

Product Disclosure Statement

Hejaz Islamic Super & Pension

Prepared 8 August 2023



Table of Content

About Hejaz Islamic Super & Pension	2
How super works	2
Benefits of investing with Hejaz Islamic Super & Pension	3
Risks of super	3
How we invest your money	4
Fees and costs	5
How super is taxed	6
Insurance in your super	7
How to open an account?	8

Issued by Equity Trustees Superannuation Limited (ABN 50 055 641 757, RSE Licence No. L0001458, AFSL 229757) Level 1, 575 Bourke Street, Melbourne, VIC 3000, as Trustee of AMG Super, ABN 30 099 320 583 ('the Fund'). This PDS is for accumulation accounts ('Hejaz Islamic Super') and pension accounts ('Hejaz Islamic Pension') which are products available from a division of AMG Super called the 'Hejaz Islamic division'. The Hejaz Islamic Super & Pension division is not a separate standalone superannuation fund.

The contact details, in relation to the Hejaz Islamic Super & Pension products, are:

Post: PO Box 96, Flinders Lane, Victoria 8009
 Phone: 1300 043 529
 Email: super@hejazfs.com.au

Things you should know:

- This Product Disclosure Statement ('PDS') is a summary of significant information and contains a number of references to important information - called the Hejaz Islamic Super & Pension Additional Information Booklet. The Hejaz Islamic Super & Pension Additional Information Booklet forms part of the PDS;
- You should consider both the information in this PDS and the Hejaz Islamic Super & Pension Additional Information Booklet before making a decision about the product;
- This PDS and the Hejaz Islamic Super & Pension Additional Information Booklet can be obtained

free of charge from www.hejazfs.com.au/islamic-superannuation/faqs-documents/ or on request by phoning 1300 043 529. We will provide this to you free of charge within 8 business days from the request;

- If you elect to print an electronic copy of this PDS, you must print all pages;
- The information provided in this PDS is general information only and does not take into account your objectives, personal financial situation or needs;
- You should consider obtaining professional financial advice tailored to your personal circumstances before making decisions regarding your investment in these products, to determine if they are appropriate to your needs; and
- The Trustee reserves the right to vary the benefits, the insurer and insurance related costs at any time.

The information in the PDS (including the Hejaz Islamic Super & Pension Additional Information Booklet) is up-to-date at the date it was issued. Some of the information in this PDS may change from time to time. If a change is made to information that is not materially adverse, the PDS may not be updated. Updated information will be published on the website www.hejazfs.com.au/islamic-superannuation/faqs-documents/. If requested, a paper or electronic copy of any updated information can be sent to you free of charge within 8 business days.

1. About Hejaz Islamic Super & Pension

Hejaz Islamic Super and Pension accounts are offered from a division of AMG Super. AMG Super is a regulated superannuation entity that has been helping Australians to take control of their super and reach their retirement goals since 2000. It has a number of different divisions and product offerings including the AMG MySuper product which is not available through Hejaz Islamic Super.

Hejaz Islamic Super & Pension products are designed for individuals seeking superannuation products that are Sharia compliant. When you choose a Hejaz Islamic Super or Pension product, there are three Sharia compliant investment options (Conservative, Balanced and Growth) available to you that are invested in accordance with Islamic investment standards.

Hejaz Islamic Super:

- Accepts various types of contributions into accumulation accounts, allowing for more effective remuneration packaging;
- Provides a range of insurance options to members with an accumulation account for death, total and permanent disability, and income protection to allow you to choose the most suitable cover; and
- offers retirees or those transitioning to retirement a flexible and convenient way of receiving a tax effective income via an account-based pension through a Hejaz Islamic Pension.

Your super is extremely important and may be your main source of income when you retire. The earlier you begin thinking about your super as a way to prepare for your future, the easier it becomes to understand. The Trustee encourages you to take an interest in your super by:

- Talking to a licensed financial adviser;
- Considering the tax advantages of investing in a super product; and
- Making the most of the services provided to make preparing for your future easier.

Hejaz Islamic Super & Pension products provide you with the administrative and support services that you need to make investing for retirement simple. If you acquire a Hejaz Islamic Super or Pension product, your account balance can be invested in accordance with your selected investment profile.

Who is responsible for the Fund?

The Trustee of the Fund is Equity Trustees Superannuation Limited, a professional trustee company. The Trustee is responsible for managing the Fund and its service providers to ensure that it complies with all legal requirements and operates in the best financial interests of members. The Trustee is required to disclose certain information and documentation about the Trustee and the Fund on a website. Accordingly, the website for Hejaz Islamic Super & Pension products www.hejazfs.com.au/islamic-superannuation/faqs-documents/ has links to the required information and documentation including the following: target market determinations, any product dashboards, trustee and executive remuneration, the Trust Deed, this PDS, the most recent Annual Report and the names of each material outsourced service provider to the Fund.

The Trustee has engaged a number of service providers including:

- Acclaim Management Group Limited (ABN 52 091 082 058) ('Acclaim') – is the Administrator and Promoter of the Fund;
- Hejaz Asset Management Pty Ltd (ABN 69 613 618 821, a corporate authorised representative (CAR 00128518) of Hejaz Financial Advisers Pty Ltd ABN 49 634 683 613, AFSL 517686), is the Promoter for the Hejaz Islamic Super and Pension products. In its role as investment manager of the underlying investment funds in which these products are invested, it is also responsible for Sharia compliance and ethical advisory services;
- AIA Australia Limited (ABN 79 004 837 861, AFSL 230043) ('the Insurer' or 'AIA Insurance') – is the Insurer for insurance options available to members of Hejaz Islamic Super. The Insurer has consented to the statements referable to it in this document in the form and context in which they are included.

2. How Super Works

About Super

Superannuation is a means of saving for retirement which is, in part, compulsory. Most Australian employers are required by Government legislation to contribute a percentage (of an employee's ordinary time earnings to a superannuation fund nominated by the employee or, if an employee does not nominate a fund, to the employee's stapled fund (that is, the employee's existing active super fund as advised by the ATO to the employer. If an employee does not nominate a fund and does not have a stapled fund, the contributions must be made to the employer's default fund. These compulsory contributions are referred to as Superannuation Guarantee ('SG') contributions. You can also make your own contributions towards superannuation. While your employer cannot choose Hejaz Islamic Super as a default fund (because it does not offer a MySuper product), you can nominate Hejaz Islamic Super as your chosen fund.

Most employees have a right to choose into which fund their employer should direct their SG contributions, called 'Choice of fund', so it's important you take an interest in your super and plan for your future. If you are unsure whether Choice of fund is available to you, check with your employer. There is also helpful information about Choice of fund available from www.ato.gov.au.

Contributions

There are different types of contributions including SG contributions, additional employer contributions (for example, salary sacrifice contributions), voluntary member contributions, spouse contributions and government co-contributions.

There are limitations on the contributions to superannuation. These limitations apply to all superannuation funds.

Superannuation receives concessional tax treatment. Refer to Section 7 of this PDS for more information.

Accessing Your Super

There are limitations on withdrawals from superannuation which impact when and how benefits from the Fund are paid. You can access your superannuation savings once you retire on or after reaching your preservation age or in other circumstances



permitted by law (for example, death, permanent incapacity and financial hardship), called 'conditions of release'. The conditions of release for temporary residents vary from those applicable to Australian citizens, New Zealand citizens or permanent residents of Australia.

When you reach preservation age and have retired, you can access your superannuation as a lump sum or receive a regular income stream through an Account Based Pension account.

If you have reached preservation age but have not yet retired, you may still be able to receive a regular income stream by establishing a Transition to Retirement Pension account.

If you request a partial rollover or transfer from your account to another fund, you must leave at least \$6,000 in your account.

There are certain circumstances in which superannuation benefits must be reported and transferred by the Trustee to the Tax Office. For example, accounts under \$6,000 where we haven't received any money for a member for 16 continuous months (if there is no insurance attached to the account and an exception does not apply), lost accounts of members that are unidentifiable or have a balance below the threshold set by the Government from time to time, unclaimed benefits on or after age 65 and unclaimed benefits of former temporary residents. General information about superannuation is available from www.moneySMART.gov.au.

For more information about how super works, refer to Section 1 of the Hejaz Islamic Super & Pension Additional Information Booklet which is available by going to www.hejazfs.com.au/islamic-superannuation/faqs-documents/ or on request by phoning 1300 043 529. You should read this important information about how super works before making a decision. The information relating to how super works may change between the time you read this PDS and the day when you acquire this product.

3. Benefits of Investing with Hejaz Islamic Super & Pension

The Hejaz Islamic Super and Pension products allow you take control of your superannuation in line with Islamic beliefs, and can help you reach your retirement goals faster through a limited range of investment options.

Investment Options

You can choose how your contributions and/or account are invested by selecting from three Sharia compliant investment options to suit your investment strategy and risk profile. See Section 5 for more information about the investment choices available to you.

Insurance Options

Hejaz Islamic Super members have access to voluntary insurance options for:

- Death cover, including Terminal Illness cover
- Total and Permanent Disablement (TPD) cover
- Income Protection (IP) cover.

You may also be able to transfer the amount of any existing insurance cover within other super funds into your Hejaz Islamic Super accumulation account. See Section 8 of this PDS for more information.

Please note that Hejaz Islamic Super does not provide automatic insurance cover; to obtain insurance cover members must apply for it, subject to eligibility criteria. Refer to the **Hejaz Islamic Super & Pension Additional Information Booklet** for more information.

Other Benefits

Other significant features and benefits include:

- Access to Binding Death Benefit Nominations;
- Online access to your account;
- Flexible payment options and (for Hejaz Islamic Super accumulation accounts) a regular contribution facility if you are making personal contributions.

There is no minimum initial investment (by way of contributions or transfer/roll-ins) required to establish a Hejaz Islamic Super accumulation account (this may be varied at the Trustee's discretion). A minimum initial investment applies to Hejaz Islamic pension accounts.

We protect the privacy of personal information in accordance with our Privacy Statement. A copy of the Trustee's Privacy Statement is available at: www.eqt.com.au/global/privacystatement.

For more information about the benefits and features of this product, refer to Sections 1 and 2 of the Hejaz Islamic Super & Pension Additional Information Booklet which is available by going to www.hejazfs.com.au/islamic-superannuation/faqs-documents/ or on request by phoning 1300 043 529. You should read this important information about the benefits and features of this product before making a decision. The information relating to the benefits and features of this product may change between the time you read this PDS and the day when you acquire this product.

4. Risk Of Super

Things you should know:

- All investments carry risk
- Different investment strategies (options) may carry different levels of risk depending on the assets that make up the strategy
- Assets with the highest long-term returns (such as shares and property) may also carry the highest level of short-term risk.

Other significant risks associated with the Fund, Hejaz Islamic Super and Pension products or the available investment options include fund or operational risk, market risk, security specific risk, currency risk, management risk, information risk, insurance risk, counterparty risk and Sharia compliance risk. General risks relevant to the Fund (as with most other funds) are:

- The value of your investments will vary
- The level of returns will vary, and future returns may differ from past returns

- Returns are not guaranteed, and you may lose some of your money
- Superannuation and taxation laws may change in the future
- The amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement.

Your level of risk will vary depending on a range of factors including your age, investment timeframe, the investment option you invest in, where other parts of your wealth are invested and your risk tolerance.

For more information about risks including the risk profile of all investment options, refer to Section 3 of the Hejaz Islamic Super & Pension Additional Information Booklet which is available by going to www.hejazfs.com.au/islamic-superannuation/faqs-documents/ or on request by phoning 1300 043 529. You should read this important information about risks before making a decision. The information relating to risks may change between the time you read this PDS and the day when you acquire this product.

5. How We Invest Your Money

Warning: You should consider the likely investment return, the risk and your investment timeframe when choosing an investment option.

You can choose from three Sharia compliant investment choices for your account(s):

- Hejaz Islamic Conservative
- Hejaz Islamic Balanced
- Hejaz Islamic Growth.

You can choose one or any combination of the investment options, subject to any requirements detailed in the **Hejaz Islamic Super & Pension Additional Information Booklet**. If you do not make an investment choice the application will be rejected.

A summary of the characteristics of the Hejaz Islamic Growth investment option is shown below. The Growth investment option is shown here (as required by government regulations) because it is the option which has an asset allocation closest to 70% growth assets and 30% conservative assets (under the regulations, this is regarded a 'balanced' investment option):

Investment Details for Hejaz Islamic Growth Option

Description of Option	A multi-asset Sharia compliant investment portfolio investing across Australian and International Shares, Listed Property Securities, Fixed Income (Sharia compliant) and Cash, with a higher allocation to Growth asset classes.
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Suitable For	Members seeking a diversified investment over a broad range of asset classes which are compliant with Islamic investing standards. The Hejaz Islamic Growth option seeks investment return from both income and capital appreciation, with a higher allocation to Growth asset classes.
Strategic Asset Allocation (target)	Australian Shares - 20.0% International Shares - 51.0% Listed Property Securities - 4% Compliant Income (Sharia compliant) - 20.0% Cash - 5.0%
Investment Return Objective	To achieve an investment return (after fees* and tax) of 3% pa above the Consumer Price Index over rolling 9-year periods.
Minimum Suggested Investment Timeframe	8 years or more
Risk Level	High (Risk Band 6). Probability of negative returns is 4 to less than 6 years in 20 years

¹Based on a Standard Risk Measure. Further information about this is set out in the Hejaz Islamic Super & Pension Additional Information Booklet.

²Fees include investment fees and costs and transaction costs.

For information about the characteristics of the other two investment options, refer to the **Hejaz Islamic Super & Pension Additional Information Booklet**.

You can switch between available investment options at any time by submitting an Investment Switch Form to the Fund Administrator (contact details on the front page). Refer to Section 6 of this PDS for more information about fees and costs.

The available investment options may be changed from time to time. The Trustee may close, remove or add investment options, or the Trustee may vary the features of an investment option (eg. strategic asset allocation or the investment return objective).

For more information about investments including details of all investment options, how to switch investment options, and the extent to which labour standards, environmental, social or ethical considerations are taken into account, refer to Section 4 of the Hejaz Islamic Super & Pension Additional Information Booklet which is available by going to www.hejazfs.com.au/islamic-superannuation/faqs-documents/ or on request by phoning 1300 043 529. You should read this important information about investments before making a decision. The information relating to investments may change between the time you read this PDS and the day when you acquire this 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 section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole. Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

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

Fees and Cost Summary – Hejaz Islamic Super & Pension

Type of Fee or Cost	Amount	How and when paid
Ongoing annual fees and costs¹		
Administration fees and costs ²	Dollar-based fee: \$65 p.a. (approximately \$1.25 per week) for each account	Deducted from your account on the last day of the month.
	Plus Percentage-based fee (estimated): 0.49% of your account balance per annum	Based on your daily average account balance over the month and deducted from your account on the last day of the month.
Investment fees and costs	Conservative	1.15% of assets per annum (estimated)
	Balanced	1.06% of assets per annum (estimated)
	Growth	1.00% of assets per annum (estimated)
Transaction costs	Conservative	0.02% of assets per annum (estimated)
	Balanced	0.04% of assets per annum (estimated)
	Growth	0.05% of assets per annum (estimated)
Member activity related fees and costs		
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Other fees and costs ³	Various, depending on the insurance you choose (if any).	Deducted from your account, where applicable.

¹ If your account balance for a product offered by the Fund is less than \$6,000 at the end of the financial 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 The administration fees and costs shown above include an amount of 0.14% p.a. for expense recoveries. Expense recoveries or general reserves may be used to replenish the Operational Risk Reserve (ORR) and meet Fund expenses from time to time.

³ Other fees such as insurance fees may apply. For more information, see the Additional Explanation of Fees and Costs in *Hejaz Islamic Super & Pension Additional Information Booklet*.

Note: Performance fees do not apply. The estimated investment fees and costs, and transaction costs, are subject to variation from year to year. Any variation in the estimates may be published at www.hejazfs.com.au

Example of annual fees and costs for a superannuation product

This table gives an example of how the ongoing annual fees and costs for the Hejaz Islamic Growth option (which is closest to a 'balanced' investment option as defined in regulations) in Hejaz Islamic Super can affect your superannuation investment over a 1-year period.

You should use this table to compare this superannuation product with other superannuation products. Bear in mind the nature of the investment option and product you are comparing.

Example - Hejaz Islamic Growth		Balance of \$50,000
Administration fees and costs	0.49% + \$65	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$245 in administration fees and costs, plus \$65 regardless of your balance.
PLUS Investment fees and costs	1.00%	And , you will be charged or have deducted from your investment \$500 in investment fees and costs
PLUS Transaction costs	0.05%	And , you will be charged or have deducted from your investment \$25 in transaction costs
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$835* for the superannuation product.

Note: *Additional fees may apply.

Refer to the Additional explanation of fees and costs in the Hejaz Islamic Super & Pension Additional Information Booklet

It is important to note that the cost of product for other investment options is different. The cost of product for other investment options is set out in the Hejaz Islamic Super & Pension Additional Information Booklet.

Can the fees change?

Yes, all fees and costs can change without member consent. Where required, the Trustee will provide members with at least 30 days' notice of any proposed increase in the fees or charges, as required by law. The Trustee has the right to change the amount of fees without member consent. Estimated fees and costs may vary from year to year depending on the experience of the Fund, the Hejaz Islamic Super & Pension products and/or underlying investments and any variation in the estimates may be published at www.hejazfs.com.au/islamic-superannuation/faqs-documents/.

For more information about the fees and costs including definitions of fees shown in this PDS, refer to Section 5 of the Hejaz Islamic Super & Pension Additional Information Booklet which is available by going to www.hejazfs.com.au/islamic-superannuation/faqs-documents/ or on request by phoning 1300 043 529. You should read this important information about fees and costs before making a decision. The information relating to fees and costs may change between the time you read this PDS and the day when you acquire this product.

7. How Super is Taxed

This is a general summary of significant tax information relating to superannuation products as at the date of preparation of this PDS (assuming we hold your Tax File Number). Taxation rules are subject to change. Tax may apply to contributions made to your account, investment earnings and withdrawals (benefit payments). However, generally, any taxes applicable to superannuation are at a concessional (lower) rate. The implications of these taxes on you depend on your personal circumstances. For further general information, go to www.ato.gov.au. For information tailored to your circumstances, you should consult a taxation adviser.

You should provide your Tax File Number ('TFN') when you acquire a Hejaz Islamic Super or Pension product.

If the Fund does not receive your TFN:

- Any concessional contributions will be taxed at the highest marginal rate
- The Fund will not be able to accept member contributions for you
- You may pay more tax on your benefits than otherwise required
- It will be more difficult to search for any lost super you may have.

The Government currently provides a number of tax incentives to encourage super contributions and there are a number of ways that super is taxed. **Note, however, if your contributions exceed Government contribution limits there will be significant taxation consequences.**

Contributions

Concessional contributions (for example, employer contributions and deductible member contributions) are usually subject to a concessional tax rate (currently a maximum rate of 15%). A maximum rate of 30% usually applies for high income earners (the

additional 15% is referred as Division 293 tax). The Fund deducts contributions tax when a contribution is received and allocated to your account and remits it to the Tax Office after the end of each quarter. The amount of contributions tax paid by the Fund to the Tax Office may be reduced by tax credits that the Fund receives.

Non-concessional contributions (for example, non-deductible member contributions) are usually not subject to tax. If your concessional contributions in a financial year exceed the applicable annual Government contribution limits, the excess concessional contributions (unless withdrawn from your account) in a year will count towards your annual non-concessional contribution limit and additional tax applies. Any additional tax for contributions that exceed applicable contribution limits is payable by you, although you can release excess contributions from your account subject to conditions in tax laws for the withdrawal of excess amounts. Your ability to make non-concessional contributions will also be subject to a 'general transfer balance cap' (of up to \$1.7 million for the 2022/2023 financial year and up to \$1.9 million for the 2023/2024 financial year, subject to indexation) that basically prevents further non-concessional contributions if your superannuation savings have reached the cap.

Taxes may apply to transfers of superannuation into your account from an untaxed source (for example, certain public-sector schemes).

Investment Earnings

Net earnings relating to Hejaz Islamic Super investments are subject to a maximum tax rate of up to 15%, however the rate may be less due to tax credits or other rebates. Net earnings relating to Hejaz Islamic Pension investments associated with 'retirement phase' pension accounts are tax-free however, earnings relating to Pension investments associated with Transition to Retirement pension accounts will be subject to tax at a maximum tax rate of up to 15%. Tax on earnings for the Hejaz Islamic Super and Transition to Retirement Pension account investments are reflected in each of the investment option's unit prices and is not deducted directly from your account.

Withdrawals

Benefits paid from age 60 (including pension payments), death benefits paid to dependents and Terminal Illness benefits are generally tax-free.

However, if you are under age 60 but have reached your preservation age, the taxable component of a lump sum withdrawal will usually be subject to tax at the maximum rate of 15% (plus Medicare levy) whilst you will not incur any tax on the tax-free component. Pension payments received by a person under age 60 will also be subject to tax (on the taxable amount) usually based on the recipient's marginal tax rate. Tax offsets may apply to taxable pension payments. Retirement phase pensions are subject to an additional transfer balance cap (up to \$1.7 million for the 2022/2023 financial year and up to \$1.9 million for the 2023/2024 financial year) which limits the total retirement phase pensions you can hold (over your lifetime) without incurring additional tax consequences.

Taxes do not usually apply to transfers to another superannuation fund.

For more information about taxation matters relevant to superannuation, refer to Section 6 of the Hejaz Islamic Super & Pension Additional Information Booklet which is available by going to www.hejazfs.com.au/islamic-superannuation/faqs-documents/ or on request by phoning 1300 043 529. You should read this important information about tax before making a decision. The information relating to tax may change between the time you read this PDS and the day when you acquire this product.

8. Insurance in your super

The types of insurance cover available to Hejaz Islamic Super members are:

- Death cover, including Terminal Illness cover
- Total & Permanent Disablement (TPD) cover
- Income Protection (IP) cover, including a range of waiting periods and benefit payment periods.

Eligible Hejaz Islamic Super members can choose to apply for insurance cover through the Fund's group insurance policy. This can be done by submitting a completed Insurance Cover Application Form along with any medical or other evidence required, which will be assessed by the Insurer. The 'Insurance Cover Application Form' is available by going to www.hejazfs.com.au/islamic-superannuation/faqs-documents/ or on request by phoning 1300 043 529.

Members can also transfer an amount of existing cover held within another super fund when rolling over to Hejaz Islamic Super under transfer terms acceptable to the Fund's Insurer. The Insurance Transfer Form is available from www.hejazfs.com.au/islamic-superannuation/faqs-documents/ or on request by phoning 1300 043 529.

Other important insurance information

If you apply for insurance cover, cover will only commence once the Insurer has accepted your application. Once you have insurance cover, you can change the amount or type of cover you have (e.g. reduce or increase your cover) or cancel your cover. Insurance cover ceases in certain circumstances including when the maximum insurable age is reached or there is insufficient money in a Member's account to pay for the cover. You should note that even if there are sufficient funds in your account to meet insurance fees your cover may cease for other reasons. This includes new laws which require the Trustee to cease any insurance cover you have in the Fund if the Trustee has not received an amount (e.g. contributions or rollovers) for you for 16 continuous months (ie your account is inactive), unless you elect to take out or maintain your cover even if your account balance becomes inactive. Note: an election to take out or maintain cover does not mean cover continues indefinitely and cover may cease for some other reason.

There are costs associated with insurance cover. Different insurance fee rates apply to different types of cover based on your personal circumstances including your age, occupation, health status, amount and type of cover.

You are responsible for paying the insurance fees. Insurance fees are deducted monthly in arrears from your account (and paid to the Insurer) by the redemption of units. They may be adjusted for any changes to your cover during a financial year.

Warning

Insurance terms and conditions (in particular, eligibility criteria, cover cessation circumstances and exclusions) may affect your entitlement to insurance cover or the payment of insured benefits so you should read the Insurance Information in the Hejaz Islamic Super & Pension Additional Information Booklet before deciding whether the insurance is appropriate for you.

Important information about insurance

This document does not contain full details of the insurance contract between the Trustee and its Insurer and only offers a general guide to the insurance offered to Hejaz Islamic Super members. The insurance is provided under a contract between the Trustee and AIA Insurance. If there is any conflict between this document and the insurance contract with AIA Insurance, to the extent permitted by law, the insurance contract will prevail.

For more information about insurance including when cover starts and ends, eligibility criteria for commencement of cover and payment of insured benefits, the level and types of cover available, insurance fees, exclusions, and other important terms and conditions, refer to Section 7 of the Hejaz Islamic Super & Pension Additional Information Booklet which is available by going to www.hejazfs.com.au/islamic-superannuation/faqs-documents/ or on request by phoning 1300 043 529. You should read this important information about insurance before making a decision. The information relating to insurance may change between the time you read this PDS and the day when you acquire this product.

9. How to open an account

Applying for a Hejaz Islamic Super or Pension product

- For a Hejaz Islamic Super account, you must complete a Hejaz Islamic Super Application Form available at www.hejazfs.com.au/islamic-superannuation/faqs-documents/ or on request by phoning 1300 043 529. To establish a Hejaz Islamic Super account, no minimum initial investment (by way of contributions or transfer/roll-ins) is required.
- For a Hejaz Islamic Pension account, you must complete a Hejaz Islamic Pension Application Form available at www.hejazfs.com.au or on request by phoning 1300 043 529. To establish a Hejaz Islamic Pension account, a minimum investment of \$20,000 is required.

If you would like to exercise some of the options available to you, you will need to complete other forms available from www.hejazfs.com.au/islamic-superannuation/faqs-documents/, for example:

- Request to Transfer Form – if you wish to rollover other super accounts you may have to your Hejaz Islamic Super account.
- Investment Choice Form – to change the investment option(s) you may wish to invest in.

- Insurance Transfer Form – to transfer any existing cover from another super fund to your Hejaz Islamic Super account, if eligible.
- Insurance Application Form – to apply for insurance cover for your Hejaz Islamic Super account, if eligible

Before you make any choices, you must read the Hejaz Islamic Super & Pension Additional Information Booklet.

If we are unable to open your account or increase your interest for any reason, monies received for investment in your chosen product may be retained in a separate trust account in accordance with relevant law. Any interest on these monies is retained in the Fund's pool of assets and is not passed on to you.

Cooling off period

If you change your mind after you apply to open an account and you have not exercised any right or power in relation to your chosen product, you can cancel your account within 14 days from the end of the 5th business day after the account is opened or when you received confirmation of the account's establishment (whichever is earlier). This is called your "cooling off" right. It gives you a further chance to make a decision as to whether the product meets your needs or not. If you decide to exercise this right, your investment amount will be refunded after making allowance for any investment fluctuations, fees, costs, taxes and insurance fees, where permitted by law, and subject to Government preservation rules which may mean the refunded amount must remain in the superannuation system.

Complaints resolution

If you have a complaint, please contact:

The Complaints Officer

Hejaz Islamic Super & Pension
PO Box 96, Flinders Lane, Vic 8009
Ph: 1300 043 529

For privacy complaints please refer to Hejaz Islamic Super & Pension Additional Information Booklet.

For more information about cooling off and complaints handling, refer to Section 8 of the Hejaz Islamic Super & Pension Additional Information Booklet which is available by going to www.hejazfs.com.au/islamic-superannuation/faqs-documents/ or on request by phoning 1300 043 529. You should read this important information about cooling off and complaints handling before making a decision. The information relating to cooling off and complaints handling may change between the time you read this PDS and the day when you acquire this product.

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Super Application Form



Before signing this Member Application Form, please ensure that you have read the latest Hejaz Islamic Super & Pension Product Disclosure Statement (PDS) and the Additional Information Booklet (AIB), available from www.hejazfs.com.au/super-pension-documents/ or on request by phoning 1300 043 529.

Section 1: Personal Details (all fields are mandatory)

Surname: Salutation:

Given name(s):

Date of Birth: Gender:

Postal Address:

Suburb: State: Postcode:

Residential address:

Suburb: State: Postcode:

Telephone (BH): (AH): Mobile:

Email address:

Would you like your surname and password for online access automatically emailed to this email? Yes No

I would like to receive electronic correspondence from the Fund, where applicable, to the email address provided. Yes No

Section 2: Employment Details

Occupation:

Will your employer be contributing to this Fund: Yes, name of Employer:

No

Employment Status: Full Time Part Time Casual Other

Tax file number:

See the PDS and AIB for important information about the TFN declaration.



Section 3: Beneficiaries

The Fund provides the following options for nominating how your benefit should be paid upon your death.

Note: For each account you have, you can only make one type of nomination. Your financial adviser cannot make a beneficiary nomination on your behalf. Refer to the AIB for more information about nominating beneficiaries.

1. Preferred non-binding nomination – please complete the section below.

Please note that a non-binding nomination of beneficiary guides but does not bind the Trustee. You may revoke or change your nomination at any time by completing a Change of Member Details form available from www.hejazfs.com.au.

In the event of my death please pay my remaining balance to: My Estate
 or the following nominated dependants

Full name of non-binding nominated beneficiary	Date of Birth (dd/mm/yy)	Relationship	% of Benefit
			100%

2. Binding Beneficiary Nomination – you must complete the Binding Nomination of Beneficiary Form available from www.hejazfs.com.au/super-pension-documents/

Section 4: Transfer of Benefits

Do you wish to transfer a benefit from another superannuation fund into this Fund?

Yes – Please complete the Request to Transfer Form available from www.hejazfs.com.au/super-pension-documents/ No

Section 5: Insurance

Do you wish to transfer insurance cover currently held within another superannuation fund into the Fund?

Yes – Please complete the Insurance Transfer Form available from www.hejazfs.com.au/super-pension-documents/ No

Do you wish to apply for new or additional insurance cover through the Fund?

Yes – Please complete the Insurance Cover Application Form available from www.hejazfs.com.au/super-pension-documents/ No



Section 5: Insurance (continuation)

Insurance Election

- Yes – I elect to maintain all my insurance cover in the Fund even if my account has not received any contributions or other amounts for a continuous 16-month period.
- Yes – I elect to receive automatic insurance cover even if my account has a balance of less than \$6,000 and/or I am under 25 years old.
- No

Section 6: Investment Choice

Unless you specify another investment choice, your Hejaz Islamic Superannuation Application will be an application to invest in the Hejaz Islamic Balanced Option. You can specify your investment choices below. Information about the investment options available in the Fund are set out in the PDS and AIB, along with www.hejazfs.com.au/islamic-superannuation/investment-options/.

Hejaz Investment Options	Allocation %
Hejaz Islamic Conservative	
Hejaz Islamic Balanced	
Hejaz Islamic Growth	
Total Allocation	100%

Section 7: Target Market Assessment

The target market determination (TMD) for the Fund can be found at www.hejazfs.com.au/super-pension-documents/ and includes a description of who the product is appropriate for, based upon the characteristics of the product, and the likely investment objectives, financial situation and needs of the consumer that each product had been designed to meet.

Investment options available through the Fund will also have their own TMD. Consumers must refer to the TMD and relevant disclosure documents when deciding if these products are suitable for them.

Please answer the following questions so that we can meet our regulatory obligations to take reasonable steps to ensure our products are distributed in line with those TMDs.

Which of these investment goals best describes your primary investment objective?

- Capital Growth Capital Preservation Capital Guaranteed Income Distribution

Which of these statements best describes how long you expect to remain invested in this product and selected investment options?

- Short term (less than 2 years) Medium term (between 2 and 8 years) Long term (more than 8 years)



Section 7: Target Market Assessment (continuation)

Which of these statements best describes your attitude to investment risk, ability to bear loss, and return?

- Low - Unwilling to see a reduction in value of investment even in the short term. Risk of loss is low as is corresponding return.
- Medium - Unwilling to see a reduction in the value of investment in the medium term, willing to accept some risk in the short term compensated with a higher return.
- High - Seeking a high return from investment over the long term, willing to see a reduction in short to medium term compensated with a higher return.
- Very high - Seeking to maximise returns and are willing to accept periods of investment losses over the lifetime of your investment. You are willing to accept the risk that can derive from the use of aggressive investment strategies such as investment in alternative assets, derivatives or from the use of leverage.

Which of these statements best describes how long you expect withdrawals to take from the product?

- Daily Weekly Monthly Quarterly Annually or longer

Section 8: Member Declaration

I make the following declarations and acknowledgements:

General

- I understand that I am bound by the provisions of the Trust Deed for the Fund dated 12 May 2000 as amended from time to time.
- I have been provided with a copy and have read and understood the relevant PDS and have obtained, read and understood the current AIB including any terms and conditions, any investments in the Fund (including the Fund's investment options) and insurance cover.
- I acknowledge that I have read and understood the information about contributions contained in the AIB and that I have satisfied myself that any contributions made by myself are consistent with the contribution rules prescribed by superannuation legislation.
- The information I have provided in this form is true and correct.

Personal information

- I acknowledge that I have read and understood the Privacy Policy described in the AIB.
- I acknowledge that I have read and understood the information about the quotation of tax file numbers contained in the PDS and AIB.

Investment

- I understand that my account balance can rise and fall and that neither the Trustee, nor any of its directors, Hejaz, nor any of its directors, nor any of the fund managers or financial product issuers utilised by the Fund or accessible to you via the Fund guarantee the performance of the Fund or its investment options.
- I acknowledge that the Trustee will invest my account in accordance with the selections made by myself in this form and (where applicable) in any Hejaz Islamic Super & Pension Investment Option (as varied by me from time to time) but that the Trustee reserves the right not to do so where necessary or appropriate without liability to the Trustee.
- I hereby direct the Trustee to invest my account balance as indicated above, based on the declarations and acknowledgements made in this form.
- Where I have selected (or selected) an illiquid investment, I acknowledge and accept that a period of longer than 30 days may be required to facilitate redemption or switching requests due to the illiquid nature of the investment.

Super Application Form



Section 8: Member Declaration (continuation)

Declaration to Proceed

- I have read, understood and agreed to the Financial Services Guide, charges, and Product Disclosure Statement.
- All details provided are accurate.

Declaration

Member Signature:

Date (dd/mm/yy):

Please return this completed form to Hejaz Islamic Super & Pension PO Box 96 Flinders Lane VIC 8009
or email to super@hejazfs.com.au.
Phone: 1300 043 529 Website: www.hejazfs.com.au.

We are committed to respecting the privacy of the personal information you give us.

The Fund is subject to a Privacy Statement which sets out how we do this. Refer to the information about privacy in the Hejaz Islamic Super & Pension Additional Information Booklet. You can obtain the Trustee's privacy policy at www.eqt.com.au/global/privacystatement or request a copy by contacting us.

You can also find information about privacy at www.hejazfs.com.au.

Pension Application Form



Before signing this Member Application Form, please ensure that you have read the latest Hejaz Islamic Super & Pension Product Disclosure Statement (PDS) and the current Additional Information Booklet (AIB), available from www.hejazfs.com.au/super-pension-documents/ or on request by phoning 1300 043 529. A reference to the 'member' in this form is a reference to the applicant for a pension from the Fund. Any application is subject to acceptance by the Trustee.

Note: A copy of member's ID (driver's license, passport or equivalent) is required to be submitted with this form.

Section 1: Personal Details (all fields are mandatory)

Surname:	<input type="text"/>	Salutation:	<input type="text"/>
Given name(s):	<input type="text"/>		
Date of Birth:	<input type="text"/>	Gender:	<input type="text"/>
Postal Address:	<input type="text"/>		
Suburb:	<input type="text"/>	State:	<input type="text"/>
		Postcode:	<input type="text"/>
Residential address:	<input type="text"/>		
Suburb:	<input type="text"/>	State:	<input type="text"/>
		Postcode:	<input type="text"/>
Telephone (BH):	<input type="text"/>	(AH):	<input type="text"/>
		Mobile:	<input type="text"/>
Email address:	<input type="text"/>		

Would you like your surname and password for online access automatically emailed to this email? Yes No

I would like to receive electronic correspondence from the Fund, where applicable, to the email address provided. Yes No

Tax file number: See the PDS and AIB for important information about the TFN declaration.

Please note: If you are under the age of 60, you should also supply a standard TFN declaration form.

Citizenship details (Please tick one of the following):

- I am an Australian citizen I am a permanent resident of Australia I am a New Zealand citizen
 I hold a Subclass 405 or Subclass 410 temporary visa

Section 2: Type of Pension

Please select the pension you are applying for: Account Based Pension (proceed to Section 3.1)
 Transition to Retirement Pension (proceed to Section 3.2)

Section 3: Eligibility

3.1 Account based pensions (Please tick one of the following):

- I am aged 60 or over, am not permanently retired and have terminated an employment arrangement I am aged 65 or over
 I have reached my preservation age and am permanently retired I am permanently incapacitated

3.2 Transition to retirement pensions (Please tick to confirm):

- I have reached my preservation age, and am engaged in gainful part-time or full-time employment (i.e. employed at least 10 hours per week)



Section 4: Funding Your Pension

How will you be funding your pension? Please tick all applicable sources.

I would like to use funds from my Hejaz Islamic Super accumulation account.

Account number:

How much money do you want to transfer to your pension account?

Full balance Partial balance, please specify:

If you are applying for a Transition to Retirement Pension you will need to maintain a minimum balance of \$6,000 in your accumulation account.

I would like to transfer funds from another superannuation provider.

Will this rollover include off-market transfer of shares?

Yes - please specify approximate value: No

If you are transferring funds from another superannuation provider you must complete a Request to Transfer form which is available on our website www.hejazfs.com.au/super-pension-documents/

I would like to make an additional voluntary contribution. Yes – Please complete a Member Voluntary Contribution form which is available on our website www.hejazfs.com.au/super-pension-documents/

If you are aged between 65 and 74 you must complete a Work Test or Work Test Exemption Declaration form which is available on our website www.hejazfs.com.au/super-pension-documents/

If none of the above options apply to you, please call us on 1300 043 529.

Section 5: Pension Payment Options

Please be advised that I wish for my pension payments to commence in the month of:

I nominate pension payments to be:

Fortnightly Monthly Quarterly Half-yearly Yearly

I nominate pension payments to be: per annum per month

Minimum amount* Maximum amount* Actual amount:

I wish my pension payments to be indexed each year at: \$ or %

(Note any indexation is subject to government payment limits)

Pension payments must meet government standards. We reserve the right to adjust your nominated pension payment so that government standards are met. A maximum can only be specified for a Transition to Retirement Pension. From time to time, the minimum amount prescribed by law may change. For up to date information about the minimum, contact the Promoter on 1300 043 529 or go to www.hejazfs.com.au.

*A maximum amount can only be specified for a Transition to Retirement Pension. Pension payments must meet government standards. We reserve the right to adjust your nominated pension payment so that government standards are met. From time to time, the minimum amount prescribed by law may change. For up to date information about the minimum, contact the Administrator on 1300 043 529 or go to www.hejazfs.com.au.



Section 6: Banking Details (for pension payments):

Please provide your banking details if you would like your cash payment deposited directly into your account, otherwise we will post a cheque to you.

Please note that the account must be held in your name or jointly in your name. Please also supply with your application form a bank document that displays the name of the account holder, BSB and account number. This document must be on bank letterhead or a statement.

BSB: Account number:

Account name:

Section 7: Investment Choice

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www.hejazfs.com.au/islamic-superannuation/investment-options/.

Hejaz Investment Options	Allocation %
Hejaz Islamic Conservative	
Hejaz Islamic Balanced	
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Total Allocation	100%

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Section 9: Target Market Assessment (continuation)

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- The information I have provided in this form is true and correct.

Personal information

- I acknowledge that I have read and understood the Privacy Policy described in the AIB.
- I acknowledge that I have read and understood the information about the quotation of tax file numbers contained in the PDS and AIB.

Investment

- I understand that my account balance can rise and fall and that neither the Trustee, nor any of its directors, Hejaz Asset Management, nor any of its directors, nor any of the fund managers or financial product issuers utilised by the Fund or accessible to you via the Fund guarantee the performance of the Fund or its investment options.
- I acknowledge that the Trustee will invest my account in accordance with the selections made by myself in this form and (where applicable) in any Hejaz Islamic Super & Pension Investment Options (as varied by me from time to time) but that the Trustee reserves the right not to do so where necessary or appropriate without liability to the Trustee.
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Pension Application Form



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