



On behalf of the Fund, we are extending Seasons Greetings to all our members, and wish you a happy, restful holiday season.



Keep your email address up to date

Keeping your email address up to date (or providing the Fund with your email address) ensures the Fund can get the latest information on happenings and events to you as quickly as possible. It is also the preferred way the Fund would like to communicate with you.

It's as easy as downloading a Change of Address form at <https://onesuper.com/funds/>, and forwarding the completed form by email to the Fund, or give us a call.



Stay connected Online

You can view your latest balance, check where you're currently invested and review recent transactions as well as look at recent mail held in your Reports Inbox by logging into your Secure Online Portal Account.

If you haven't registered yet, or if you haven't logged in for some time, give the Customer Solutions Team a call or email them to get started. It's easy and a great way to keep on top of your Superannuation.



Annual Statement

Shortly, relevant members will be receiving their 2022 Annual Statement. Members who the Fund has an email address for will be sent out an article detailing the 'Six steps to reviewing your Super statement'. This article will also be available to all member on the Education Hub section of your superannuation Fund at <https://onesuper.com/>.

Contacting the Fund

Phone: 1300 862 862
Email: ausprac@onevue.com.au
Website: onesuper.com/funds/australian-practical-superannuation/
Post: PO Box 1282, Albury NSW 2640



Urgent Insurance Request

Holding Insurance cover over your Life and Income gives you comfort at some of the most challenging times.

It is important that you are familiar with the terms and conditions of the insurance policy under which you are covered as well as how the premiums charged to hold that cover are calculated. A key factor that can impact your ability to successfully claim a benefit under the policy and the cost of your insurance cover, is your Occupation.

Please turn over for more information ->

☐ Hazardous Occupations

The insurance policy that provides your cover may have exclusions or conditions on that cover if you are considered to be working in a hazardous occupation. Should you be working in a hazardous occupation this may affect your ability to successfully claim should the need arise. Knowing how the insurance policy treats hazardous occupations and how your own occupation may be assessed could impact your decision to hold and pay for your insurance cover in the Fund.

☐ Occupation Ratings

Occupation Ratings are quite often used in the calculation of your insurance premiums. The premium that you pay may be different dependant on what Occupation Rating we have recorded on your account e.g.: Blue Collar, White Collar, Professional etc.

Should we have the wrong Occupation Rating recorded on your account, you may be charged more for your cover than you need to pay.

☐ Completing regular reviews of your Insurance Cover

Information regarding premium rates and the insurance benefits available to you can be found in the Fund's Insurance Guide available on the Fund's website at <https://www.onesuper.com>.

Reviewing the occupation tables including the explanations on each of the different occupation types and premium examples will help you to understand the insurance you hold, and whether it is suitable for you. In reviewing the occupation tables, please also consider if there are any hazardous exclusions applicable for your cover in the Fund, which may affect your ability to claim, and whether you should hold insurance cover.

☐ Your current Insurance information

For relevant members you will shortly be receiving your 2022 Annual Statement. For those members with insurance cover the information is shown on page 2. This information will include the type of cover you have, the amount of cover you hold at 30 June 2022, and your current occupation rating shown on your Account with the Fund.

It is important that you review this information and update the information as soon as possible if it is incorrect or out of date.

**Financial Wellness Hub**

The Financial Wellness Hub is a new tool developed by the Trustee to enable you to access articles and tools to help you get the most out of your superannuation Fund. It includes articles on planning for retirement, understanding the asset classes in superannuation, investment returns and risk, easy ways to grow your super, as well as super and nominating a beneficiary.

A retirement planner calculator is also available to help you figure out how much super you need to retire in comfort.

The Financial Wellness Hub can be accessed from your Superannuation Fund page of <https://onesuper.com>.

Education Hub

Educational articles and videos are held in the Education Hub section of the Fund's website page of <https://onesuper.com>.

Education Hub articles and videos cover topics of money management, money mastery and financial literacy. The articles and videos are also regularly sent to you by email on current and topical matters, such as a superannuation legislation update.

Australian Practical Superannuation is a superannuation product within OneSuper ABN 43 905 581 638 RSE R1001341 (the Fund). Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153 RSE Licence L0000635 (Trustee) is the Trustee of the Fund and the product issuer. The information in this document has been prepared by OneVue Wealth Services Ltd ABN 70 120 380 627 AFSL 308868 as the Fund Promoter. It is intended to provide you with general information only and does not take into account your personal objectives, financial situation or needs. Before making any financial decisions about Australian Practical Superannuation, it is important that you read the current product disclosure statement (PDS) and Target Market Determinations (TMDs) for Australian Practical Superannuation, consider your particular circumstances and whether the particular financial product is right for you. The current PDS and TMDs for Australian Practical Superannuation are available onesuper.com. Each TMD sets out who an investment in Australian Practical Superannuation might be appropriate for and the circumstances that trigger a review of the TMD. You should consult a financial adviser if you require personal advice.