Additional Information Guide

FairVine, a sub-plan of the Aracon Superannuation Fund
ABN 40 586 548 205, RSE Registration Number R1001020
The information provided in this document forms part of the FairVine Product Disclosure Statement (PDS) dated 29 March 2019.

Prepared 29 March 2019

Issued by the Trustee

Aracon Superannuation Pty Ltd
ABN 13 133 547 396
AFS Licence Number 507184
RSE Licence Number L0003384
Level 12, 500 Collins Street Melbourne

Insurer

Hannover Life Re of Australasia Ltd
(ABN 37 062 395 484)
Tower 1, Level 33, 100 Barangaroo Ave,
Sydney, NSW, 2000

Promoter

Human Financial Pty Ltd
ABN 14 615 610 305
AFSL Authorised Representative
001271291
1801A, 101 Grafton Street, Bondi Jct,
NSW 2022

About the Additional Information Guide

This Additional Information Guide (the "Guide") provides important information about FairVine, a Sub Plan of the Aracon Superannuation Fund, and forms part of its Product Disclosure Statement ("PDS") prepared 29 March 2019. It provides a summary of significant information and contains a number of references to important information, each of which forms part of the PDS. This PDS contains general information only which does not take into account your personal financial situation or needs. Therefore, you should consider obtaining financial advice from a licensed financial adviser that is tailored to suit your personal circumstances. The PDS and this Guide may be updated or changed by the issuer from time to time.

Contents

About the Additional Information Guide	**2**
Contents	**2**
1. How Super Works	**3**
2. Benefits of Investing with FairVine	**7**
3. Nomination of Beneficiaries	**7**
4. Risks of Investing with FairVine	**8**
5. How FairVine Invests Your Money	**10**
6. Fees and Costs	**11**
7. Taxation	**14**
8. Additional Information	**15**

If you have any questions or would like more information about FairVine, a Sub Plan of the Aracon Superannuation Fund, please contact the Promoter, Human Financial Pty Ltd as follows:

Email:	concierge@fairvine.com.au
Web:	www.fairvine.com.au
Phone:	(02) 8322 8199

1. How Super Works

Generally, superannuation ("Super") is a long-term investment whereby contributions are made over your working life which are then paid as a benefit to you when you retire. The purpose of this section is to provide you with important information to help you to understand your Super and what you can do to help you increase your Super balance.

Generally, contributions can be accepted by the trustee of a Super fund by or on behalf of a person who is either:

- Under 65 years old, or an eligible spouse who is under 65 years old;
- 65 to 74 years old and at least gainfully employed part-time, or;
- An eligible spouse who is 65 to 69 years old and at least gainfully employed part-time.

Gainfully employed part-time is considered as working at least 40 hours in a period of not more than 30 consecutive days in a financial year.

Eligible spouse means your spouse or de-facto spouse with whom you are living at the time the contribution is made.

Once you are 75 years or over, you cannot contribute to your super, unless you are rolling money over from your other super funds.

Ways to contribute to your Super

<table>
<tr><th>Type of contribution</th><th>Description</th><th>Contribution caps</th><th>Tax on contributions</th></tr>
<tr><td>Rollover your Super from other superfunds</td><td>You can transfer your Super that you hold in other superfunds by using the Fairvine member portal rollover service.

Prior to rolling your other Super into FairVine you should consider whether you will incur any withdrawal fees from your other superfunds and if the transfer will affect your insurance cover.</td><td>There are no contribution caps rolling over your existing Super from other superfunds into FairVine.</td><td>Nil</td></tr>
<tr><td>Your Employer contributions</td><td>After joining FairVine we will send you a form ("Choice of SuperFund"). You can print that out, sign it and then email or give it to your employer.

The form is also available on our website in case you ever change jobs! www.fairvine.com.au</td><td rowspan="2">Your Employer contributions are considered "Concessional contributions". These are before-tax contributions.

Currently in the 2018/19 financial year, there is a cap on Concessional contributions of $25,000

If you contribute more than the cap each year, the excess amount will count towards your non-concessional cap.</td><td rowspan="2">15%, or 30% if your adjusted taxable income is $250,000 or more, on amounts within your cap.

If you exceed your cap, the excess amount will be taxed at your marginal tax rate.</td></tr>
<tr><td>Your salary sacrifice contributions</td><td>You may also be able to organise salary sacrifice contributions from your before-tax salary with your employer. Salary sacrifice contributions are taxed at 15% up to the cap amount.</td></tr>
</table>

Your Personal and Spouse contributions	You and your spouse can make after-tax contributions to your Super. These contributions are considered "Non-concessional contributions". At FairVine, we have developed technology to enable you to contribute to your Super on an ongoing basis. You can setup **monthly contributions** in the FairVine member portal. An amount of your choosing will then be debited from your bank account on a regular basis. You can **setup "round-ups"** in the FairVine member portal. Round-ups allow you to automatically contribute to your Super by rounding up your day-to-day purchases. You can link your bank cards and bank accounts through the FairVine member portal and make regular contributions by rounding up your day-to-day purchases to the nearest dollar. At the end of the month your round-ups will be aggregated and transferred to your FairVine account and invested in your chosen investment option.	These non-concessional contributions are currently capped at $100,000 per financial year, or up to $300,000 over 3 years if you are under age 65. For individuals with a total superannuation balance greater than $1.6 million at the end of the previous financial year, any non-concessional contributions will be treated as excess non-concessional contributions.	0% on amounts within your cap to a maximum superannuation balance of $1.6M across all funds. If you exceed your cap, the excess amount will be taxed at the top marginal tax rate of 45% plus Medicare and other levies, as applicable (unless you withdraw the excess amount (including up to 85% of any earnings), in which case the excess amount will be taxed at your personal tax rate).

The automated monthly and round-up contributions utilise a third party system called Basiq. The Trustee and Promoter do not take responsibility for services provided by Basiq. Members are required to accept Basiq's terms and conditions to use this feature. Basiq's Privacy Policy and Terms of Service can be accessed via the following website http://docs.basiq.io/pricing-privacy-and-terms.

Spouse Contributions Tax Offset

You may be entitled to a personal income tax offset of 18% on contributions of up to $3,000 made on behalf of a spouse earning less than $10,800, subject to a maximum tax offset of $540 per year. The tax offset begins to phase out where your spouse's earnings exceed $10,800, with no entitlement when spouse earnings are at or above $13,800. The following additional rules apply:

- the relevant contributions were not deductible to you;
- the contributions were made to a super fund that was a complying super fund for the income year in which you made the contribution;
- both you and your spouse were Australian residents when the contributions were made; and
- when making the contributions you and your spouse were not living separately and apart on a permanent basis.

Your spouse includes another person of either the same or opposite sex who you were in a relationship with that was registered under a prescribed state or territory law, or if not legally married to you, lived with you on a genuine domestic basis in a relationship as a couple.

Contribution Splitting

You may be able to split your concessional contributions with your spouse and transfer the contribution to an account in your spouse or partner's name. You may only apply to split contributions if your spouse or partner is either less than their preservation age; or between their preservation age and age 64 years and not retired.

The maximum amount that can be split is the lesser of:

- 85% of your total concessional contributions to the fund in the last financial year before the application is made or in the current financial year if the entire benefit is to be transferred or rolled out of the fund; and
- the Concessional Contributions Cap amount for that financial year.

Your spouse includes another person of either the same or opposite sex who you were in a relationship with that was registered under a prescribed state or territory law, or if not legally married to you, lived with you on a genuine domestic basis in a relationship as a couple.

Contribution splitting does not reduce the amount that counts towards your concessional contributions cap as super funds must report to the ATO all the contributions that were received for you, including those that were subsequently transferred to your spouse after a contribution split application.

Super Co-Contribution

The maximum government co-contribution of $500 is potentially available to individuals whose total income in 2018/2019 does not exceed $37,697 pa. The maximum co-contribution reduces by 3.333 cents for every dollar of total income over $37,697, cutting out at $52,698.

The following conditions also apply:

- you make an eligible personal super (after-tax or non-concessional) contribution during the income year into a complying super fund and don't claim a tax deduction for all of it;
- your total income, less any allowable taxation deductions, for the relevant financial year is less than the higher income threshold;
- 10% or more of your total income comes from eligible employment-related activities, carrying on a business or a combination of both;
- you are less than 71 years old at the end of the income year;
- you are not the holder of a temporary visa at any time during the income year, unless you are a New Zealand citizen or holder of a prescribed visa;
- you have a total super balance at previous 30 June less than general transfer cap ($1.6m for 2018/19);
- non-concessional contributions are made within your non-concessional contributions cap; and
- you lodge your income tax return for the relevant income year.

The ATO will assess whether you are entitled to receive a co-contribution using information provided by your super fund(s) and from your personal income tax return. If you are entitled to a co-contribution, the ATO will deposit it into your super account on your behalf subject to that fund having your TFN. The minimum super co-contribution payment is $20 and payment amounts are rounded to the nearest 5 cents.

For further information concerning contributions and taxation of contributions, go to www.ato.gov.au/super. The material relating to contributions and taxation of contributions may change between the time when you read this guide and further information and the day when you acquire the product.

Investing your spare change:

At FairVine, we have developed technology to enable you to contribute to your Super on an ongoing basis. You can do this by either setting up an automated monthly contribution, or via

- **automated monthly contributions**
  You can setup monthly contributions in the FairVine member portal. An amount of your choosing will then be debited from your Super on a monthly basis (on a day of your choosing).
- **round-ups**
  You can setup "round-ups" in the FairVine member portal.
  Round-ups allow you to automatically contribute to your Super by rounding up your day-to-day purchases. You can link your bank cards and bank accounts through the FairVine member portal and make regular contributions by rounding up your day-to-day purchases to the nearest dollar. At the end of the month your round-ups will be aggregated and transferred to your FairVine account and invested in your chosen investment option.
  The automated monthly and round-up contributions utilise a third party system called Basiq. The Trustee and Promoter do not take responsibility for services provided by Basiq. Members are required to accept Basiq's terms and conditions to use this feature. Basiq's Privacy Policy and Terms of Service can be accessed via the following website http://docs.basiq.io/pricing-privacy-and-terms .

First Home Super Saver Scheme (FHSS)

From 1 July 2017, individuals can make voluntary contributions into superannuation of up to $15,000 per year with a cap of $30,000 in total for the purpose of saving for the purchase of a first home.

Individuals can make voluntary concessional (before tax) and non-concessional (after tax) contributions for the purpose of saving for their first home. If concessional, the contributions will be taxed at 15%. The contributions together with deemed earnings can be withdrawn for use as a deposit from 1 July 2018.

Contributions under this scheme are subject to the concessional and non-concessional contribution caps.

The withdrawal of concessional contributions and associated deemed earnings will be taxed at marginal tax rates less a 30% tax offset. Non-concessional withdrawals will not be taxed.

To qualify individuals must:

- not have previously owned property in Australia (nor have the Commissioner of Taxation determine the individual suffered a financial hardship as specified by regulations)
- have not previously released FHSS funds
- either live or intend to live in the premises the individual is buying as soon as practicable
- intend to live in the property for at least six months of the first 12 months they own it, after it is practical to do so.

Home Downsizing
From 1 July 2018 people aged 65 and older who meets the eligibility requirements will be able to make a contribution of up to $300,000 to superannuation after selling their principal place of residence providing it has been owned for more than 10 years. This is in addition to any other contributions they are eligible to make and regardless of their superannuation balance.

Downsizer contributions are not non-concessional and do not count towards contribution caps. The downsizer contribution will also count towards your transfer balance cap, currently set at $1.6 million. This cap applies when you move your super savings into retirement phase. You can only make downsizing contributions for the sale of one home.

Both members of a couple are eligible so that a couple will be able to contribute up to $600,000.

Downsizer contributions will be taken into account when determining eligibility for the age pension. Where a downsizer contribution is made, there is no requirements to purchase another home.

Payment of Benefits

As super is generally considered a long-term investment and includes various taxation concessions, the Government has placed restrictions on when you can gain access to benefits. All contributions made by you or on your behalf since 1 July 1999, and any investment earnings on those contributions, are required to be retained or "preserved" in the super system until you satisfy a condition of release. Any benefits that you accumulated in super prior to 1 July 1999 are apportioned into preserved and non-preserved components. Certain benefits may be classified as unrestricted non-preserved and are able to be withdrawn at any time. Any super rolled into FairVine from another fund will retain its preserved and non-preserved components.

Conditions of Release
Preserved benefits can only be accessed as cash when you meet a condition of release, which generally includes any one of the following circumstances:

- you reach your preservation age that is less than age 60 years, have ceased employment and the Trustee is reasonably satisfied that you do not intend ever again to become gainfully employed;
- you reach age 60 years, have ceased employment and either of the following applies:
  - you attained age 60 years on or before the ending of employment; or
  - the Trustee is reasonably satisfied that you do not intend ever again to become gainfully employed;
- you reach age 65 years;
- the Trustee is satisfied that you suffer from a permanent disability;
- you die;
- your benefit is less than $200;
- you have a terminal medical condition that is supported by medical reports from two practitioners, one of whom must be a relevant specialist, that certify that you are likely to die within 24 months;
- you qualify for an early release of part of your benefits on the grounds of severe financial hardship or specified compassionate grounds (limits apply);
- you are a temporary resident permanently departing Australia, subject to certain conditions;
- you comply with any other condition of release specified in government legislation.

Temporary Residents
If you entered Australia on any temporary visa, which has expired or cancelled, you are eligible to access your benefit from your super fund under the Departing Australia Super Payment ("DASP") condition of release within six months of leaving Australia.

Generally, any benefits not claimed within six months of departure will be transferred to the Australian Taxation Office as unclaimed monies.

The easiest way to claim your super is to apply online at the Australian Taxation Office and using the DASP online application system at www.ato.gov.au/departaustralia.

Preservation Age
Your preservation age is determined based on your date of birth, as summarised in the following table:

Date of Birth	Preservation Age (years)
Before 1 July 1960	55
From 1 July 1960 to 30 June 1961	56
From 1 July 1961 to 30 June 1962	57
From 1 July 1962 to 30 June 1963	58
From 1 July 1963 to 30 June 1964	59
On or after 1 July 1964	60

2. Benefits of Investing with FairVine

FairVine is a superannuation fund designed around what Australian women want from their superannuation partner.

While other financial products spend their time talking about what they invest in, or who sits on their board of directors, we spend our time asking women what they need out of a superannuation partner. We're constantly developing rewards and resources to help Australian women save: both now, and in the future. Like waiving fees for maternity leave, or helping members add to their savings on a daily basis. We're looking to level the playing field, and to help close the gender super gap.

To gain the full benefits of investing with FairVine, you should:

- read the PDS together with the supporting documents that make up the PDS;
- complete the online application form to enable you to select the features offered by FairVine; and
- nominate a beneficiary (i.e. someone to receive your benefits in the event of your death).

3. Nomination of Beneficiaries

When you join FairVine, you will be asked what you wish to happen to your super account should you die before your benefit is paid out in full to you. You have the option of either "binding" or "non-binding" nominations to choose from. If you are uncertain of which to choose, you should consult your licensed financial adviser. In either case, your death benefit can generally be paid only to either or both of the following:

- one or more of your dependants; and/or
- your legal personal representative.

A dependant includes your spouse, child, and/or any person with whom you have an interdependency relationship or who is financially dependent on you. Your spouse includes another person of either the same or opposite sex who you were in a relationship with that was registered under a prescribed state or territory law, or if not legally married to you, lived with you on a genuine domestic basis in a relationship as a couple. The definition of child includes an adopted child, a stepchild, or an ex-nuptial child, a child of your spouse, or someone who is classified as a child under the Family Law Act.

An interdependent relationship between two people applies if:

- they have a close personal relationship;
- they live together;
- one or both of them provides the other with financial support; and
- one of both of them provides the other with domestic support and personal care.

Two people with a close personal relationship who do not live together because one or both suffers from a physical, intellectual or psychiatric disability can still be considered to have an interdependent relationship.

A legal personal representative means the executor of the will or administrator of the estate of a deceased person.

If you do not make a nomination or your nomination is invalid, the Trustee will, in its absolute discretion, pay your death benefit to one or more of your dependant(s) and/or legal personal representative.

Non-Binding Death Benefit Nomination
If you make a non-binding death benefit nomination, the Trustee will take your nomination into account when deciding who to pay your death benefit to. However, your nomination is only a guide and the Trustee has discretion in deciding who should receive your death benefit and in what proportions.

Binding Death Benefit Nomination
If you make a binding death nomination the Trustee will pay your benefit according to your nomination as long as the nomination is valid at the time of your death. To ensure you make a valid binding nomination:

- you must nominate either dependant(s) or your legal personal representative; and
- the proportion of the benefit that will be paid to each person you nominate must be certain or readily ascertainable from your nomination and add to 100%.

Your nomination must be in writing and be signed and dated, in the presence of two witnesses, being persons who are at least 18 years of age and neither of whom is nominated as a beneficiary in the nomination notice. The nomination must contain a declaration signed and dated by the witnesses stating that the nomination was signed by you in their presence.

Binding nominations have a fixed term of three years and override any nomination you have made previously. You must confirm or amend your notice at least every three years in order for it to be valid. You may revoke your binding nomination at any time by completing a new notice. The Trustee is required to follow a valid binding death nomination even if your circumstances changed between the date of the binding nomination and the time of your death.

Non-Lapsing Binding Death Benefit Nomination
If you make a non-lapsing binding death nomination, (referred to as a Death Benefit instruction) the Trustee will pay your benefit according to your nomination as long as the Death Benefit instruction is valid at the time of your death. To ensure you make a valid Death benefit instruction;

- you must nominate either dependant(s) or your legal personal representative; and
- the proportion of the benefit that will be paid to each person you nominate must be certain or readily ascertainable from your nomination and add to 100%.

Your Death benefit instruction must be in writing and be signed and dated, in the presence of two witnesses, being persons who are at least 18 years of age and neither of whom is nominated as a beneficiary in the instruction. The instruction must contain a declaration signed and dated by the witnesses stating that the instruction was signed by you in their presence.

A Death Benefit Instruction becomes invalid if:

- the Member's Spouse named in a Death Benefit Instruction ceases to be the Member's Spouse or in the opinion of the Trustee becomes permanently separated from the Member;
- any person nominated as a Dependant:
  - dies;
  - ceases to be a Dependant of the Member; or
  - ceases to be in a class of persons the Trustee has prescribed as eligible to be nominated in a Death Benefit Instruction

The Trustee is required to follow the Death Benefit Instruction unless it becomes invalid as set out above even if your circumstances may have changed between the date of the death benefit Instruction and the time of your death.

4. Risks of Investing with FairVine

Some of the significant risks of investing with FairVine are summarised in the PDS. The following section provides further detail concerning other risks of your investment in FairVine. The actual investment risks may vary significantly from that set out below and will depend on the actual investment portfolios you select. You need to consider and manage these risks. This summary is a guide only and is not an exhaustive list of all the risks.

Market Risk
Market risk is the risk that events may occur which have a negative effect on the price of investments within a particular market, for example, the stock market for shares or the bond market for fixed interest securities. These events may include changes in economic, social, technical, political, legal, or accounting conditions, as well as market sentiment. These factors can affect both Australian and international markets and in particular less developed financial markets. Movements in investment markets will result in the value of the FairVine underlying assets, and the value of your investment, moving up or down.

Investment Specific Risk
This is the risk that a single investment or concentrated investments made by the Trustee, for example an investment in a particular company's shares or a specific portfolio, could have a significant adverse effect upon the overall performance of FairVine.

Concentration Risk
The fewer the number of holdings in a portfolio the higher the concentration risk. With a more concentrated portfolio there is a greater risk that poor performance by one or a group of investments can significantly affect the performance of the whole portfolio.

Counterparty Risk
Certain investments rely on counterparties such as brokers, lenders, issuers and clearing exchanges and these parties may be unable to meet their obligations.

Country Risk
As the Trustee has the capacity to be exposed to businesses that have some proportion of their operations outside Australia, some investments will be subject to country risk. In assessing country risk, it is appropriate that investors should be aware of the potential impact on investment prices of political and sovereign risk, expropriation, and regulatory differences in enforcement of contracts especially in those countries where there is a less robust regulatory and investor protection network. Socio-economic issues, including cultural differences and attitudes to foreign ownership, may also impact on the investment price.

Currency Risk
Investment in international markets usually involves currency risk. Currency risk is the potential for adverse movements in exchange rates to reduce the Australian dollar value of international investments. For example, if the Australian dollar falls, the value of international investments expressed in Australian dollars can increase; if the Australian dollar rises, the value of international investments can decrease.

In order to protect the Trustee from the risks of the effects of currency fluctuation, where it is considered appropriate, investments in businesses with operations outside Australia may be fully or partially hedged.

Interest Rate Risk
Changes in interest rates can have a positive or negative impact directly or indirectly on investment value and returns. Interest rates can change due to a variety of reasons, including government policy and the outlook for inflation. For example, the cost of a company's borrowing can increase or decrease or the interest return on a fixed interest security can make it more or less favourable.

Liquidity Risk
Liquidity risk is the extent to which investments can be converted into cash or other liquid securities without suffering a substantial reduction in value. This risk may arise in circumstances where in order to liquidate an investment quickly, it may be necessary to sell that investment at a substantial discount and so have a negative impact on the overall performance of FairVine.

Manager Risk
This is the risk that a fund manager engaged to manage a portfolio of investments may suffer an unexpected loss of key personnel, the consequences of which could have a negative impact on the performance of those investments within FairVine. Also, there is a risk that a manager's investment philosophy or process may not produce the results sought. The Trustee attempts to reduce this risk by employing a variety of different fund managers to ensure that the manager risk is diversified.

Credit Risk
This is the risk that institutions in which the Trustee has invested may become insolvent and so unable to meet their interest payments and not be in a position to repay the monies invested. The Trustee attempts to reduce this risk by only investing in those institutions which, after investigation, it is ascertained have good credit ratings, competent management, and a satisfactory performance history.

Operational Risk
Risks specific to FairVine, as with any other super fund, include the possibility of changes to FairVine or its internal operations. This may include changes to key staff involved in the management, or the failure of its systems or procedures. The Trustee seeks to minimise this risk by taking into account the best interests of Members at all times when making decisions and by having a compliance and risk management framework in place in accordance with legislative requirements.

Legislative Changes

Changes made to super, taxation, and Social Security legislation may affect the value of your investment, your ability to access your benefits, the conditions relating to the tax treatment and the payment of pensions and your eligibility for Social Security benefits. Similarly, changes to financial services-related laws can impact on the cost of providing financial services and ultimately the costs and returns of your investments.

Other Risks
The list is by no means exhaustive. Other possible influences include natural disasters, new technology, war, and acts of terror. Clearly, these are beyond the control of the Trustee the fund managers or other service providers employed.

While the Trustee intends to apply sound investment principles to the operation of FairVine and to invest in a manner which recognises and attempts to control the risks, investors should carefully consider the risk factors in making their investment choices with their licenced financial advisers.

5. How FairVine Invests Your Money

FairVine offers a choice of two investment strategies. Members in FairVine must make an investment choice when investing in the fund. You can change your investment option at any time.

	Balanced	**Growth**
Who is this investment for?	The Balanced option has a higher allocation to shares and property than fixed interest and cash. It's designed for members seeking medium to long-term growth who are willing to accept short term fluctuations in returns.	The Growth has a higher allocation to growth assets (shares and property) than the Balanced option. It is also designed for members seeking medium to long-term growth who are willing to accept a higher level of short term fluctuations in returns compared to the Balanced option.
Investment return objective	To achieve a return after tax and investment management fees equal to or better than CPI plus 2.5% per year when measured over any 10 year period	To achieve a return after tax and investment management fees equal to or better than CPI plus 3.0% per year when measured over any 10 year period
Minimum suggested time frame	10 years	10 years
Standard Risk Measure*: Risk Band and Label	Medium (Risk Band 4)	Medium (Risk Band 4)

Standard risk measure
The table below shows how the risk level is determined.

Risk Band	**Risk Label**	**Estimated number of negative annual returns over any 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

There are a number of specific risks associated with the FairVine investment options, including:

- Swap counterparty risk: the risk that the counterparty to the True Index swap may not be able to pay for the potential underperformance (i.e. short-fall) between index performance and net asset value of a fund;

- Index tracking error risk: the risk that the performance of the investment option differs from the performance of the relevant reference index (including due to fees and costs); and
- Concentration risk: the risk that assets are concentrated in particular sector or markets, as represented by the relevant reference index.

The overall profiles and investment strategies applicable to the managed investment options are outlined below.

FairVine options asset allocation

	Balanced	**Growth**
Growth	70%	80%
Australian shares	*35% range (15% - 45%)*	*40% range (25% - 55%)*
International shares	*30% range (15% - 45%)*	*35% range (25% - 55%)*
Australian listed property	*5% range (0% - 15%)*	*5% range (0% - 15%)*
Defensive	30%	20%
Australian fixed interest	*10% range (0% - 20%)*	*10% range (0% - 20%)*
International fixed interest	*10% range (0% - 20%)*	*5% range (0% - 20%)*
Cash	*10% range (0% - 15%)*	*5% range (0% - 15%)*

Socially responsible investing

We aim to invest in companies that bring a positive change.

Ethical screens

Within the investment options at FairVine we have a negative screen, meaning we invest in funds that screen for what companies don't do as opposed to what they do.

All international share investments in FairVine exclude companies with significant business activities involving fossil fuels, alcohol, tobacco, gambling, military weapons and civilian firearms, nuclear power and adult entertainment.

All Australian share investments in FairVine exclude companies with significant business activities involving tobacco and military weapons.

Note that past performance is not a reliable indicator or future performance.

6. Fees and Costs

This section provides you with the fees and costs that you may be charged as a member of FairVine. These fees and costs may be deducted from your balance, from the returns on your investment, or from the assets of the Fund as a whole.

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 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**") website (www.moneysmart.gov.au) has a superannuation fee calculator to help you check out different fee options.*

The following fee table discloses the fees and costs for all available investment strategies. This information can be used to compare costs between different superannuation products.

Investment option	Balanced	
Investment fee	Nil	
Administration fee [1]	1.09%	Deducted monthly in arears from your account
Buy-sell spread	0.30%	Included in the unit pricing of the investment option
Switching fee	Nil	
Exit fee	Nil	
Advice fees	Nil	
Other fees and costs	Nil	
Indirect cost ratio	0.11%	Deducted from the assets of the underlying investments and reflected in the daily unit price.

[1] Includes a 0.05% contribution to the Operational Risk Financial Requirement (ORFR) Reserve, a Trustee and Custodian fee of 0.088% and a Promoter Fee of 0.9520%. The Trustee, Custodian and Promoter fees are all GST inclusive.

All fees quoted above are inclusive of GST and any Reduced Input Tax Credits (RITC) will be allocated to the expense reserve account to fund FairVine's ORFR requirement.

* See the Additional Explanation of Fees and Costs below for an explanation of these fees and costs.

^ Buy/sell spreads may be varied from time to time and will be reviewed on a regular basis.

Fee Changes

The Trustee has the right to change the amount of fees without members' consent. Where this may result in an increase in fees, the Trustee will provide you with at least 30 days written notice of the change.

Unit Pricing

The value of units prices may rise or fall. The change in the value of unit prices represents the investment return (or loss) applicable to an investment option. The value of each investment option will be calculated daily after allowing for its share of liabilities and operating expenses. In exceptional circumstances, such calculations may be delayed or suspended. The investment option unit prices are determined by dividing the redemption value of each investment option by the total number of units on issue for that investment option. All transactions are based on the unit prices applicable to the transaction.

Units will normally be allocated at the next unit price after the date the Administrator receives your contributions (or other amounts) and complete documentation. For investment switches or withdrawals, units will normally be redeemed at the next unit price after the date the Administrator receives the complete documentation. Accordingly, annual investment returns will vary from member to member, having regard to the performance of underlying investments from time to time and individual cash flows. Unit prices may be obtained online. Annual investment returns will be published in the FairVine Annual Report on the FairVine website or by contacting FairVine directly.

Switching

You can switch between investment options at any time by completing a Change of Member Details Form or online. There is no switching fee applied for changing investment options however the buy/sell spread of 0.30% will apply (see fee table above). Investment instructions received after 11am will be taken to be received the following day.

Addition Explanation of Fees and Costs

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. 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 Trustee has established an ORFR Strategy which details how the ORFR will be satisfied and maintained. A component of the ORR will be funded from RITC and the 0.05% from the Administration Fee.

Expense Recovery Reserve
The Trustee has established and maintains an Expense Recovery Reserve to meet liabilities of the Fund. The Expense Recovery Reserve may be funded by a combination of Reduced Input Tax Credits (RITC's) claimed by the Fund, interest earned on the Expense Recovery Reserve and allocating a small amount of fund earnings prior to unit prices being declared.

Defined Fees
Activity Fees are fees incurred by the Trustee that are directly related to an activity of the Trustee where:

- the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee:
  - that is engaged in at the request, or with the consent, of a member; or
  - that relates to a member and is required by law; and
- those costs are not otherwise charged as an administration fee, an investment fee, a buy-sell spread, a switching fee, an exit fee, an advice fee or an insurance fee.

Administration Fees are fees that relate to the administration or operation of the superannuation entity and include costs incurred by the Trustee that relate to administration or operation other than:

- borrowing costs; and
- indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
- costs that are otherwise charged as an investment fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.".

Advice Fees are incurred where:

- the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:
  - a trustee of the entity; or
  - another person acting as an employee of, or under an arrangement with, the trustee of the entity; and
- those costs are not otherwise charged as an administration fee, an investment fee, a switching fee, an exit fee, an activity fee or an insurance fee.

Buy-sell Spreads are fees to recover transaction costs incurred by the Trustee in relation to the sale and purchase of assets of the entity.

Exit Fees are fees to recover the costs of disposing of all or part of members' interests in the superannuation entity. (Note that FairVine does not charge these fees.)

Indirect Cost Ratio (ICR) for an investment option is the ratio of the total of the indirect costs for the investment option to the total average net assets of that investment option.

Insurance Fees are fees that relate directly to the insurance premiums paid by the Trustee in relation to a member and/or the costs incurred by the Trustee in relation to the provision of insurance for a member where these do not relate to any costs incurred that are based on the performance of an investment. The premiums or costs are not otherwise charged as an administration fee, investment fee, switching fee, exit fee, activity fee or advice fee.

Investment Fees are fees that relate to the investment of the assets of a superannuation entity and include

- fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
- costs that relate to the investment of assets of the entity, other than:
  - borrowing costs; and
  - indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
  - costs that are not otherwise charged as an administration fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

Switching Fees are fees to recover the costs of switching all or part of a members' interest in the superannuation entity from one investment option or product in the entity to another.

Maternity Leave: If you take maternity leave while a member of the FairVine, you will be entitled to a rebate of 100% of your total fee of 1.2%. The fee rebate will cover the Administration and Indirect Cost fee only. This rebate will be paid directly into your Super account. The maximum period that the fee will be rebated for any one maternity period is 12 months. There is no limit to the number of maternity leave periods that you may qualify for.
To apply for the rebate you will need to complete an application form which can be obtained from our website. The form will need to be submitted during the period of maternity leave and be accompanied by a copy of your child's birth certificate and a letter from your employer confirming your period of leave.

This rebate will be funded by the Promoter so as not to impact other members within FairVine.

7. Taxation

	Lump sum benefits		**Pension Benefits**	
	Assessable Portion	**Tax Rate**	**Assessable Portion**	**Tax Rate**
Age 60 and over	Nil	n/a	Nil	n/a
Under Age 60:				
Tax free component	Nil	n/a	Nil	n/a
Taxable component:				
Under preservation age	100%	20%	100%	Marginal rate with no tax offset (except disability)
Between preservation age and age 60 or paid due to disability	Up to $205,000	0%	100%	Marginal rate with tax offset of 15% available
	Over $205,000	15%		

The tax-free component includes any non-concessional contributions and pre-1 July 1983 amounts. The taxable component is the balance of the benefit after any tax-free component. The above rates are for the 2018/19 financial year and do not include the Medicare or other levies if the amounts are assessable. Different rates of tax apply to superannuation benefits that include an "untaxed element". If you are able to access your benefit as a lump sum due to a terminal medical condition, your benefit will generally be tax-free.

The tax treatment of death benefits paid will vary depending on who receives your benefit and whether it is paid as a lump sum or as a pension. Generally, if the benefit is paid as a lump sum to a 'tax dependant' beneficiary, the benefit will be tax-free. A 'tax dependant' beneficiary includes:

- your spouse or de facto partner, including a person with whom you are in a registered relationship under prescribed laws;
- your children under 18 years of age;
- any person who was financially dependent on you at the time of death; and
- any person who had an interdependency relationship with you at the time of death.

For benefits paid to non-tax dependants, the taxed element of the taxable component of the lump sum death benefit will be taxed at a rate not exceeding 15% plus the Medicare and other levies. The untaxed element of the taxable component of the lump sum death benefit will be taxed at a rate not exceeding 30% plus the Medicare and other levies.

A Higher Tax on Concessional Contributions
Clients with income (for Div 293 purposes) exceeding $250,000 (not indexed) are subject to an additional 15% tax on part or all of their non-excessive concessional contributions.

See under the heading 'How Super Works' at the start of this guide for more information about taxation on contributions in various circumstances.

Tax on Death Benefits Paid to Dependants as an Income Stream
The taxation of a death benefit paid as a pension will depend on your age and the age of the dependant. If at the time of death you are over age 60, payments to the dependant will generally be tax-free. If at the time of death, you and the dependant beneficiary are under age 60 years, the pension will be taxed at the dependant's marginal tax rate (less any deductible amount and pension rebate) until, the dependant is age 60 years or over, when it will become tax-free. It is important to note that for a child to receive your pension in this way, they must satisfy one of these requirements:

- be aged under 18 years;
- be financially dependent and aged under 25 years; or
- have a disability as defined under the Disability Services Act.

If your beneficiary is not a dependant or is a child and doesn't meet one of the requirements outlined above, your pension will be paid to them as a lump sum.

8. Additional Information

How to join FairVine

- Please read our Product Disclosure Statement (PDS) available at www.fairvine.com.au
  The PDS is not intended to give any personal advice, rather just a general overview of important information. If you would like personal financial advice, please seek a financial professional to discuss if FairVine suits your financial situation.
- Complete the FairVine online application form on www.fairvine.com.au
- You will receive a Welcome Pack by email confirming receipt of your application.

Keeping you informed
In addition to your Welcome Pack, as a member, you'll receive an Annual Member Statement.

These statements will show:

- your account balance,
- benefits,
- and a list of all transactions made during the financial year.

We will communicate with you via the telephone, brochures, email, post, SMS and other forms of relevant electronic communication to ensure you get all the information you need.

Copies of the PDS, this Reference Guide and other important information can be obtained electronically via email: concierge@fairvine.com.au, online www.fairvine.com.au, or by calling (02) 8322 8199. If your details change, please email or call us, or change your details online so that we can update your records.

Privacy
In this section, 'we' means the Promoter (Human Financial Pty Ltd), the Trustee (Aracon Superannuation Pty Ltd) or 'the Member Administrator', DIY Ltd.

We collect your personal and sensitive information about you for the following reasons, to:

- Administer products and services and manage our relationship with you, including to establish and maintain member records, and provide regular statements, reports and communications;
- Provide products and services to you;
- Process transactions, applications, claims, requests and queries in relation to our products and services;
- Identify you in accordance with the Anti-Money Laundering & Counter Terrorism Financing Act and to protect against fraud;
- Let you know about other products or services that we may offer; and
- Comply with applicable laws and regulations.

If we do not collect your personal or sensitive information, we may not be able to process your applications, provide you with services relating to FairVine or administer your interest in FairVine.

We may disclose your personal or sensitive information to third parties including:

- Outsourced service providers including an administrator or the Promoter of FairVine;
- Specialist service providers, such as custodians, auditors and lawyers;
- Insurance providers;

- Your financial adviser, your attorney appointed under a power of attorney, or your appointed representative; and
- Government authorities as required or desirable in administering and conducting the business of FairVine, including in complying with relevant regulatory or legal requirements. It is possible that this may also include a Government authority that is overseas.

Personal or sensitive information will only be disclosed to third parties other than those listed above if you have consented, if you would reasonably expect us to disclose information of that kind to those third parties, if we are authorised or required to do so by law or it is necessary to assist with law enforcement.

Rights to privacy
The trustee complies with the Privacy Act 1988. Any disclosures of your personal information will be done accordingly by law and this Privacy Policy. We use your personal information to provide you with our services.

In order to provide you with our services, we may collect your name, date of birth, contact details (phone number, email and/or postal address), financial details, employment details, tax file number (TFN), health information and beneficiary details.

We generally collect personal information directly from you.

FairVine takes all reasonable steps to ensure that these third parties are bound by confidentiality and privacy obligations with respect to the protection of your personal information.

For more information, please read out Privacy Policy on the website.

Privacy Policies
The Privacy Policies of the Trustee, FairVine and the Member Administrator set out how you can access and correct information we hold about you, how you can complain about a breach of your privacy rights and how your complaint will be handled.

The Trustee's privacy policy can be found at www.araconsultants.com.au/publications

FairVine's privacy policy can be found at www.fairvine.com.au

The Member Administrator's Privacy Policy can be found at www.fairvine.com.au

Unclaimed Monies
In certain circumstances prescribed under the Superannuation (Unclaimed Money and Lost Members) Act 1999, superannuation benefits must be treated as unclaimed money and paid by the Trustee to the ATO. These circumstances include:

- if we lose contact with you after you reach your pensionable age (65); or
- if you are a former temporary resident whose visa has expired, have departed Australia without claiming your superannuation benefits within 6 months and the ATO issues a notice to the Trustee requesting payment.

Unclaimed monies can be claimed directly from the ATO. In the case of former temporary residents this can occur at any time after departing Australia, subject to the payment of the applicable tax. If superannuation benefits are transferred to the ATO as unclaimed monies, they will not retain any associated insurance cover.

The ATO has an unclaimed monies register that can be checked for you. For more information, you can contact the ATO on 13 10 20 or go to www.ato.gov.au.

If you are a former temporary resident whose superannuation benefits is transferred to the ATO as unclaimed money, you will not be notified of this or receive an exit statement after the transfers occurs. The Trustee will rely on relief provided by the Australian Securities & Investments Commission ("ASIC") Class Order [CO 09/437] which says, in effect, that the trustee of a superannuation fund is not obliged to meet certain disclosure requirements in relation to non-residents that have ceased to hold an interest in the fund as a result of the payment of unclaimed superannuation to the Commissioner of Taxation. If you require any further information, contact FairVine.

Please note: From 1 July 2019 if you have a super account that has not received any contribution or roll-over for 16 months with the balance below $6000, it will be classified as inactive and transferred to the ATO.

The Trustee is also required to transfer other amounts to the ATO including the following member accounts:

- Lost accounts with balances of less than $6,000 (or such other amount that is determined by the Government); and
- Lost accounts which have been inactive for a period of 12 months where the Trustee is satisfied, based on the information reasonably available to it, that it will never be able to pay the amount to the member.

These amounts may also be claimed from the ATO at any time. The unclaimed money rules are subject to change. For up-to-date information about unclaimed money go to www.ato.gov.au.

Transfers to an Eligible Rollover Fund
If not required to pay unclaimed monies to the ATO as described above, the Trustee may transfer your benefit to an Eligible Rollover Fund ("ERF"). The Trustee's ERF is currently:

Super Safeguard Fund (ABN 13 917 747 013, RSE Registration Number R1001389)

GPO Box 3426, Melbourne VIC 3001

Telephone:	1300 135 181
Facsimile:	1300 135 191
Email:	enquiries@supersafeguard.com.au
Internet:	www.supersafeguard.com.au

Being transferred to an ERF may affect your benefit because you will cease to be a member of FairVine, and you will become a member of the ERF and be subject to its governing rules.

If your benefit is transferred to the ERF, and we can provide them with your current contact details, the ERF is required to provide you with its current Product Disclosure Statement. Please note, in an ERF the amount of administration costs charged against your benefits must not be greater than the investment return credited to, or debited against, those benefits in a financial year.

Family Law Superannuation

The Family Law Act 1975 allows couples to divide their superannuation interests in the event of the breakdown of their marriage or de facto relationship (including same sex couples). The interests may be divided by formal agreement or by a Family Court order. In the event that a member's superannuation interests are split a new interest may be created for the non-member spouse within FairVine or their interest may be transferred or rolled over to another regulated superannuation fund. Only superannuation interests of $5,000 or above can be split.

Anti-Money Laundering and Counter Terrorism Financing (AML/CTF)

The Trustee is obligated to comply with the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) (AML/CTF). This requires the Trustee to maintain a program that identifies, mitigates and manages money laundering and counter-terrorism risks associated with the business. This means that from time to time they may:

- require you to provide additional information to verify your identity before providing services to you
- delay or refuse services where there are reasonable grounds to believe that the transaction may breach the applicable AML/CTF or other Australian law
- provide information to AUSTRAC where there appear to be reasonable grounds under their requirements.

Complaints

You can send your complaints directly to FairVine at via email at: concierge@fairvine.com.au

If you are not satisfied with our response, or we have not responded to you within 21 days, you may also contact the Australian Financial Complaints Authority (AFCA), an independent dispute resolution body:

Australian Financial Complaints Authority

GPO Box 3, Melbourne, VIC, 3001

Tel: 1800 931 678

Email: info@afca.org.au, Website: www.afca.org.au