this form in person at the administrator's office or at our offices).

I have attached:

EITHER:	OR:	AND:
Two of the following documents:	One of the following documents:	One of the following documents:
☐ A current driver's licence or permit issued under the law of a State or Territory that contains a photograph of the person in whose name the document is issued	☐ Birth certificate or birth extract	☐ Letter from Centrelink regarding a Government assistance payment
☐ A passport issued by the Commonwealth which can be up to two years out of date that contains a photograph of the person in whose name the document is issued	☐ Citizenship certificate issued by the Commonwealth	☐ Notice issued by Commonwealth, State or Territory Government within the past 12 months, containing your name and residential address. For example: – Tax Office Notice of Assessment – Rates notice from local council
☐ Medicare card.	☐ Pension card issued by Centrelink that entitles you to financial benefits.	

If you are unable to provide accepted certified documents, please contact NESS Super for other options.

Certified proof of identity

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by an authorised person (see below).

The following can certify copies of the originals as true and correct copies:

- a permanent employee of Australia Post with five or more years of continuous service
- a finance company officer with five or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years of continuous service with one or more licensees
- a notary public officer
- a police officer
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia as a legal practitioner
- an Australian consular officer or an Australian diplomatic officer
- a judge of a court
- a magistrate, or
- a Chief Executive Officer of a Commonwealth court.

Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

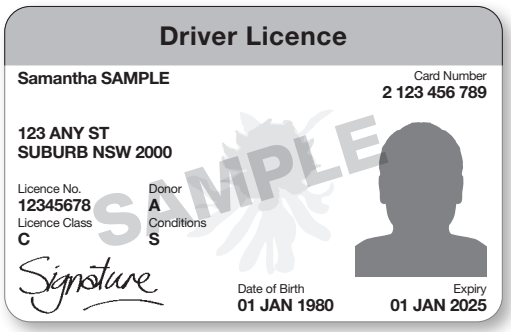
The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

Example of how to certify identification

1. Take a photocopy of both sides of the original document (see list of documents above).
2. Take the photocopy and the original document(s) to an authorised person.
3. The authorised person should state on the front side of each copy: 'This is a true and correct copy of the original.'

   The authorised person should write on each copy their:
   - full name;
   - qualification;
   - registration number (if applicable);
   - date; and
   - signature.



This is a true and correct copy of the original

Signature

Sergeant Sam Jones
42 Super Street, Supertown
0123 456 789
10 December 2015
(02) 9876 6432

Australian Government
Australian Taxation Office

ato.gov.au

Tax file number declaration

This declaration is NOT an application for a tax file number.

- Use a black or blue pen and print clearly in BLOCK LETTERS.
- Print **X** in the appropriate boxes.
- Read all the instructions including the privacy statement before you complete this declaration.

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Section A: **To be completed by the PAYEE**

1 What is your tax file number (TFN)?

For more information, see question 1 on page 2 of the instructions.

OR I have made a separate application/enquiry to the ATO for a new or existing TFN. ☐

OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax. ☐

OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance. ☐

2 What is your name? Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☐

Surname or family name

First given name

Other given names

3 What is your home address in Australia?

Suburb/town/locality

State/territory ▼ Postcode

4 If you have changed your name since you last dealt with the ATO, provide your previous family name.

5 What is your primary e-mail address?

6 What is your date of birth? Day / Month / Year

7 On what basis are you paid? (select only one)

Full-time employment ☐ Part-time employment ☐ Labour hire ☐ Superannuation or annuity income stream ☐ Casual employment ☐

8 Are you: (select only one)

An Australian resident for tax purposes ☐ A foreign resident for tax purposes ☐ **OR** A working holiday maker ☐

9 Do you want to claim the tax-free threshold from this payer?

Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.

Yes ☐ **No** ☐ Answer **no** here if you are a foreign resident or working holiday maker, except if you are a foreign resident in receipt of an Australian Government pension or allowance.

10 Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Yes ☐ Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment. **No** ☐

DECLARATION by payee: *I declare that the information I have given is true and correct.*

Signature — You MUST SIGN here

Date Day / Month / Year

There are penalties for deliberately making a false or misleading statement.

Once section A is completed and signed, give it to your payer to complete section B.

Section B: **To be completed by the PAYER** (if you are not lodging online)

1 What is your Australian business number (ABN) or withholding payer number? Branch number (if applicable)

2 If you don't have an ABN or withholding payer number, have you applied for one? **Yes** ☐ **No** ☐

3 What is your legal name or registered business name (or your individual name if not in business)?

4 What is your business address?

Suburb/town/locality

State/territory ▼ Postcode

5 What is your primary e-mail address?

6 Who is your contact person?

Business phone number

7 If you no longer make payments to this payee, print X in this box. ☐

DECLARATION by payer: *I declare that the information I have given is true and correct.*

Signature of payer

Date Day / Month / Year

There are penalties for deliberately making a false or misleading statement.

Return the completed original ATO copy to:
Australian Taxation Office
PO Box 9004
PENRITH NSW 2740

IMPORTANT
See next page for:
- payer obligations
- lodging online.

Print form | Save form | Reset form

Sensitive (when completed)

30920619

Payer information

The following information will help you comply with your pay as you go (PAYG) withholding obligations.

Is your employee entitled to work in Australia?

It is a criminal offence to knowingly or recklessly allow someone to work, or to refer someone for work, where that person is from overseas and is either in Australia illegally or is working in breach of their visa conditions.

People or companies convicted of these offences may face fines and/or imprisonment. To avoid penalties, ensure your prospective employee has a valid visa to work in Australia before you employ them. For more information and to check a visa holder's status online, visit the Department of Home Affairs website at **homeaffairs.gov.au**

Is your payee working under a working holiday visa (subclass 417) or a work and holiday visa (subclass 462)?

Employers of workers under these two types of visa need to register with the ATO, see **ato.gov.au/whmreg**

For the tax table "working holiday maker" visit our website at **ato.gov.au/taxtables**

Payer obligations

If you withhold amounts from payments, or are likely to withhold amounts, the payee may give you this form with section A completed. A TFN declaration applies to payments made after the declaration is provided to you. The information provided on this form is used to determine the amount of tax to be withheld from payments based on the PAYG withholding tax tables we publish. If the payee gives you another declaration, it overrides any previous declarations.

Has your payee advised you that they have applied for a TFN, or enquired about their existing TFN?

Where the payee indicates at question 1 on this form that they have applied for an individual TFN, or enquired about their existing TFN, they have 28 days to give you their TFN. **You must withhold tax for 28 days at the standard rate according to the PAYG withholding tax tables.** After 28 days, if the payee has not given you their TFN, you must then withhold the top rate of tax from future payments, unless we tell you not to.

If your payee has not given you a completed form you must:

- notify us within 14 days of the start of the withholding obligation by completing as much of the payee section of the form as you can. Print 'PAYER' in the payee declaration and lodge the form – see 'Lodging the form'.
- withhold the top rate of tax from any payment to that payee.

For a full list of tax tables, visit our website at **ato.gov.au/taxtables**

Lodging the form

You need to lodge TFN declarations with us within 14 days after the form is either signed by the payee or completed by you (if not provided by the payee). **You need to retain a copy of the form for your records.** For information about storage and disposal, see below.

You may lodge the information:

- **online** – lodge your TFN declaration reports using software that complies with our specifications. There is no need to complete section B of each form as the payer information is supplied by your software.
- **by paper** – complete section B and send the original to us within 14 days.

For more information about lodging your TFN declaration report online, visit our website at **ato.gov.au/lodgetfndeclaration**

Provision of payee's TFN to the payee's super fund

If you make a super contribution for your payee, you need to give your payee's TFN to their super fund on the day of contribution, or if the payee has not yet quoted their TFN, within 14 days of receiving this form from your payee.

Storing and disposing of TFN declarations

The TFN Rule issued under the *Privacy Act 1988* requires a TFN recipient to use secure methods when storing and disposing of TFN information. You may store a paper copy of the signed form or electronic files of scanned forms. Scanned forms must be clear and not altered in any way.

If a payee:

- submits a new *TFN declaration* (NAT 3092), you must retain a copy of the earlier form for the current and following financial year.
- has not received payments from you for 12 months, you must retain a copy of the last completed form for the current and following financial year.

Penalties

You may incur a penalty if you do not:

- lodge TFN declarations with us
- keep a copy of completed TFN declarations for your records
- provide the payee's TFN to their super fund where the payee quoted their TFN to you.

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