


PRODUCT DISCLOSURE STATEMENT

1 July 2017

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This Product Disclosure Statement (PDS) summarises significant information about investing in Concept One the Industry Superannuation Fund (Concept One). It includes references to Other Important Information booklet that is taken to form part of this PDS. This important information is indicated throughout this PDS with an  and should be considered before making a decision to invest in Concept One. You'll find this Other Important Information booklet at www.conceptonesuper.com and we recommend you read these documents prior to deciding to join Concept One.

This PDS contains general information only and does not take into account any person's individual objectives, financial situation or needs. The Trustee does not recommend that you make decisions concerning your financial arrangements solely on the information contained in this PDS. You should consider obtaining financial advice tailored to your own personal circumstances, before deciding to invest in Concept One. The Trustee does not guarantee the performance or success of the product described in the PDS or the rate of return from your investment.

Information in this PDS that is not materially adverse is subject to change and may be updated from time to time. You can find the updated information at www.conceptonesuper.com or request a hard copy of any changes free of charge. To request a copy of this PDS or any of the other important information referred to in this PDS call the Administrator, Australian Administration Services (AAS) ABN 62 003 429 114 on 1300 720 182.

Issued by Concept One Pty Ltd (ABN 25 009 179 613; RSE L0002813) Trustee of Concept One the Industry Superannuation Fund (ABN 21 059 451 252; RSE R1056808) Locked Bag 90 West Perth WA 6872 Concept One MySuper Unique Identifier: 21059451252728 USI: 21059451252123

1. About Concept One the Industry Superannuation Fund

Welcome to Concept One and this Product Disclosure Statement (PDS). We are a multi-employer super fund which means anyone can join, as long as their employer is (or becomes) registered with the Fund. Concept One Pty Ltd was established in 1986 and offers an accumulation style product with four options of investments including a MySuper Balanced option. We also offer two pension products for you and are a not-for-profit industry fund. We have just approximately 25,000 members and over \$455 million in funds under management invested with us.

You'll find our MySuper Product Dashboard and other Trustee Governance documents at www.conceptonesuper.com including executive remuneration statements.

2. How super works

Superannuation is a compulsory means of assisting you to save and invest for your retirement. For most working Australians it is compulsory for your employer to pay a percentage of your annual salary into a superannuation account. You can also add to that superannuation and may be eligible for Government contributions as well.

The building blocks of super are:

Contributions

- › Employer contributions (including salary sacrifice)
- › Voluntary contributions
- › Government co-contributions (if eligible)
- › Rollover amounts

Net investment returns (if positive)

Account deductions

- › Fees and charges
- › Insurance premiums
- › Government taxes
- › Net investment returns (if negative)

Balance

Your super account balance

Contributing to Super

Employer contributions

In most cases Superannuation Guarantee law requires your employer to contribute 9.50%* of your ordinary time earnings to superannuation. This is compulsory. If you join Concept One these contributions are credited to your account.

* The Superannuation Guarantee will progressively increase from 9.50% to 12% by 1 July 2025.

Contributions made by you

You can choose to contribute to your account yourself on top of any contributions made by your employer.

This is voluntary, not compulsory. Making voluntary contributions is an effective way of boosting your super and could save you in tax.

Voluntary contributions can be made from your after-tax pay, or from your pay before tax is deducted by your employer (this is called salary sacrifice). Salary sacrifice contributions can reduce the amount of personal income tax you pay.

There are limits on how much you can contribute to super. The 2017/18 limit on total before-tax contributions (made by your employer and by salary sacrifice) is \$25,000. The limit on after-tax contributions is \$100,000 for the 2017/18 year. Please refer to the Other Important Information booklet available on our website for more information.

Government co-contribution

To be eligible for the full co-contribution you need to earn \$36,813*pa or less. But you can still get some of the co-contribution from the government if you earn up to \$51,813*pa. For each \$1 an eligible person contributes from after-tax pay, the Government will pay a co-contribution of up to 50% to a maximum amount of \$500 p.a.

For full details of the current eligibility conditions call the Australian Taxation Office on 13 10 20 or visit www.ato.gov.au/super

* Applies for the 2017/18 tax year.

Rollovers

If you have money in other superannuation funds, you can roll them over to your Concept One account. That way you'll have all your super together and may pay less in fees.



You should read the important information about how super works before making a decision. Go to www.conceptonesuper.com and read the Other Important Information under the Forms and Publications section.

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

Where you put your super is almost always your choice.

Most people have the right to choose the fund their employer pays their superannuation guarantee contributions into. To find out if you are eligible for **Choice of Fund**, speak to your employer or contact us.

Super is for your retirement and attracts generous tax savings.

Because the government wants to encourage everyone to save for retirement, it provides tax savings for money invested in super. Since the purpose of superannuation is to help you build up retirement savings, you generally cannot withdraw your money from super until you retire permanently from the workforce or after you have reached your preservation age.

Your preservation age depends on when you were born. The current preservation age is between 55 and 60, depending on your date of birth. Once you are 60 and retired, your money can be taken out of super tax-free as a pension or lump sum.

For more about taxation see page 6.

3. Benefits of investing with Concept One the Industry Superannuation Fund

Most working Australians rely on their super savings in retirement. Other than the government age pension, it's likely to be your main source of income when you stop work. So you want to make sure your super is in the right hands.

Concept One gives you a simple, flexible and low-cost plan for your super.

The benefits of becoming a member in Concept One include:

- No entry fee;
- Flexible contribution options;
- Free consolidation service if you roll in any other super;
- A choice of four diversified investment options;
- Income Protection insurance and two units of either Death only or Death and Total & Permanent Disablement cover (depending on your employment status as advised by your employer) are provided automatically to eligible members on joining, without the need to provide medical evidence (conditions apply). Refer to the Other Important Information booklet available at www.conceptonesuper.com under the Forms and Publications section;
- Optional additional insurance cover is available with low-cost premiums taking advantage of group insurance rates. For more about insurance see page 7;
- The benefit paid by Concept One on your death is the sum of the amount paid by the insurer and the balance of your member account;
- A range of member communications options including updates on the progress of your superannuation, online MemberAccess and phone assistance via the Fund Administrator.

4. Risks of super

All investments carry some level of risk. There are a number of risks associated with investing in super that you should consider:

- the value of the investment option you choose may rise or fall. The Fund's investment performance is not guaranteed, which could mean a person may lose some of their investment.
- the level of return for each of the Fund's investment options will vary, and future returns may differ from past returns.
- different strategies carry different levels of risk, depending on the assets that make up the strategy. Assets with the highest long-term returns may also carry the highest level of short-term risk.
- Laws affecting super (such as superannuation laws, taxation and social security) may change at any time.
- the amount of a person's future superannuation savings (including contributions and returns) may not be enough to provide adequately for the person's retirement.
- it is important to know the facts about risk and return before investing your super. The level of risk suitable for each person will vary depending on a range of

factors including your age, investment time-frame, other investments you may have and your own personal risk tolerance. While you may have the time to ride out ups and downs of your return, you may not be comfortable with a higher risk option.



You should read the important information about risks of super before making a decision. Go to www.conceptonesuper.com and read the Other Important Information booklet in the Forms and Publications section.

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.

Generally, investment in high risk assets will produce higher returns over the long term, with a greater chance of a negative return over the short term.

Each of the four main asset classes - shares, property, fixed interest and cash have different levels of risk and different potential for returns.

The significant risks associated with our investment options include:

- investment risk;
- market risk;
- currency exchange risk;
- legislative risk;
- interest rate risks;
- inflation risk;
- foreign or political risk;
- risk from lack of diversification;
- capital risk; and
- liquidity risk.

These risks will vary depending on the investment option and its underlying assets.

5. How we invest your money

Concept One offers a choice of four investment options:

Cash, MySuper Balanced, Assertive and Conservative. You can choose to invest in one option or in any combination of options. If you do not make a choice your money will be invested in the MySuper Balanced (default) option.

When making your investment choice you must consider the likely investment return, the level of risk and your own personal investment timeframe.

MySuper Balanced (default) option

Investor profile

This investment option is likely to suit members seeking medium term growth of their superannuation with moderate risk.

Investment objective

- To achieve annual investment returns that on average exceed the Consumer Price Index (CPI) plus 3%, after tax and fees, over a rolling five-year period.
- To achieve investment returns exceeding the average performance of superannuation funds with a similar proportion of growth assets over a five-year period.

Investment strategy

Maintain asset allocation within the ranges and appoint investment managers or select direct investments in accordance with asset allocation guidelines.

Minimum investment timeframe

Medium term: if you choose this investment option, be prepared to stay invested in it for more than four years before it meets its objectives.

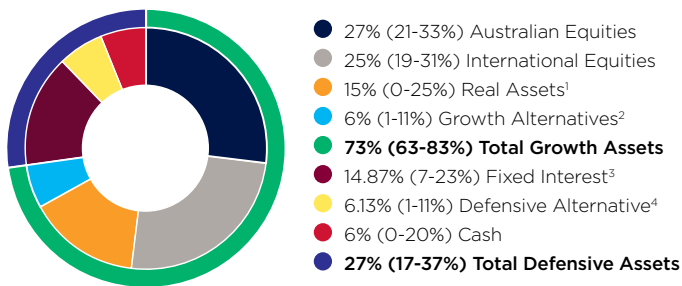
Standard Risk*

Risk Band: 5. Risk Label: Medium to high. Expected number of negative annual returns over any 20-year period: 3 to less than 4.

** The Standard Risk Measure is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative 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 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.*

Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option/s.

Strategic asset allocation



¹ Includes direct property and unlisted infrastructure.

² Includes diversified growth funds and private equity.

³ Includes Australian and international bonds, hybrids, convertible preference shares, convertible notes and income securities.

⁴ Includes fund to fund hedge funds and income security.

Concept One reserves the right to change its default investment option or any of its other investment options, including the types of investments and investment allocations within an option.



You should read the important information about investments before making a decision. Go to www.conceptonesuper.com and read the Other Important Information booklet in the Forms and Publications section.

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

How to make or change your investment choice

When joining Concept One, complete the "Investment Options" section of the Member Application Form to select your investment choice.

You can choose to switch investment options at any time at no cost. The change is effective from the close of business on the date your nomination is received by the Administrator.

You can:

- choose to invest your total super account balance in one or more options, or
- choose separate investment options for your current account balance and your future contributions.

To switch between your investments, logon to MemberAccess or complete the Change Member Details Form and return with your original signature. Switch instructions are not acceptable by fax, photocopy or email.

If you need help with making your investment choice we recommend you seek independent financial advice.

Socially responsible investing (SRI)

The Trustee does not itself take into account social, ethical or environmental considerations or labour standards when choosing investments or its investment managers but its individual investment managers may take these standards into account when they invest the Fund's money.

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.

Your employer 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 compare.

** The wording in this section is prescribed by law and mentions that employers may be able to negotiate lower fees and costs. This statement refers mainly to "retail" funds and not funds like Concept One. The Trustee negotiates with service providers to ensure fees to members are kept as low as possible. There are no fees payable on contributions received or fees paid to personal financial advisers. Fees are applied equitably to all members and management costs charged to individuals are not negotiable.*

The following chart shows the fees and other costs that you may be charged and can be used to compare costs between different superannuation providers.

These fees and costs are deducted from your account and the return on your investment. These are identified on your Annual Member Statement.

Concept One the Industry Superannuation Fund

Type of fee	Amount	How and when paid
Investment fee	0.75%	Deducted from investment returns.
Administration fee	\$1.75 per week (\$91.00 p.a.) <i>plus</i> 0.20% asset-based fee (Charged per annum based on your account balance)	Deducted monthly from your member account. Capped at \$250 p.a.
Buy-sell spread	0.16%	The buy/sell spread may be applicable each time a transaction occurs on your underlying investments. The fee may be charged by the investment manager prior to announcing their returns.
Switching fee	Nil	Not applicable
Exit fee	\$60	Deducted from your account at time of withdrawal.
Advice fees	Nil	Not applicable
Relating to all members investing in a particular MySuper product or investment option		
Indirect cost ratio	0.39%	Deducted from the investment returns before crediting rate is applied to your account.

See 'Additional explanation of fees and costs' in the Other Important Information booklet located on the website at www.conceptonesuper.com

Fee increases or changes

The Trustee reserves the right to change the fees charged at any time. Should fees increase, we will ensure you are notified in writing at least 30 days before any increase takes effect.



Fees payable to a financial adviser

Additional fees may be payable if a financial adviser is consulted.

Example of annual fees and costs for the MySuper Balanced (default) investment option

This table gives an example of how the fees and costs in Concept One's MySuper Balanced Option can affect your investment over a one year period. You should use this table to compare this product with other superannuation products.

EXAMPLE - MySuper Balanced investment option

EXAMPLE - MySuper Balanced investment option		BALANCE OF \$50,000
Investment fees	0.75%	For every \$50,000 you have in the MySuper Balanced product you will be charged \$375 each year
PLUS Administration fees	\$91 (\$1.75 per week) <i>plus</i> 0.20% asset-based fee - capped at \$250 p.a.	And , you will be charged \$91 in administration fees regardless of your balance And , \$100 in asset based fees
PLUS Indirect costs	0.39%	And , indirect costs of \$195 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 \$761 for the MySuper product

Note: additional fees may apply. **And**, if you leave the superannuation entity early, you may also be charged **exit fees** of \$60



You should read the important information about fees and costs before making a decision. Go to www.conceptonesuper.com and read the Other Important Information booklet in the Forms and Publications section.

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.

This PDS has applied the changes to fees and costs disclosure required by ASIC Class Order (CO 14/1252).

7. How super is taxed

Superannuation is taxed:

- ✓ when **contributions** are made;
- ✓ on **investment earnings**;
- ✓ if you **take a benefit** before retirement at 60.

We deduct the tax payable and remit it to the Australian Taxation Office.

Superannuation benefit payments are **tax-free** when you reach age 60 and have retired.

Tax on contributions

Tax payable	Employer contributions	Salary sacrifice contributions	Personal after-tax contributions	Co-contributions
Yes, at 15% (if we have your Tax File Number)*	Yes, at 15% (if we have your Tax File Number)*	No	No	

* An additional tax of 15% applies to some or all contributions made by persons earning more than \$250,000 p.a. We recommend that you seek independent advice in respect of this issue if it is likely to affect you. Note additional tax will be deducted if you do not provide your Tax File Number. This tax is called Division 293 tax and you can find out more information at www.ato.gov.au/super.

If you do not provide your Tax File Number, your contributions will be taxed at the top marginal tax rate.



Tax on contributions is deducted at the end of every month or on withdrawal if earlier. If you leave Concept One part way through the year, tax is deducted on exit. If you exceed the contribution limits described on page 2, you will pay extra tax.

If you exceed your concessional contributions cap, the excess is included in your income tax return and taxed at your marginal tax rate. You can choose to withdraw some of the excess contributions to pay the additional tax.

If you exceed the after-tax (non-concessional) super contributions cap, you can choose to withdraw the excess contributions and any earnings. The earnings are then included in your income tax assessment and taxed at your marginal rate. If you don't withdraw the earnings, the excess is taxed at 49% including the Medicare Levy of 2%.

Tax on investment earnings

Up to a maximum of 15% tax is payable on the investment return your account earns. This tax is deducted before investment returns are declared, so crediting rates are shown after tax.

Tax on benefits – a general guide

Tax on benefits is a complex topic. We recommend you discuss your own personal situation with a licensed financial adviser. For up-to-date tax information, visit www.ato.gov.au/super or call the Australian Taxation Office on **13 10 20**.

Tax on retirement benefits and withdrawal benefits

- If you are 60 or over, you will pay no tax on your benefit.
- If you are between 55 and 60, your benefit will be made up of a tax-free and a taxable component. The taxable component will be paid tax-free up to a lifetime limit of \$200,000 (for the 2017/18 year), with any amount above that limit taxed at 17%, including the Medicare Levy.
- If you are under 55, the entire taxable component of your benefit will be taxed at 22%, including the Medicare levy.
- If you are terminally ill your benefit will be tax-free.
- Generally, no tax is payable on rollovers into or out of a superannuation fund.

Death benefit

Lump sum death benefits paid to dependants (as defined for tax purposes) are tax free. If paid to a non-dependant, part of the benefit will be taxed.

Total and permanent disablement benefit

Total and permanent disablement benefits are taxed at different rates, depending on your age when you



You should read the important information about how super is taxed before making a decision. Go to www.conceptonesuper.com and read the Other Important Information booklet in the Forms and Publications section.

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.

DON'T PAY MORE TAX THAN YOU HAVE TO!

When acquiring a superannuation product, you should provide your Tax File Number (TFN). Providing your TFN to Concept One is not compulsory. However, if you do not provide your TFN, employer and salary sacrifice contributions will be taxed at your top marginal tax rate. Personal contributions cannot be accepted at all without a TFN.

8. Insurance in your super

Like many Australians, you probably have your home and car insured. But what about your most important asset – you? Insurance cover gives you peace of mind that if the worst happens, you and your family are protected.

- ✓ **Easy:** premiums are deducted from your Concept One account.
- ✓ **Flexible:** you can increase your cover easily to suit your needs and situation (subject to meeting the insurer's health evidence requirements).
- ✓ **Affordable:** insurance cover is taken out at group rates.

Insurance is provided under group insurance policies taken out by the Trustee with MLC Limited ABN 90 000 000 402 AFSL 230694.

Concept One provides members with insurance cover for:

Death and Total & Permanent Disablement (TPD)

Provides a lump sum benefit if you die or if you become totally and permanently disabled. Cover is available for:

- Death or Terminal Illness: up to age 70
- TPD: up to age 70 (cover the age of 65, certain conditions apply)

You can advise the Trustee of the person you would like to receive your death benefit if you die. While the Trustee will take your wishes into account, the Trustee has discretion when paying death benefits.

The table to the right shows the level of Death & TPD unitised cover provided automatically to members working at least 15 hours per week on joining, for a cost of \$2.00 per unit per week. If you are working less than 15 hours per week you will receive Death & TPD cover, however your TPD will be limited to Activities of Daily Living (ADL). Members will receive 2 units of cover upon joining the fund subject to eligibility. Members can opt for Death Only cover at a cost of \$1.00 per unit per week.

Concept One also offers an **easy upgrade to 4 units of Death Only cover and 4 units of Death & TPD cover** without the need to provide health evidence to the insurer, if you apply within 60 days from the date your welcome letter was issued to you. Or you can go even higher and apply for \$3 million of Death & TPD, subject to application and acceptance by the insurer.

Income protection cover

Income Protection (IP) cover provides a monthly benefit if you are off work due to injury or illness. The insured benefit will be 75% of your pre-disability salary (up to \$320,000) or your insured amount if less (assessed at the time of claim). Anything in excess of \$320,000 will have any further amounts up to the value of \$240,000 insured up to a benefit threshold of 50%. It is payable for up to two years after you have been off work due to illness or injury for 60 days, subject to the terms of the insurance policy. Cover is also available to age 65 and subject to application and acceptance by the insurer.

On joining the Fund, you will automatically receive the default IP cover (unless you are working less than 15 hours per week). The benefit and premium amount will be dependent on your age and the sector you are employed. If you are in the White Collar/Education sector

you will automatically receive four units of default cover (\$4,000 per month) and if in the Standard sector, three units of default cover (\$3,000 per month). You can apply for additional units of cover, which may be subject to underwriting by the insurer.

How do I apply for additional cover?

Complete the "Insurance Details" section of the *Membership Application Form* to apply for additional cover. The form can be downloaded from **www.conceptonesuper.com**

Additional cover is not automatic – your application will be assessed by the insurer who may require additional medical or other information. Cover does not commence until the date your application is approved by the insurer. We will notify you of the insurer's decision.

Concept One Death Only and Death & TPD cover (per unit) (cost is \$1.00 per unit per week for Death Only and \$2.00 per unit per week for Death & TPD)

Age next birthday*	White Collar/ Education	Standard
Up to 35	\$151,800	\$83,950
40	\$106,250	\$58,750
45	\$66,800	\$37,200
50	\$40,400	\$23,100
55	\$20,300	\$12,750
60	\$11,150	\$6,800
65	\$6,100	\$6,100
70**	\$6,100	\$6,100

* For other ages refer to the *Other Important Information* booklet available in the *Forms and Publications* section at www.conceptonesuper.com.

** See the *Other Important Information* booklet for TPD conditions if you work less than 15 hours per week, or you are over the age of 65.



If you want to have Death cover only or you do not wish to have any insurance cover with Concept One, please notify the fund in writing. **If you do not change or cancel your default cover, the Trustee will continue to deduct the premiums for your default insurance cover from your account.**

Weekly cost of default IP cover (per unit)

60 Day Rates

Weekly Premium rates per \$1,000 sum insured

Waiting Period 60 days	White Collar/ Education	Standard
Up to 35	\$0.50	\$1.15
36 to 40	\$0.70	\$1.76
41 to 45	\$0.95	\$2.01
46 to 50	\$1.46	\$3.01
51 to 55	\$1.66	\$3.61
56 to 60	\$2.76	\$5.52
61 to 65	\$3.11	\$6.02

The cost of cover is deducted from your Concept One account on the last Friday of each month.



Eligibility conditions and exclusions

The insurance cover provided under Concept One is subject to eligibility conditions and exclusions. These may affect your eligibility to receive insurance cover or the circumstances when an insurance benefit may be payable under the policy. Refer to the Other Important Information booklet available at www.conceptonesuper.com and read the section on premiums and when cover starts and stops.



You should read the important information about insurance in your super before making a decision. Go to www.conceptonesuper.com 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.

Respecting your privacy

Protecting your personal information is important to the Trustee and it is also a legal requirement. Our Privacy Statement outlines the type of information we will keep about you. It explains how we, and any organisation we appoint to provide services to you on our behalf, will use this information.

Details on how your personal information is collected, managed and used is contained in our Privacy Policy which includes our Privacy Collection Statement and is available at www.conceptonesuper.com/privacy

Complaints

The Trustee has established a procedure to deal fairly with member complaints. All complaints will be handled in a courteous and confidential manner and will be properly considered. Every attempt will be made to deal with your complaint within 90 days. If you have a complaint please write to:

**The Complaints Officer
Concept One the Industry Superannuation Fund
Locked Bag 90
West Perth WA 6872**

If you are not happy with the decision, you can take the matter further by contacting the Superannuation Complaints Tribunal (SCT). The SCT is an independent body set up by the Federal Government to assist in the resolution of complaints.

The SCT will only deal with your complaint if you have already been through the Fund's internal complaints process first.

Time limits may apply, depending on the type of complaint you have. If you do not lodge your complaint within prescribed time limits, the SCT will not have the power to hear the complaint. Please contact the SCT for further information about time limits:

Superannuation Complaints Tribunal
Locked Bag 3060
GPO
Melbourne VIC 3001

T: 1300 884 114
www.sct.gov.au

The Australian Securities and Investments Commission (ASIC) has an Infoline on **1300 300 630** which you may use to make a complaint and obtain information about your rights.

9: How to open an account

How to join Concept One

1 Read this PDS and the Other Important Information at www.conceptonesuper.com

This details how Concept One operates including its benefits and features. If you need advice tailored to your own personal situation, we recommend you speak to a licensed financial adviser.

2 Fill out the Membership Application Form

You'll find the Membership Application Form on our website. It includes a section for you to make your investment and insurance cover choices.

3 Return your completed Form to Concept One or to your employer

On joining Concept One you will receive a Welcome Letter together with your membership card.

This is not a public offer fund so no cooling-off period applies.

Contacting us is easy If you have any queries about Concept One please contact the Administrator

 1300 720 182 or (08) 9211 6677

 Locked Bag 90 West Perth WA 6872

 admin@conceptonesuper.com.au

 www.conceptonesuper.com

Keep in touch

It's important that you tell us if you change address so that you continue to receive all information issued by Concept One. You can do this online at www.conceptonesuper.com or you can contact us using any of the ways set out above.