

Employer Plan Additional Information Schedule

DDH Graham Limited Employer Plan

Prepared 8 April 2024

This Employer Plan Additional Information Schedule (Schedule) forms part of each the following Product Disclosure Statements dated 8 April 2024:

- *Acclaim Super & Pension Product Disclosure Statement (including Acclaim Super & Pension Additional Information Booklet)*
- *Acclaim Core Super & Pension Product Disclosure Statement (including Acclaim Core Super & Pension Additional Information Booklet)*

available from the Acclaim Wealth website www.acclaimwealth.com.au/product-documents or by phoning 1300 264 264.

This Schedule is for members of Acclaim Super or Acclaim Core Super, covered by this Employer Plan (your Employer Plan).

This Schedule sets out tailored insurance cover (including insurance fees) and fees and costs arrangements for your Employer Plan, while you remain an employee of your employer.

The information in this Schedule 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 insurance or to determine if the Acclaim Super or Acclaim Core Super product is appropriate to your needs.

You can also contact us on 1300 264 264 if you have any general queries about your Employer Plan.



Fees and costs for an Acclaim Super account under your Employer Plan

Important: Tailored (reduced) administration fees and costs apply under your Employer Plan to your Acclaim Super account, until you cease employment with your employer, as shown below. Other fees and costs, including ongoing investment fees and costs, and transaction costs, and member activity related fees and costs are set out in *Acclaim Super & Pension Product Disclosure Statement (including Acclaim Super & Pension Additional Information Booklet)*.

The reduced administration fees and costs under your Employer Plan mean that the annual ongoing cost of product shown in the example of annual fees and costs in the Product Disclosure Statements and Cost of Product table shown for each investment option in section 5 of the Additional Information Booklets will be lower, while you are covered by the Employer Plan.

Type of fee or cost	Amount	How and when paid														
Ongoing annual fees and costs¹																
Administration fees and costs²	Dollar-based fee³ \$60 p.a. (approximately \$1.15 per week) account fee Plus Percentage-based fee³ <table border="1" data-bbox="472 969 956 1323"> <thead> <tr> <th>Account Balance</th> <th>% of account balance p.a.</th> </tr> </thead> <tbody> <tr> <td>First \$250,000</td> <td>0.40%</td> </tr> <tr> <td>\$250,001 - \$500,000</td> <td>0.40%</td> </tr> <tr> <td>\$500,001 - \$750,000</td> <td>0.10%</td> </tr> <tr> <td>\$750,001 - \$1,000,000</td> <td>Nil</td> </tr> <tr> <td>\$1,000,001 - \$2,000,000</td> <td>Nil</td> </tr> <tr> <td>From \$2,000,001 +</td> <td>Nil</td> </tr> </tbody> </table>	Account Balance	% of account balance p.a.	First \$250,000	0.40%	\$250,001 - \$500,000	0.40%	\$500,001 - \$750,000	0.10%	\$750,001 - \$1,000,000	Nil	\$1,000,001 - \$2,000,000	Nil	From \$2,000,001 +	Nil	Deducted from your Cash account on the last day of the month or on a pro-rata basis upon exit. Based on your daily average account balance over the month and deducted from your Cash account on the last day of the month or on a pro-rata basis upon exit.
	Account Balance	% of account balance p.a.														
First \$250,000	0.40%															
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\$500,001 - \$750,000	0.10%															
\$750,001 - \$1,000,000	Nil															
\$1,000,001 - \$2,000,000	Nil															
From \$2,000,001 +	Nil															

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 include an amount 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 Reduced administration fees and costs cease to apply to your accumulation account once you cease employment with your employer, if you remain in the Fund.

You should refer to the Acclaim Super & Pension PDS and Additional Information Booklet for details of other fees and costs applicable to your account.

Fees and costs for an Acclaim Core Super account under your Employer Plan

Important: Tailored (reduced) fees and costs apply under your Employer Plan to your Acclaim Core Super account, until you cease employment with your employer, as shown below. Other fees and costs, including transaction costs, and member activity related fees and costs are set out in *Acclaim Core Super & Pension Product Disclosure Statement (including Acclaim Core Super & Pension Additional Information Booklet)*.

The reduced fees and costs under your Employer Plan mean that the annual ongoing cost of product shown in the example of annual fees and costs in the Product Disclosure Statements and Cost of Product table shown for each investment option in section 5 of the Additional Information Booklets will be lower, while you are covered by the Employer Plan.

Type of fee or cost	Amount	How and when paid														
Ongoing annual fees and costs¹																
Administration fees and costs²	Dollar-based fee³ \$60 p.a. (approximately \$1.25 per week) account fee Plus Percentage-based fee³ <table border="1" data-bbox="470 929 954 1283"> <thead> <tr> <th>Account Balance</th> <th>% of account balance p.a.</th> </tr> </thead> <tbody> <tr> <td>First \$250,000</td> <td>0.40%</td> </tr> <tr> <td>\$250,001 - \$500,000</td> <td>0.40%</td> </tr> <tr> <td>\$500,001 - \$750,000</td> <td>0.10%</td> </tr> <tr> <td>\$750,001 - \$1,000,000</td> <td>Nil</td> </tr> <tr> <td>\$1,000,001 - \$2,000,000</td> <td>Nil</td> </tr> <tr> <td>From \$2,000,001 +</td> <td>Nil</td> </tr> </tbody> </table>	Account Balance	% of account balance p.a.	First \$250,000	0.40%	\$250,001 - \$500,000	0.40%	\$500,001 - \$750,000	0.10%	\$750,001 - \$1,000,000	Nil	\$1,000,001 - \$2,000,000	Nil	From \$2,000,001 +	Nil	Deducted from your account on the last day of the month or on a pro-rata basis upon exit. Based on your daily average account balance over the month and deducted from your account on the last day of the month or on a pro-rata basis upon exit.
	Account Balance	% of account balance p.a.														
First \$250,000	0.40%															
\$250,001 - \$500,000	0.40%															
\$500,001 - \$750,000	0.10%															
\$750,001 - \$1,000,000	Nil															
\$1,000,001 - \$2,000,000	Nil															
From \$2,000,001 +	Nil															
Investment fees and costs	AMG investment options³ 0.00% of assets p.a. Plus 0.00% - 0.35% of assets p.a. (estimated) depending on the investment option	Based on your daily average account balance over the month and deducted from your account on the last day of the month or on exit. Deducted before gross earnings of the option's underlying investments are received by the Fund and reflected in the calculation of the Fund's daily unit prices for the investment options.														

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 include an amount 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 Reduced fees and costs cease to apply to your accumulation account once you cease employment with your employer, if you remain in the Fund.

You should refer to the Acclaim Core Super & Pension PDS and Additional Information Booklet applicable to you for details of other fees and costs applicable to your account.

Insurance Cover applicable to your Employer Plan

Important: Tailored insurance cover under your Employer Plan is subject to the terms and conditions (including insurance fees) specified in the following documents:

- **If you become a member of Acclaim Super – the Acclaim Super Employer Plan Insurance Guide. You should read this Schedule with the Acclaim Super Employer Plan Insurance Guide.**
- **If you become a member of Acclaim Core Super – the Acclaim Core Super & Pension Additional Information Booklet. You should read this Schedule together with the Insurance section of the Acclaim Super & Pension Additional Information Booklet.**

The type and level of cover you will automatically receive (if eligible) is set out below.

Your employer has established tailored insurance cover for your Employer Plan called 'Employer Plan Cover'. Your Employer Plan Cover provides the following automatic insurance cover subject to an Automatic Acceptance Limit (AAL) to eligible members:

Death and Total & Permanent Disablement (TPD) Cover: 20% of Salary x Years until you reach age 65

Income Protection Insurance Cover: 75% of Salary. 2-year benefit period. 90 day waiting period

The following AALs apply:

Death and TPD AAL: \$350,000

Income Protection Insurance AAL: \$7,000 per month

Where the calculation of your insurance cover results in an amount of insured benefits that is greater than the applicable Automatic Acceptance Limit (AAL), you will be asked to provide health evidence before full insurance cover can be considered. In the meantime, you will be covered for your insurance benefit up to the AAL, subject to the Insurer's terms and conditions.

For information about the cost of your automatic Employer Plan Cover, see the insurance fee rate tables applicable to your cover in the Acclaim Super Employer Plan Insurance Guide or Acclaim Core Super & Pension Additional Information Booklet, as applicable to you. Please note that your Employer Plan has a plan rating factor (PRF) of 0.96 for Death & TPD and 0.79 for Income Protection. This PRF replaces any occupational factor.

Regardless of whether automatic Employer Plan Cover is provided, you can apply for additional voluntary cover (subject to meeting the Insurer's requirements) or you can cancel your cover by notifying us in writing. If you do cancel (or reduce) your cover, reinstatement will require a personal application to the Insurer and will be subject to the provision of satisfactory health evidence. For information relating to voluntary cover, refer to section 7 of the Acclaim Super Additional Information Booklet or Acclaim Core Super & Pension Additional Information Booklet, as applicable to you.

Automatic Employer Plan Cover is subject to eligibility criteria and other terms and conditions contained in the insurance policy issued by the Fund's Insurer. Information about eligibility criteria and key terms and conditions for Employer Plan Cover (including what happens to the cover when you leave the service of your employer) is contained in the Acclaim Super Employer Plan Insurance Guide or Acclaim Core Super & Pension Additional Information Booklet, as applicable to you.

It is important to review your insurance arrangements in light of your personal circumstances as any automatic Employer Plan cover established by your employer does not take into account your individual objectives, situations, or needs. If you need assistance with this, we recommend you consult your adviser.