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PRODUCT DISCLOSURE STATEMENT

The information in this document forms part of the **Superstate** (the Fund) Product Disclosure Statements (PDS) and will remain in force unless withdrawn by the Issuer.

This PDS (Part 1) is a summary of significant information about investing in Superstate and contains a number of references to important information contained in the following guides (each of which forms part of this PDS):

- Part 2 - **Superstate** - Reference Guide; and
- Part 3 - **Superstate** - Insurance Guide.

You should consider that information before making a decision about Superstate.

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

This PDS (and the guides that form part of it) are current as at 30 September 2022 and may change. Updated information that is not materially adverse is available free of charge at www.superstate.com.au or by calling **1300 519 800**.

This superannuation product is issued by Diversa Trustees Limited ABN 49 006 421 638 AFSL 235153 RSE Licensee L0000635 (Diversa), an approved Trustee regulated by the Australian Prudential Regulation Authority (APRA), and Trustee of the Tidswell Master Superannuation Plan ABN 34 300 938 877.

The Promoter of **Superstate** is Superstate Pty Ltd ABN 61 615 727 663, Authorised Representative (No. 001257096) of Sanlam Private Wealth Pty Ltd (ABN 18 136 960 775); AFSL 337927.

If you invest in **Superstate** you can access a copy of the PDS and any matter in writing that is applied, adopted or incorporated by the PDS from our website at www.superstate.com.au. Alternatively, you can request a copy of this information free of charge by contacting Member Services on **1300 519 800**.

1. About Superestate

Superestate is a superannuation product with three investment options that are designed to help you accumulate and grow your super savings tax-effectively as you progress through your working life towards retirement.

You may become a member of **Superestate**, while your super is in 'accumulation' phase.

To become a member of **Superestate** you must choose one investment option for your super. We will then open your **Superestate** account.

Superestate is managed by Diversa. It is administered in accordance with the trust deed and rules of the Tidswell Master Superannuation Plan.

You can find the Trustee and executive remuneration disclosure for **Superestate** and any other document that must be disclosed under superannuation law on the following website:

diversa.com.au/governance/

2. How Super Works

Super is a long-term investment and tax-effective means of saving for your retirement which is, in part, compulsory.

There are different types of contributions available (for example employer contributions, voluntary contributions and government co-contributions), and these contributions are subject to caps, that if exceeded would expose you to excess contributions tax. Tax savings are provided by the Government in return for investing in super. Most people have the right to choose the super fund they wish to invest in. The money you invest in super is generally not available until you retire, unless you meet a condition of release.

You should read the important information about 'How super works' before making a decision. Go to the section 'How super works' in the Reference Guide available at www.superestate.com.au.

The material relating to 'How super works' may change between the time when you read this statement and the day you acquire the product.

3. Benefits of Investing with Superestate

Superestate offers you:

- ease of administration;
- three diversified investment options containing a mix of direct property, Australian and International shares, global infrastructure, fixed income and cash;
- cost-effective insurance cover for Death, Total Permanent Disablement (TPD) and Income Protection; and
- rollover assistance with transferring your other Super funds to **Superestate**.

Keeping you informed

Superestate provides you with:

- a detailed Annual Member Statement; and
- a Trustee's annual report.

Help when you need it

Our friendly staff are available to help you with respect to **Superestate** or Super in general by calling **1300 519 800**.

You can also email questions to hello@superestate.com.au.

Receiving your Super

When you are eligible to access it, the amount of your Super lump sum is your **Superestate** account balance.

You should read the important information about 'Benefits of investing with **Superestate**' before making a decision. Go to the section 'Benefits of investing with **Superestate**' in the Reference Guide available at www.superestate.com.au.

The material relating to 'Benefits of investing with **Superestate**' may change between the time when you read this statement and the day when you acquire the product.

4. Risks of Super

All investments carry some level of risk, including super, and it is important to understand what these risks are.

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

Before investing, you should consider the level of risk involved with the particular investment option and whether the potential returns justify those risks.

The significant risks of investing in **Superestate** are market, liquidity, operational and interest rate risks.

When considering your super investment, it is also important to understand that:

- the value of your investment will vary;
- returns are not guaranteed and you may lose some of your money;
- the level of returns will vary and future returns may differ from past returns;
- your future super savings (including your contributions and returns) may be insufficient to adequately meet your retirement needs; and
- your investment may be affected by changes to legislation, particularly in relation to super laws, which may change in the future.

The level of risk that is acceptable to you will vary depending on a range of factors, including your age, investment timeframe, your risk tolerance and what other investments you hold.

All super products are generally subject to some or all of the risks described above.

You should read the important information about 'Risks of Super' before making a decision. Go to the section 'Risks of Super' in the Reference Guide available at www.superestate.com.au.

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

5. How we Invest Your Money

Superestate offers three investment options, being Superestate Balanced Essentials, Superestate Balanced Property, and Superestate Growth Property to help you reach your retirement goals, with flexibility to tailor your investments to suit your changing needs, whatever your stage of life.

When you first join **Superestate**, it is a condition that you must choose your investment option, because there is no MySuper (default) investment option. If you do not choose an investment option, you will not be admitted as a member of the fund. You can choose between the three investment options whether they apply to your existing account balance, your future contributions or both.

Superestate offers you three investment options, covering all the major asset classes as set out below:

- Cash
- Australian Fixed Interest
- International Fixed Interest

- Property
- Australian Shares
- International Shares
- Alternative Assets

Warning: When choosing the investment option in which to invest or switch some, or all, of your super, you should consider the level of risk, likely investment return and your investment timeframe.

We regularly undertake a review of the investment options available through **Superstate** and may change, add, close or terminate an investment option at any time.

A description of each investment option available is contained in the Reference Guide. An example of the information for the **Superstate Balanced Essentials** investment option is shown in the following tables.

Please note that the Strategic Asset Allocation represents the longer-term allocation of assets that is deemed suitable for a particular investor. While the funds under management continue to grow and are used to purchase residential properties to populate the portfolios, the Strategic Asset Allocation expressed may not yet be reflected in a particular portfolio at the time when you are selecting an investment option. As such, in the interim, there may be some deviation from the stated Strategic Asset Allocation for the Superstate Balanced Essentials, Superstate Balanced Property and Superstate Growth Property investment options.

Superstate Balanced Essentials Investment Option

Description

Superstate Balanced Essentials has a bias towards growth assets, such as Australian residential property, Australian and international shares with an offsetting allocation towards defensive assets such as fixed interest securities and cash.

This option suits those who are seeking growth but who wish to lower the risk of rapid changes in value over the short term. This option is designed to provide comparable levels of risk to the **Balanced Property** option and lower levels of risk than the **Growth Property** option, which may in turn produce lower levels of returns.

Asset Class	Strategic Asset Allocation	Asset Allocation Range
Australian Residential Property	10.0%	0.0-13.0%
Australian Shares	28.0%	10.0-50.0%
International Shares	28.0%	10.0-50.0%
Global Infrastructure	4.0%	0.0-15.0%
Fixed Interest	25.0%	0.0-35.0%
Cash	5.0%	0.0-36.0%

Objectives

Superstate Balanced Essentials aims to outperform CPI + 2.0% over rolling 10-year periods.

Minimum suggested time horizon

7 years

Level of investment risk (standard risk measure)

- Level of investment risk: 6
- Risk Label: High
- Probability of a negative return: 4 to less than 6 in 20 years

Major risks faced

Market, inflation and interest rate risks.

Standard risk measure

When determining the risk level of each of the investment options, the Trustee has adopted the Standard Risk Measure approach.

The Standard Risk Measure is based on industry guidance to allow you to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period.

The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further it does not take into account the impact of administration fees and tax on the likelihood of a negative return. You should still ensure you are comfortable with the risks and potential losses associated with your chosen investment options. A table is provided in the Reference Guide that illustrates how the Standard Risk Measure is determined.

We strongly recommend that you seek professional financial advice to help you understand investment risk and work out which investment option will best suit your own circumstances.

Changing your investment option

Once you have selected your investment option you can change it at any time by giving written notice to the Trustee. A switch will be effected as soon as reasonably practicable upon receipt of a valid instruction. There are no switching charges levied with respect to investment switches.

There are no switching charges but investment switches are processed using the sell (or exit) price of units being sold and the buy (or entry) price of units being purchased. A buy/sell price differential may apply, which is representative of the cost to members in buying and selling of the underlying assets with respect to the chosen investment option.

Socially Responsible Investing

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.

Whether an investment manager has such a policy, or the contents of such a policy, is not considered by the Trustee when selecting or monitoring investment managers. Further we do not currently require the investment managers we appoint to take any such considerations into account when making their investment decisions.

You should read the important information about 'How we invest your money' before making a decision. Go to the section 'How we invest your money' in the Reference Guide available at www.superstate.com.au.

The material relating to 'How we invest your money' may change between the time when you read this statement and the day when you acquire the product.

6. Fees and Costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

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

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

To find out more

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

* This disclosure is prescribed by law. The Fund does not negotiate fees.

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your account balance, from the returns on your investment, or from the assets of Superstate as a whole.

Other fees, such as activity fees and insurance fees may also be charged, but these will depend on the nature of the activity 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 costs because it is important to understand their impact on your investment.

Fees and costs for Superstate Balanced Essentials

This section provides a summary of the main fees and costs applicable to **Superstate**. It also provides examples using the **Superstate Balanced Essentials** investment option. These tables can be used to compare the fees and costs of this Fund with the fees and costs of other super products.

Full details of all fees and costs are contained in the Reference Guide.

The fees and costs can be paid directly from your account balance or deducted from investment returns or from the assets of **Superstate** as a whole.

Unless otherwise stated, all fees and costs are shown inclusive of GST and stamp duty if applicable. We do not reduce the fees by any income tax deduction we (or an interposed vehicle) may be able to claim.

Superstate Balanced Essentials

Type of fee	Amount	How and when paid
Ongoing annual fees and costs¹		
Administration fees and costs¹	0.240% p.a. Plus \$66.00 p.a. (\$1.27 per week) Plus 0.375% p.a.	The percentage-based Administration fee component is deducted from the assets of the Fund before unit prices are calculated. This component of the Administration fee is not deducted directly from your account. Deducted directly from your account balance monthly, payable in arrears. Deducted from the Expense Reserve throughout the year and not directly from your account. This is not an additional cost to you, but it is required to be disclosed.
Investment fees and costs³	Plus 0.225% p.a. ²	Deducted from the investment returns of the underlying investments. This fee is not deducted directly from your account.
Transaction Costs⁴	0.00%	Transaction costs incurred when assets are bought or sold and shown net of amounts received by the buy-sell spread charged. Deducted from investment earnings before the unit price is determined. This cost is not deducted directly from your account.
Member activity related fees and costs		
Buy/Sell spread	0.53% / 0.29%	Deducted on a transactional basis every time units in an investment option are bought and sold and is reflected in the unit price
Switching fee	Nil	Not applicable
Other fees and costs	Please refer to the 'Additional Explanation of Fees and Costs' in the Reference Guide	

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

² Disclosed investment fees and costs of the underlying investments are based on the expenses incurred over the previous financial year. As a result these figures are indicative only and may change in subsequent years depending on (for example) the performance of each option, therefore may be higher or lower. These costs are deducted by the underlying investment managers.

³ Investment fees and costs includes an amount of zero performance fees. Information about performance fees is set out in 'Additional explanation of fees and costs' in the Reference Guide.

⁴ Disclosed transaction costs are an estimate based on transaction costs payable in the previous financial year. These costs may be higher or lower.

Changing the fees

The Trustee reserves the right to change fees and costs outside the levels shown above without your consent. Any increase will only take effect after the Trustee has provided you with 30 days' written advance notice. The Trustee may increase its member fees each financial year by the Consumer Price Index (CPI) weighted average for all Australian capital cities with effect from 1 July each year

See the 'Fees and Costs' section in the Reference Guide for further details on explanation of fees and costs. Fee definitions are included under Defined Fees section in the Reference Guide.

Example of annual fees and costs for Superstate Balanced Essentials

This table below gives an example of how the fees and costs for the **Superstate Balanced Essentials** 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.

You should use this figure to help compare superannuation products and investment options.

Example – Balanced Essentials	Balance of \$50,000
Administration fees and costs	Member fee – For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$120.00 in administration fees and costs plus \$66.00 regardless of your balance. Plus 0.24% p.a. Also, an amount of \$187.50 was paid from the reserves. This is not a cost to you but reduces the balance held in reserves. Plus 0.375% p.a.
PLUS Investment fees and costs	Plus 0.225%p.a. ² And you will be charged or have deducted from your investment \$112.50 in investment fees and costs.
PLUS Transaction costs	0.00% And , you will be charged or have deducted from your investment \$0.00 in transaction costs.
EQUALS Cost of product	If your balance was \$50,000 at the beginning of the year, then for that year, you would be charged fees of \$486.00* for the superannuation product. Please note \$187.50 of this total amount will not be charged to your account, however we are required to disclose this as a product cost. You will be charged total fees of \$298.50 .

What it actually costs you will depend on the investment options you choose. For Cost of product information on each investment option, please refer to the Reference Guide.

* Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0.29%** (this will equal **\$145** for every \$50,000 you withdraw)

ASIC Calculator

There is a calculator provided by ASIC on its MoneySmart website which can be used to calculate the effect of fees and costs on account balances. Go to www.moneysmart.gov.au.

You should read the important information about 'Fees and costs' before making a decision. Go to the section 'Fees and costs' in the Reference Guide available at www.superstate.com.au.

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.

Taxes and insurance fees and other costs are set out in parts 7 and 8 of this PDS.

You should read all of the information about fees and other costs because it is important to understand their impact on your investment.

7. How Super is Taxed

There are a number of ways that super is taxed: on contributions, on investment earnings and on withdrawal. Taxes charged within **Superstate** are deducted from your account as and when required or when you leave **Superstate**.

Tax on super is complex. The information provided is general in nature and we recommend that you seek advice from a registered tax agent to determine your personal obligations.

Tax on contributions

Concessional (before-tax) contributions to your super (including compulsory employer and salary sacrifice contributions) and personal contributions for which a tax deduction is claimed are generally taxed at 15%. Additional tax may be payable under certain circumstances; read the Reference Guide for further information. Contributions that exceed the concessional contribution cap for the financial year may be included in your assessable income and taxed at your marginal tax rate, plus an interest charge, on top of the 15% contributions tax.

Non-concessional contributions and other contributions to your super, which include spouse contributions, government co-contributions, transfers from overseas pension funds and contributions made from your after tax salary or from your own savings, are not taxed. The government has set limits on the amount that may be contributed after tax to super in a financial year.

Warning: Contributions made to your account in Superstate will count towards your contribution limits. Additional tax and charges may be payable if you exceed these limits.

You should monitor the amount of your contributions to **Superstate** to ensure that you do not exceed the caps that apply to you.

Tax on investment income

Investment income is generally taxed at 15%, but offsets (tax credits and rebates) apply which may reduce the effective tax rate. Tax is deducted from investment income before weekly unit prices are determined.

Information on tax deductions

The Fund may be eligible to claim a tax deduction for certain expenses incurred and for insurance premiums paid for insurance cover for eligible members. Where we are eligible to claim a tax deduction for insurance premiums and for expenses related to the fees charged to you, the benefits of these tax deductions are retained by the Fund to cover administration costs.

Tax on your Super benefits

Withdrawals from your super account may be taxed up to as much as 20% (plus Medicare Levy) if you are aged below preservation age and any applicable tax will be withheld from your benefit payment. Read the Reference Guide for further information.

Specific tax rules apply to payments on a member's death. Tax is not payable on lump sum payments made to a dependant. In other circumstances, tax may be payable based on the age of the member, the

recipient and the relationship between the member and the recipient. Read the Reference Guide for further information.

Providing your Tax File Number (TFN)

Warning: when you join Superstate, you should provide us with your TFN.

If you choose not to provide your TFN then:

- (a) you may pay a higher rate of tax on your benefits;
- (b) it may be more difficult to locate or consolidate your super benefits in the future or to receive benefits;
- (c) we will be unable to accept after-tax contributions from you; and
- (d) higher tax may be paid on your concessional contributions.

This excess may be reclaimed if you provide Superstate with your TFN within the same financial year or the following three years.

You should read the important information about 'How super is taxed' before making a decision. Go to the section 'How Super is taxed' in the Reference Guide available at www.superstate.com.au.

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

Holding insurance cover in superannuation can be a cost-effective way to provide you and your family with financial protection in the event that you suffer a serious illness, injury or even death. Death, Total Permanent Disablement (TPD) and Income Protection cover is provided to eligible members who elect to have insurance cover through **Superstate**.

Default Death/Terminal Illness Insurance cover is provided by MetLife Insurance Limited (MetLife) ABN 75 004 274 882, AFSL 238096. Default Total Permanent Disablement and Income Protection cover is provided by YourCover Pty Ltd, ABN 351 6903 8466, AFSL 461299 on behalf of various Underwriters at Lloyd's.

We cannot provide insurance cover by default to: members with inactive accounts; new members aged under 25 years; or to members whose account balances have not reached \$6,000 at any point since 1 November 2019. If we do not provide you with insurance cover by default and you wish to obtain insurance cover, please contact us to find out how to make an election to do so.

Warning: Your entitlement to insurance cover may be affected by eligibility restrictions for certain cover and conditions and exclusions on cover that might apply (e.g. for pre-existing conditions). You should read the information about eligibility restrictions, conditions, exclusions, premiums, and other important information set out in the Insurance Guide before deciding whether the insurance is appropriate.

Level of insurance cover

Death and TPD level of cover

Age (next birthday)	Amount
17 – 33	\$200,000
34 - 47	\$300,000
48 - 52	\$200,000
53 - 56	\$100,000
57 – 65 (Death)	\$20,000
57 – 60 (TPD)	
61 – 65 (TPD)	\$10,000

Income Protection is provided up to the lesser of a maximum of \$10,000 per month or 75% of monthly salary.

Generally, you will be eligible for default Death cover if you are aged at least 16 years, until you reach 65 years. Generally, you will be eligible for

default TPD and Income Protection if you are Actively at Work on the day you joined **Superstate** and are at least 16 years, until you reach 65 years.

Premiums

There are costs associated with insurance cover called premiums, which are deducted from your account. The premiums you pay depend on a number of factors, including, but not limited to, the level and type of cover, your age, gender and occupation.

Warning: if you do not cancel your insurance, premiums are automatically deducted from your account each month. In the event there is insufficient money in your account, your insurance cover will lapse and all insurance benefits cease.

The costs of cover for every \$1,000 of cover per annum vary and are subject to a premium multiple as detailed:

Cover	Annual premium range (in dollars) payable per \$1,000 of cover
Death	0.419 – 8.018 (males) 0.217 – 4.722 (females)
TPD*	0.568 – 18.202
Income Protection*	2.756 – 44.416

* Excluding stamp duty

Occupation Class	Premium multiple	
	Death	TPD & Income Protection
Professional	90%	0.85
White Collar	100%	1.00
Light Blue	130%	1.60
Medium Blue	160%	2.25
Heavy Blue	200%	3.20
Hazardous	Dependent upon underwriting	

Premiums may rise from time-to-time. In accordance with legal requirements, we will notify you at least 30 days beforehand if this occurs.

How to apply for insurance cover

Upon joining eligible members may elect to receive Death/Terminal Illness cover, and TPD and Income Protection cover.

Please refer to the Insurance Guide for full details of eligibility for insurance cover.

How to cancel or reduce your insurance cover

You can cancel or reduce your insurance cover by calling Member Services on **1300 519 800** who will advise you of the necessary action you must take to cancel all or part of your insurance.

You should read the important information about 'Insurance in your super' before making a decision. Go to the section 'Insurance in your super' in the Insurance Guide available at www.superstate.com.au.

The material relating to 'Insurance in your super' may change between the time when you read this statement and the day when you acquire the product.

9. How to Open an Account

Before deciding to apply for membership of **Superestate**, you should read this PDS including the Reference Guide.

To apply, you should complete the online **Superestate** application which is available through our website www.superestate.com.au

Please note that, if you have joined **Superestate** and your account balance has not increased above \$0 within 120 days, the Trustee reserves the right to close your account. You will receive a letter if this occurs.

Cooling-off period

When you initially invest in **Superestate** you will have the opportunity to review your investment to ensure it meets your expectations. This is known as a 'cooling-off' period.

If you are not satisfied with the investment you have made, you may cancel your initial application within 14 days of the earlier of:

- (a) the date you receive our Letter of Acceptance; or
- (b) 5 business days after your application is accepted.

If you cancel your investment within the cooling-off period, you may have it rolled over to another super fund or, if eligible, have it paid to you. Your initial investment amount will be adjusted for any changes in the unit price of the investment option selected, less any transaction costs.

If you want to cancel your initial application, please notify us in writing.

Inquiries and complaints process

We pride ourselves on our client service and will endeavour to solve your concerns quickly and fairly. If you have an inquiry or complaint regarding your super benefit, you should either phone our Member Services officers on **1300 519 800** or email us at hello@superestate.com.au

If you wish to lodge a complaint with **Superestate**, we would prefer it if you would please write to:

Superestate Complaints Officer

Address Level 11, 2 Bulletin Place, Sydney, NSW, 2000

We will confirm receipt of your complaint within 1 business day and endeavour to deal with your complaint promptly and in any event, within 45 days of receipt (or for death benefit distribution complaints within 90 days).

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution service that is free to consumers. AFCA can be contacted via the below.

Write to:

Australian Financial Complaints Authority

Address GPO Box 3, Melbourne VIC 3001

Phone 1800 931 678

Email info@afca.org.au

Web www.afca.org.au

You should read the important information about 'How to open an account' before making a decision. Go to the section 'How to open an account' in the Reference Guide available at www.superestate.com.au

The material relating to 'How to Open an Account' may change between the time when you read this statement and the day when you acquire the product.

10. Access to Your Money

The Administrator will usually process your withdrawal or transfer request within 3 business days of receiving the request. However, the processing of such requests will be dependent on a number of circumstances impacting the Fund. The circumstances that could impact the Fund include, but are not limited to the:

- Level of withdrawal and transfer requests to be processed; and
- Trustee being unable to realise sufficient Fund assets due to factors beyond its control, such as restrictions applied to redeeming the Fund's investments within third party collective investment vehicles.

Where the circumstances impacting the Fund will result in withdrawal and transfer requests not being processed within 30 days of lodgement, the Trustee will contact and seek direction from APRA on the appropriate arrangement for the processing of member withdrawals and transfers.

Where we are unable to process member withdrawals and transfer requests within 3 business days, the Trustee will advise members.

Where you want to withdraw or transfer to another complying super fund, part or all of your member balance in this Fund please contact us by calling **1300 519 800** or emailing hello@superestate.com.au.