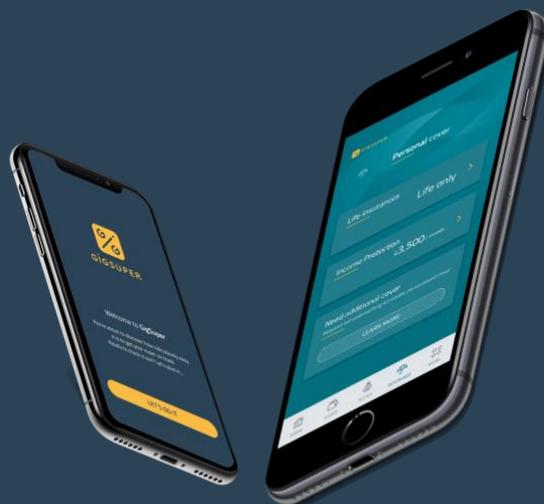




PRODUCT DISCLOSURE STATEMENT

5 November, 2020



Issued by Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235153) as Trustee of the DIY Master Plan (ABN 46 074 281 314) GigSuper is a public offer fund regulated by the Australian Prudential Regulation Authority (APRA).

IMPORTANT INFORMATION

GigSuper is promoted and distributed by GigSuper Pty Ltd (ABN 32 620 862 053) who is a Corporate Authorised Representative (CAR No. 1276569) of APP Financial Advisers Pty Ltd (ABN 25 132 958 591, AFSL 412302). Insurance cover is provided through group life policies issued by Hannover Life Re of Australasia Ltd (ABN 37 062 395 484) to the Trustee of GigSuper. In the event of a dispute, the policy will override the information in this PDS and the GigSuper Additional Information Guide. If you have any queries, would like further information, or a copy of the PDS, contact us at hello@gigsuper.com.au.

All parties named in this PDS have consented to being named in the form and context in which they have been named and have not withdrawn their consent before the date of this PDS. Any statements in this PDS that are attributable to or based on statements made by another person have been included with the consent of that person, whose consent has not been withdrawn, before the date of this PDS. Should you require any information about the services or issues covered in this PDS, or require any clarification, you should contact GigSuper at hello@gigsuper.com.au If you have any queries, would like further information, or a copy of the PDS contact us by: Email: hello@gigsuper.com.au | Website: www.gigsuper.com.au

ABOUT THIS PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (PDS) provides a summary of key information you need to know about using GigSuper, including a number of references to important product information (each of which forms part of the PDS). You should consider this information before making a decision about this product.

The following documents are part of this PDS:

- GigSuper Additional Information Guide
- GigSuper Investment Guide
- GigSuper Insurance Guide

This PDS describes the main features of the Fund and will help you to:

- Decide whether this product meets your needs; and
- Compare this product to others you may be considering.

The information contained in this PDS is general information only and doesn't take into account your personal objectives, financial situation or particular needs. You should get financial advice tailored to your personal circumstances before making a decision.

Disclosure documents will be available electronically, and we'll always let members know when and where they are available.

Information in this document may change from time to time. Where the change is not materially adverse, we may make this information available on our [website](http://www.gigsuper.com.au) or through notification in the app. You can request a free copy of this information anytime by emailing hello@gigsuper.com.au.

GigSuper is a product offered in the DIY Master Plan (ABN 46 074 281 314), a complying public offer superannuation fund regulated under the Superannuation Industry (Supervision) Act 1993 ('SIS Act') and is issued by Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235153) (Trustee). In this PDS, you might see us refer to GigSuper as "the Fund". GigSuper is promoted and distributed by GigSuper Pty Ltd (ABN 32 620 862 053).

If you have any queries or would like further information, including getting a copy of this PDS and incorporated documents, you can contact us by email at hello@gigsuper.com.au.

We request personal information from you when you apply to become a member of GigSuper, and from time to time in order to provide GigSuper to you. If the requested information is not provided, we may not be able to process your application or provide GigSuper to you.

We are required to comply with the Privacy Act and the Australian Privacy Principles. Information about how we collect, use and disclose your personal information is set out in our Privacy Policy. You should read this before you apply. When you apply, you will be taken to agree to the use and disclosure of your personal information in accordance with our Privacy Policy.

Our Privacy Policy is available at our [website](http://www.gigsuper.com.au). You can obtain a copy of our Privacy Policy from us free of charge on request.

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1. ABOUT GIGSUPER

GigSuper is a superannuation fund purpose built for self-employed Australians.

Because traditional funds were designed for employers to contribute on behalf of their employees, these funds often involve complex paperwork and lengthy manual processes for self-employed people. In turn, it all just becomes too hard and a significant number of self-

employed Aussies end up ignoring their superannuation. They miss out on securing a good financial foundation for their retirement.

And frankly, we think that's not fair. So, we decided to fix it.

With GigSuper, we aim to remove as much of the complexity and confusion as possible. We use every day, human language to break down everything our members want, and need, to know about superannuation. Then we help them easily sort out their Super using the clever technology built into the GigSuper app – including stashing money into an accessible reserve, contributing it to Super, and automating tax deductions.

Key features of the fund include:

- An engaging, easy-to-use app and online platform that makes regularly saving for retirement easy for people responsible for making their own contributions.
- The option to claim personal contributions to Super as a tax deduction automatically and online (no paper forms)
- The choice of an Autopilot investment option which automatically reduces risk as you get older, or one of four diversified portfolios.
- Group insurances designed specifically for self-employed people including automatic Death, Terminal Illness and Total and Permanent Disability insurance cover for members who are at least 25 years old and who have a Super balance greater than \$6,000 (eligibility criteria apply). Users have the ability to increase their insurance cover.
- Automatic, paperless consolidation of superannuation (subject to your consent).

THE TRUSTEE

The Trustee of the Fund is Diversa Trustees Limited (Trustee) ABN 49 006 421 638 AFS Licence No 235153 RSE Licence No L0000635. The Trustee is responsible for ensuring that GigSuper is managed in accordance with the Trust Deed and the provisions of the SIS Act. The Trustee must disclose certain Trustee and GigSuper information and documentation publicly on a website; which Diversa Trustees Limited has done on their website www.diversa.com.au/trustee – this link provides all that required information and documentation.

The information and documentation include, but is not limited to, the following: the remuneration received by the Trustee's executive officers, the Trust Deed, the Product Disclosure Statement, the most recent Annual Report and the names of each material outsourced service provider to the Fund.

2. HOW SUPER WORKS

Superannuation is a means of saving for retirement which is compulsory for employees, but voluntary for self-employed people. There are different types of contributions that can be made into superannuation (for example, employer contributions, voluntary contributions and Government co-contributions). If you are working, your employer usually must make super guarantee contributions to your super. Currently, this is 9.5% of your 'ordinary time earnings'.

Tax savings are provided by the Government; however, there are limitations on contributions to, and withdrawals from, superannuation.

Most people have the right to choose which fund their employer should direct their Superannuation Guarantee contributions to. If they don't choose a fund, their employer must pay the contributions into a Super Fund with a MySuper authorised product.

Members can normally only access their superannuation after reaching preservation age, or by meeting other conditions of release

set out by superannuation law, for example, retirement, death or permanent incapacity. The conditions of release for temporary residents are more limited than those that apply to Australian residents. There are certain circumstances in which superannuation benefits must be transferred by the Trustee to the Tax Office, for example, small or lost accounts, unclaimed benefits on or after age 65 or for former temporary residents.

The following websites contain information about Super and how it works, including information on contributions, limitations on contributions and rules relating to withdrawals from superannuation:

- Australian Taxation Office (ATO) website
- Moneysmart website

Once you meet certain criteria you can start a pension by opening:

- a Transition to Retirement Pension Account, when you reach your preservation age and remain in employment, or
- a Pension Account, when you retire permanently or reach age 65, or meet another condition of release.

Further details about Pension Accounts can be found in the Additional Information Guide.

More information You should read the important information about how super works before making a decision. Go to Part 3 in the Additional Information Guide and refer to ASIC's Moneysmart website at moneysmart.gov.au. Material about how super works may change between the time you read this PDS and the day when you acquire the product.

WARNING: You should read the important information about how superannuation works before making a decision. Refer to the [GigSuper Additional Information Guide](#) available on the Fund's [website](#).

The information relating to how superannuation works may change between the time you read this PDS and the day you acquire the product.

3. BENEFITS OF INVESTING WITH GIGSUPER

A USER EXPERIENCE DESIGNED FOR SELF-EMPLOYED PEOPLE

GigSuper has been designed exclusively for self-employed Australians, helping them understand it and automate their contributions.

CLAIM CONTRIBUTIONS AS A TAX DEDUCTION

Personal contributions to Super may be claimed as a tax deduction, but only if you tell your fund. GigSuper provides functionality to automate the claiming of personal contributions as a tax deduction.

INVESTMENTS TO SUIT YOU

GigSuper members can select from a choice of 4 diversified investment portfolios which covers a range of different risk profiles, or the Autopilot investment portfolio which automatically increases the proportion of defensive assets as you approach retirement age.

FIND AND CONSOLIDATE AT THE TOUCH OF A BUTTON

When available, you'll be able to enter your Tax File Number, (with your consent) we will automatically find all your lost Super and current Super accounts and you can request to transfer it straight into your GigSuper account at the click of a button.

WARNING: Before deciding to consolidate your Super, please ensure you have considered any potential loss of existing insurance or other benefits you may have with your existing fund.

You should read the important information about the features and the benefits of investing with the Fund before making a decision. Refer to the [GigSuper Additional Information Guide](#), available on the Fund's [website](#).

The material relating to the features and benefits of investment with the Fund may change between the time you read this PDS and the day you acquire the product.

4. RISKS OF SUPER

All investments carry risk, and different strategies may carry different levels of risk, depending on the assets that make up the strategy. For instance, assets with the highest long-term returns may also carry the highest level of short-term risk. Before investing, you should consider the level of risk involved with a particular investment and whether the potential returns justify that risk.

Some of the significant risks of superannuation include:

- The value of investments will vary;
- The level of returns will vary, and future returns may differ from past returns;
- Returns are not guaranteed, and you may lose some of your money;
- Superannuation laws may change in the future;
- The amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement;
- The level of risk you face will vary depending on a range of factors, including your age, investment timeframes, your risk tolerance, and where other parts of your wealth are invested.

Other risks associated with investing in GigSuper may include:

- Inflation risk
- Market risk
- Settlement risk
- Interest rate risk
- Currency risk
- Derivatives risk
- Fund risk
- Legislative risk
- Liquidity risk
- Credit risk
- Third party risk
- Investment management risk

WARNING: You should read the important information about risks before making a decision. Refer to the [GigSuper Investment Guide](#), available on the Fund's [website](#).

The material relating to the risks of investment with the Fund may change between the time you read this PDS and the day you acquire the product.

5. HOW WE INVEST YOUR MONEY

WARNING: A person must consider:

- The likely investment return;
- The risk; and
- The person's investment timeframe when choosing an investment option in which to invest.

The Autopilot investment option allows you to automate your investments so you can avoid manually making changes to your investments as you get older. If you select this investment option, as you move towards retirement, your investment portfolio will automatically de-risk by transitioning away from growth orientated assets, towards a more defensive mix of assets. This helps preserve your superannuation balance should there be a downturn in the markets as you approach retirement.

Members joining GigSuper's Autopilot investment strategy will be placed into a mix of the four diversified investment options depending on their age.

GIGSUPER INVESTMENTS

Investment Options	
Autopilot	Balanced
High Growth	Conservative
Growth	

IF YOU DO NOT MAKE AN INVESTMENT CHOICE

If you do not make an investment choice, you will not become a member of GigSuper.

RECEIVING FUNDS IN YOUR GIGSUPER SUPERANNUATION ACCOUNT

You can:

- Automatically or manually make personal contributions from your GigSuper Saver Account*.
- If you have an employer, instruct them to make SG contributions to GigSuper. Download the Choice of Fund form from the GigSuper app or website and give it to your employer; and
- Find your lost Super, or Super held with other superannuation funds and consolidate it into your GigSuper account (subject to your consent).

*Important: Diversa Trustees Limited, the Trustee of the GigSuper Fund is not responsible for issuing the Saver product. Refer to the GigSuper Additional Information Guide for further information.

GROWTH INVESTMENT OPTION IN DETAIL

The Growth Investment Option	
Who is this investment option for?	This option is growth orientated and better suited for long-term investors who accept some investment risk over the long term. With an investment split of 25% defensive and 75% growth, the defensive exposure should dampen the short-term fluctuations in value. Overall the portfolio will have a high exposure to shares and property to assist with providing long-term capital growth.
Investment return objective	CPI+2.5% p.a. (after investment management fees and tax) over rolling 9-year periods
Minimum suggested time frame	8-10 years
Standard Risk Measure	High Risk (Risk Band 6)

Asset Classes	Asset Allocation (Strategic)	Asset Allocation (Control Ranges)	Defensive vs Growth Target Asset Allocation
Australian Equities	35%	22% - 45%	75% Growth
International Equities (Unhedged)	13.5%	5% - 20%	
International Equities (Hedged)	13.5%	5% - 20%	
Australian Listed Property	13%	5% - 20%	25% Defensive
Australian Fixed Interest	5%	0% - 10%	
Australian Cash	20%	10% - 30%	

VARYING INVESTMENT OPTIONS

The Trustee may at its discretion vary the investment options available within GigSuper from time to time and will give notice to members affected by those changes. If the Trustee decides not to continue offering an Investment Option in which a member has nominated to invest in, we will send the member a fresh nomination request. A member must make a valid investment option choice and a member's account will not be complete without a nomination. If the member doesn't make a valid investment choice, the request will be returned to the member for proper completion.

ENVIRONMENTAL, SOCIAL AND ETHICAL FACTORS AND LABOUR STANDARDS

Labour standards, environmental, social or ethical considerations are not taken into account in the selection, retention or realisation of investments relating to GigSuper. However, the various underlying investment managers have their own policy on the extent to which labour standards or environmental, social or ethical considerations are taken into account when making investment decisions.

WARNING: You should read the important information about investment options, switching and other considerations before making a decision. Refer to the [GigSuper Investment Guide](#) available on the Fund's [website](#). The material relating to investment options, switching and other considerations may change between the time you read this Statement and the day you acquire the product.

6. FEES AND COSTS

Did You Know?

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

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as

applicable, may be able to negotiate to pay lower fees*. Ask the fund or your financial adviser.

TO FIND OUT MORE

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

*The above Consumer Advisory Warning is a government prescribed warning. GigSuper does not negotiate fees and other costs with members or employers. This document shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money from the returns on your investment or from the assets of the superannuation 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. Taxes, insurance fees and other costs relating to insurance are set out in another part of this document. 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 out in the Additional Information Guide.

GIGSUPER – GROWTH OPTION

Type of Fee ²	Amount	How and When Paid
Investment fee ¹	Nil	N/A
Administration fee ^{1,2}	0.78% plus \$78 p.a. (\$1.50 per week)	Deducted from your account at the end of the month.
Buy-sell spread	Nil	N/A
Switching fee	\$0 for the first two switches per annum then \$24.95 per switch thereafter	Deducted from your account at the end of the month the switch is made.
Advice fee (relating to all members investing in a particular investment option)	Nil	N/A
Other fees and costs ²	Varies	Please see 'Additional Explanation of Fees and Costs' below.
Indirect cost ratio ¹	0.17% p.a.	Deducted from the underlying investments, this fee is not separately deducted from your account.

¹If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the fund's income year, the total combined amount of Administration Fees, Investment Fees and Indirect Costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

²For definitions of the fees and costs in the table above, please refer to the GigSuper Additional Information Guide for details.

EXAMPLE OF ANNUAL FEES AND COSTS FOR THE GROWTH INVESTMENT OPTION

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

Ex- Growth	Amount	Balance of \$50,000
Investment fees	0%	For every \$50,000 you have in the superannuation product you will be charged \$0 each year
PLUS Administration fees	0.78% plus \$78 p.a.	And, you will be charged \$468.00 in administration fees
PLUS Indirect costs for the superannuation product	0.17% p.a.	And, indirect costs of \$85 each year will be deducted from your investment
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$553.00 for the superannuation product.

Note: Additional fees may apply. And, if you leave the superannuation entity, you may be charged an exit fee of \$0.00 and a buy/sell spread which also applies whenever you make a contribution, exit, rollover or investment switch. The buy/sell spread for exiting is 0.00% (this will equal to \$0.00 for every \$50,000 you withdraw).

ADDITIONAL INFORMATION OF FEES & COSTS

TAX & INSURANCE COSTS

The tax consequences of your investment in GigSuper are explained Section 7. The costs of insurance cover provided by GigSuper are explained in Section 8.

OPERATIONAL RISK RESERVE

As part of the Stronger Super reforms, all superannuation funds are now required to satisfy an Operational Risk Financial Requirement (ORFR) to specifically cover potential losses arising from Operational risks that may affect the Funds' business operations. An operational risk is the risk of a loss resulting from inadequate or failed internal processes, people and systems, or from external events. The ORFR may be drawn upon to assist in compensating members or the Fund in the event of an operational risk occurring.

The ORFR will be maintained in line with GigSuper's ORFR, however if there are insufficient funds to maintain the ORFR, additional funds may be allocated from the expense reserve or from additional one-off fee deductions from member's accounts or via Trustee capital.

INCREASE OR ALTERATIONS IN THE FEES

The Trustee has the power to increase fees at any time, and the Trust Deed of GigSuper does not impose maximum limits in relation to an increase in fees to members. Normally you will be given 30 days' notice of any increase in fees. Market and external cost pressures are but two of the circumstances which may give rise to a change in fees and charges.

Expenses of operating GigSuper (such as investment management fees charged by the underlying fund managers) may change at any time without notice, and any changes in expenses may affect the estimated

Indirect Cost Ratios. You should check the Fund's website for the latest fees and costs information.

The Insurer may alter insurance premiums on each renewal of GigSuper's insurance policy.

WARNING: You should read the important information about fees and costs before making a decision. Go to the [GigSuper Additional Information Guide](#) available on the Fund's [website](#). The material relating to fees and costs may change between the time when you read this Statement and the day when you acquire the product.

7. HOW IS SUPER TAXED

This section provides a summary of the significant tax information relating to superannuation. It is based on the laws that apply at the date this PDS is issued.

You should read the important information about how Super is taxed before making a decision. Go to the [GigSuper Additional Information Guide](#) available on the Fund's [website](#).

The material relating to how Super is taxed may change between the time when you read this Statement and the day when you acquire the product.

Taxation may apply to contributions made to GigSuper, its investment earnings and withdrawals from the Fund, however generally, any taxes applicable to superannuation are at a concessional (lower) rate.

WARNING: If you exceed the applicable contributions caps, there will be taxation consequences.

CONTRIBUTIONS TAX

Concessional contributions are sometimes called 'pre-tax contributions' because the contributor can usually claim an income tax deduction. They include employer contributions, salary sacrifice contributions and any personal contributions where you notify your fund that you intend to claim as an income tax deduction (where eligible).

Concessional contributions are taxed at 15% in the Super Fund, but if you exceed your concessional contributions cap, the excess contributions will be taxed at the individual's marginal tax rate rather than the top marginal tax rate. The amount of excess contributions will also count towards your non-concessional contribution cap.

Non-concessional contributions are generally the after-tax contributions you make to a Super Fund. They include personal contributions you make from your after-tax pay. They aren't usually taxed when received in the Super Fund, but if you exceed your non-concessional contributions cap, the excess contributions will be taxed at the top marginal rate.

TAX ON INVESTMENT EARNINGS

Investment earnings are taxed at a maximum rate of 15% during the superannuation phase, however, this rate may be reduced by franking credits, foreign tax offsets and concessions on discounted capital gains.

TAX ON BENEFITS

If you're 60 years of age or over, any Super Benefits you receive, such as lump sums and pensions, are tax-free if you receive them from a taxed source. This means when you receive a lump sum from Super, or

payments from a Super Income Stream, they are tax-free in your hands.

If you're under age 60 when you receive your Super Benefits, the taxable component is assessable income. If you are under preservation age, it will be taxed at 20% plus any applicable levies. If you have reached your preservation age but are aged less than 60, the first \$215,000 for the 2020/21 financial year is tax free, with the remainder taxed at 15% plus any applicable levies.

TAX ON DEATH BENEFITS

This type of benefit is tax-free if it is paid to a person who is a dependant for tax purposes. If it is paid to a non-dependant for tax purposes, the taxed element of the taxable component of the benefit is taxed at a maximum rate of 15% plus any applicable levies. The untaxed element of the taxable component of the benefits is taxed at a maximum rate of 30% plus any applicable levies. A variation to this calculation may occur in certain circumstances.

A death benefit may be paid to a dependant as either an income stream or lump sum but may only be paid to a non-dependant as a lump sum.

TRANSFERS FROM OTHER SUPERANNUATION FUNDS

Generally, no tax will apply to amounts transferred into GigSuper from other superannuation accounts unless the amount transferred contains an 'untaxed element' (for example, where the amount transferred is a payment from certain superannuation funds for government employees). We are required by law to generally deduct tax at the rate of 15% of the untaxed amount.

WARNING: You should provide your tax file number (TFN) when acquiring this superannuation product. If the Fund doesn't hold your TFN, higher tax will apply to your concessional contributions, and we cannot accept personal member contributions from you. Also, the tax on Super Benefits may be higher and it may be more difficult to locate any lost Super Benefits or to consolidate your superannuation.

Further information on taxation of superannuation benefits can be obtained by calling the Australian Taxation Office on 13 10 20 or by visiting their website at <https://www.ato.gov.au/super>.

You should read the important information about how Super is taxed before making a decision. Go to the [GigSuper Additional Information Guide](#) available on the Fund's [website](#).

The material relating to how Super is taxed may change between the time when you read this Statement and the day when you acquire the product.

8. INSURANCE IN YOUR SUPER

This section provides a brief summary of the insurance options available in GigSuper. You should refer to the [GigSuper Insurance Guide](#) for full details, which is available on our [website](#) or on request by emailing us at hello@gigsuper.com.au.

GigSuper offers insurance cover for:

- Death, which pays a lump sum benefit in the event of an insured member's death or terminal illness;
- Total and Permanent Disablement (TPD), which pays a lump sum benefit if an insured member becomes totally and permanently disabled (as defined in the Insurance Guide); and
- Income Protection (IP), which pays a monthly benefit of up to 75% of an insured member's income earned from their own personal

exertion (subject to a maximum of \$30,000 per month) if the insured member ceases working because they become totally or partially disabled.

DEFAULT LIFE INSURANCE COVERS

On joining GigSuper and funding their Super account with at least \$6,000, eligible members who are at least 25 years old, automatically receive Death (including Terminal Illness) and TPD cover without any medical checks. The cost of the Default Cover depends on a range of factors, including age, the duties of their occupation and gender. Please refer to the GigSuper Insurance Guide for full details.

VOLUNTARY INSURANCE COVER

If you are under 25, have a balance of at least \$6,000 and you wish to apply for Insurance cover, you can apply for voluntary cover which is subject to Insurance underwriting. If you wish to apply for voluntary cover please email support@gigsuper.com.au.

APPLICATION TO INCREASE YOUR COVER

You can apply to increase your insurance cover once your account balance has reached \$6,000 or more. You will need to complete an application form, which includes a personal Health Statement. You will need to provide satisfactory evidence of health and you will need to pass the Insurer's assessment process before any additional cover can be provided. This process may include medical tests and physical examinations.

INTERIM ACCIDENT COVER

Interim accident cover is provided whilst any benefits or benefit increases (except for life event increases) are being underwritten.

PARTIAL DISABILITY BENEFIT

If you have made a successful Income Protection claim and return to work in a reduced capacity, a partial disability benefit can be claimed.

REHABILITATION BENEFIT

If you have made a successful IP claim, the insurer may assist with a rehabilitation payment to assist your recovery and return to work.

COVER WHILST OVERSEAS

Your insurance cover is continued if you go overseas, subject to conditions.

PREMIUMS

There are costs associated with insurance cover called premiums. The premiums you pay will depend on a number of factors, including but not limited to, your occupation, age, gender and the amount and type of cover. Premiums are calculated using the Insurer's base table by the respective Category and the premium rates. We will deduct premiums from your account on a monthly basis. In the event there is insufficient money in your account, your insurance will lapse, and all insurance benefits cease.

INACTIVE ACCOUNTS

By law, we cannot continue to provide insurance cover to members whose accounts have not received a contribution or rollover for 16 or more months. If you wish to maintain insurance benefits regardless of whether a contribution has been received within a 16 month period, please contact us to find out how to make an election to maintain coverage.

DECLINING TO ACQUIRE COVER OR CANCELLING COVER

You can decline to acquire insurance cover or cancel cover by notifying us via email at any time.

WARNING: If you do not decline to acquire the default insurance cover or you do not cancel it, the Trustee for GigSuper will continue to deduct the premiums for the Default Cover from your account.

The full policy terms and conditions are outlined in the Fund policy documents issued by the Insurer. These can be obtained on request from GigSuper. All cover provided is subject to the terms and conditions contained in the policy documents. Information about eligibility for cover, cancellation of cover and applicable conditions and exclusions is contained in the [GigSuper Insurance Guide](#).

The full terms and conditions contained in the policies take precedence over this PDS (including the incorporated material).

Information about eligibility for cover, cancellation of cover and applicable conditions and exclusions is contained in the [GigSuper Insurance Guide](#). You should read this information before deciding whether insurance cover in GigSuper is appropriate for you.

You should read the important information about insurance before making a decision. Go to the [GigSuper Insurance Guide](#) available on the Fund's [website](#).

The material relating to insurance may change between the time when you read this Statement and the day when you acquire the product.

You should read the important information about how to open an account before making a decision. Go to the [GigSuper Additional Information Guide](#) available on the Fund's [website](#).

ENQUIRIES AND COMPLAINTS

For enquiries regarding the Fund, please contact us by email at support@gigsuper.com.au.

If you have a complaint or would like a copy of our Enquiries and Complaints procedure, please email us or write to:

COMPLAINTS OFFICER

GigSuper, PO Box 7540, GCMC QLD 9726. Email: support@gigsuper.com.au

We aim to resolve all complaints quickly and fairly. If you are not satisfied with the response from us or have not received a response within 90 days, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). Strict time limits apply for lodging certain complaints with AFCA, otherwise AFCA may not be able to deal with your complaint:

Australian Financial Complaints Authority,
GPO box 3 | MELBOURNE VIC 3001,
Tel: 1800 931 678, Email: info@afca.org.au

GigSuper Pty Ltd

ABN: 32 620 862 053 | ACN: 620 862 053

support@gigsuper.com.au | www.gigsuper.com.au

9. HOW TO OPEN AN ACCOUNT

When joining the Fund via the GigSuper app, your account will be opened when you confirm you have read this PDS and consent to opening an account in accordance with the disclosures in the PDS.

COOLING-OFF PERIOD

When you join GigSuper, you have a 14-day cooling-off period if you change your mind. You can cancel your GigSuper membership in writing and have any contributions repaid, within 14 days from the earlier of:

- 5 days after your application is accepted
- The date we confirm your membership

We won't deduct any fees from the amount of the repayment. The amount of repayment may, however, be adjusted to take account of any increase or decrease in investment value and any taxes payable in respect of the contributions made. If any of the contributions are subject to preservation requirements, they cannot be repaid in cash but must be transferred to another complying superannuation fund of your choice.

We will roll over or transfer these amounts to the superannuation fund you nominate. Note, if you do not nominate a suitable fund within 28 days your contributions will be transferred to the Fund's Eligible Rollover Fund (ERF). An ERF receives and invests the entitlements of superannuation fund members in certain circumstances. The ERF currently selected by the Trustee is:

Super Money Eligible Rollover Fund (SMERF),
PO Box 1282 | Albury NSW 2640,
Tel: 1800 114 380,

The Trustee of GigSuper is the trustee of SMERF.