27 August 2026

mysuper

Other material information

Here you'll find important information about the my**super** Superannuation Scheme (my**super**).

You should read this together with the Product Disclosure Statement (**PDS**).

This other material information is provided by Shamrock Superannuation Limited (**we**, **us** and **our**), the trustee and manager of my**super**. We're responsible for your membership in my**super** and for managing my**super**'s investments for the benefit of you and all members.

my**super** is governed by its Trust Deed and applicable law. If there is any inconsistency between this other material information and the Trust Deed, the Trust Deed will apply. The Trust Deed and applicable law may change from time to time. Some words and phrases used here have specific meanings, which are explained in the glossary unless the context requires otherwise. The information in this other material information is current as at the date shown on the cover but may change after that date.

Contents

01 Joining my**super** and making contributions

my**super** is a superannuation scheme established in 1991. It helps you invest for your retirement with contributions from you and, where applicable, your employer.

my**super** is also a complying superannuation fund. This means you can choose to make locked contributions, which are subject to rules similar to KiwiSaver. Locked money can be withdrawn once you reach New Zealand superannuation age.

To make locked contributions, you must live in New Zealand and be either a New Zealand citizen or entitled to live in New Zealand indefinitely.

You can belong to both my**super** and KiwiSaver, but your employer will only contribute to one of them.

1.1 Who may join my**super**

If you're an employee of ACC, you may apply to join my**super** at **mysuper.co.nz**

How my**super** works for you depends on whether you are employed under an R3 or non-R3 employment agreement.

We've prepared separate employee guides to help you understand how my**super** works for you. You can find them at **mysuper.co.nz/disclose**

1.2 Plans and accounts

my**super** has three plans for you to choose from:

→ Unlocked plan

→ Locked plan

→ Locked plan

Your plan choice determines whether your contributions, any employer contributions you receive, and investment earnings go into your unlocked account, your locked account, or are split between the two.

Plan	Where your contributions go
Unlocked plan	→ All contributions, and investment returns earned on them, go into your unlocked account.
Part locked plan	→ The first 3.5% of your contributions, the first 3.5% of any employer contributions you receive, and investment returns earned on those amounts, go into your locked account. → Any contributions above 3.5%, and investment returns earned on them, go into your unlocked account.
Locked plan	→ All contributions, and investment returns earned on them, go into your locked account.

Unlocked and locked accounts have their own withdrawal rules and features.

Account	What you need to know
Unlocked account	→ Money in your unlocked account can be withdrawn when you leave your employer. → You're not eligible for KiwiSaver benefits, such as a first home withdrawal or a yearly Government contribution. → Employer contributions in this account are subject to vesting for non-R3 employees.
Locked account	→ Money in your locked account is subject to rules similar to KiwiSaver. → You're eligible to make a first home withdrawal and receive a yearly Government contribution, subject to eligibility criteria. → Money in your locked account can be withdrawn when you reach New Zealand superannuation age.

1.3 Contributions

Employee and employer contributions

You can choose how much of your salary you'd like to contribute to my**super**, as long as you meet the minimum employee contribution for the plan you choose.

Unless your employer is contributing to KiwiSaver for you, your employer will contribute to my**super**. How much they contribute will depend on the employment agreement you've signed.

Plan	Minimum employee contribution	Employer contribution
Unlocked plan	2% of your salary	**R3 employees:** 9% of your salary, regardless of your how much you contribute. **Non-R3 employees:** $1.50 for every $1 you contribute, up to a maximum employer contribution of 9% of your salary.
Part locked plan	3.5% of your salary	
Locked plan	3.5% of your salary	

Government contributions

If you've chosen the part locked or locked plan, the Government may contribute up to $260.72 to your locked account each year to help grow your retirement investment. To be eligible, you must:

→ be aged 16 or over but under the New Zealand superannuation age

→ have annual taxable income of $180,000 or less

→ have your principal place of residence in New Zealand

→ make eligible member contributions to your locked account.

Your annual taxable income includes income from all taxable sources, not just your salary or wages. For example, it may include bank interest, rental income and dividends. It doesn't include employer contributions to my**super** or KiwiSaver.

To receive the full Government contribution, you need to contribute at least $1,042.86 of your own money to your locked account between 1 July and 30 June each financial year.

Your own contributions can include:

→ Your regular contributions

→ Any voluntary contributions you make directly

The following don't count towards this amount:

→ Employer contributions

→ Transfers from your unlocked account

→ Investment returns

→ Earlier Government contributions

→ Amounts transferred from other retirement schemes

If you contribute less than $1,042.86 to your locked account, you may still receive a partial Government contribution. This is calculated at 25 cents for every $1 you contribute to your locked account during the year.

The amount may also be reduced if you became eligible for only part of the year. This may be because you joined my**super**, chose the locked or part locked plan, turned 16 or reached New Zealand superannuation age during the year. It will be calculated proportionately based on the number of days you were eligible.

We'll apply to IRD for the Government contribution each year on your behalf, so you don't need to make a separate application. We'll also usually contact you each year, normally around April, to let you know if you're eligible and whether you need to make a voluntary contribution to maximise your Government contribution.

If you're also a KiwiSaver member and you contribute to KiwiSaver during the year, IRD may allocate your Government contribution to KiwiSaver instead of my**super**. This allocation is determined by IRD, so you can't choose whether your Government contribution is paid into my**super** or KiwiSaver.

The Government contribution will usually appear in your locked account at the end of July, although in some cases it may not be paid until the end of August. If you believe you're eligible and can't see it in your account, please contact us.

Making additional contributions

If you'd like to invest more in my**super**, you can increase your contribution rate up to 70% of your salary.

You generally cannot make additional contributions to my**super**. However, if you've chosen the part locked or locked plan, you may be able to make a limited top up contribution to your locked account to help you qualify for, or maximise, the Government contribution for the year.

Voluntary contributions during leave of absence

If you take unpaid leave, such as parental leave or study leave, your regular contributions and your employer's contributions will stop automatically.

You can choose to keep making voluntary contributions while you're on unpaid leave. These contributions must be paid from a New Zealand bank account and can't be more than the amount you were contributing before your leave started.

	Unlocked plan	**Part locked plan**	**Locked plan**
What happens to my vesting?	**R3 employees:** unlocked employer contributions are fully vested. **Non-R3 employees:** unpaid leave does not count towards vesting of your unlocked employer contributions.	**R3 employees:** unlocked and locked employer contributions are fully vested. **Non-R3 employees:** unpaid leave does not count towards vesting of your unlocked employer contributions. Locked employer contributions are fully vested.	**R3 employees:** locked employer contributions are fully vested. **Non-R3 employees:** locked employer contributions are fully vested.
What happens to my optional insurance cover?	Cover will continue if there is enough money in your unlocked account to pay your premiums. If not, your insurance cover will stop.	Cover will continue if there is enough money in your unlocked account to pay your premiums. If not, your insurance cover will stop.	Not applicable

Contributing after New Zealand superannuation age

If you keep working for your employer after reaching New Zealand superannuation age, you'll still need to keep contributing to my**super** unless you're on a savings suspension.

If you've chosen the part locked plan or the locked plan, you'll no longer be eligible for the Government contribution.

1.4 Making changes to your plan or contributions

Changing your plan

You can change your plan at any time, but please note:

- You can transfer money from your unlocked account to your locked account. However, money can't be transferred from your locked account to your unlocked account.
- If you move to the locked plan and had previously added the optional insured benefit, your insurance will be cancelled. This is because insurance premiums can only be paid from your unlocked account.
- If you are in the unlocked plan and want to start contributing to the locked plan while also keeping your optional insured benefit, you should choose the part locked plan.

We'll process your change as quickly as we can, but this may take up to 20 working days.

Changing your employee contribution rate

You can change your contribution rate up to two times each year, from 1 July to 30 June, unless your employer agrees to more changes.

If you're a non-R3 employee, changing your contribution rate may also change how much your employer contributes. Depending on your choice, it could either increase, decrease or stay the same.

We'll process your change as quickly as we can but this may take up to 20 working days.

Temporary rate reduction

If you've chosen the part locked or the locked plan, you can take a temporary employee contribution rate reduction if you want to reduce your locked contribution rate to 3% for a period of three months to one year.

You can stop your temporary rate reduction early.

You can't take a temporary employee contribution rate reduction while you're on a savings suspension.

If you'd like the reduced rate to continue, please reapply before your current rate reduction ends. We'll process your request as quickly as we can, but it may take up to 20 working days.

Taking a savings suspension

A savings suspension lets you stop your employee contributions to my**super** for a period of time. When your savings suspension ends, your employee contributions will restart automatically. Any employer contributions will also restart at this time.

If you'd like your savings suspension to continue, please reapply before your current suspension ends.
We'll process your request as quickly as we can, but it may take up to 20 working days.

	Unlocked plan	Part locked plan	Locked plan
When can I take a savings suspension?	At any time	You need to have contributed to your locked account, or been a KiwiSaver member, for at least 12 months before you can take a savings suspension. If you're experiencing significant financial hardship, we may grant you a savings suspension of up to 3 months.	You need to have contributed to your locked account, or been a KiwiSaver member, for at least 12 months before you can take a savings suspension. If you're experiencing significant financial hardship, we may grant you a savings suspension of up to 3 months.
How long can it be for?	3 months to 5 years	3 months to 1 year	3 months to 1 year
What happens to any employer contributions?	**R3 employees:** any employer contributions continue. **Non-R3 employees:** any employer contributions stop until your employee contributions restart.	**R3 employees:** any employer contributions continue. **Non-R3 employees:** any employer contributions stop until your employee contributions restart.	**R3 employees:** any employer contributions continue. **Non-R3 employees:** any employer contributions stop until your employee contributions restart.
What happen to my optional insurance cover?	Your cover will continue if there is enough money in your unlocked account to pay your premiums. If not, your insurance cover will be suspended.	Your cover will continue if there is enough money in your unlocked account to pay your premiums. If not, your insurance cover will be suspended.	Not applicable
What happens to the Government contribution?	Not applicable	You may still qualify for a Government contribution if you contribute enough to your locked account between 1 July and 30 June and meet the eligibility criteria.	You may still qualify for a Government contribution if you contribute enough to your locked account between 1 July and 30 June and meet the eligibility criteria.

1.5 Transferring money into my**super** from other retirement schemes

You may be able to transfer money from some other retirement schemes into my**super**, depending on the rules of that scheme and whether my**super** can accept the transfer.

Retirement scheme	What you need to know
KiwiSaver scheme	You can't transfer money from a KiwiSaver scheme into my**super**.
New Zealand superannuation scheme or workplace savings scheme	You may be able to transfer your money to my**super** if you are allowed to withdraw or transfer it from your other scheme. You will need to meet that provider's requirements and contact them about their process.
Complying superannuation fund	You may be able to transfer money from a complying superannuation fund into my**super**. Any amount transferred will go into your locked account.
Australian superannuation scheme	You may be able to transfer money from an Australian superannuation scheme into my**super**, if my**super** can accept the transfer and the legal requirements are met. Please contact us before starting the transfer process.

1.6 Ceasing to be a member

You'll stop being a my**super** member if:

- you withdraw all of your money from my**super**, when you are allowed to do so; or
- we tell you that your membership has ended because your account balance is nil.

02 Investment information

2.1 Investment funds

You can choose how your account balances in my**super** are invested across one or more of the following funds:

- my**super** Cash Fund
- my**super** Conservative Fund
- my**super** Balanced Fund
- my**super** Growth Fund
- my**super** Equity Fund

The investment objectives and strategy for each fund, and the types of assets in each fund, are described in the PDS and the Statement of Investment Policy and Objectives (**SIPO**).

When are investment returns applied to your account

We usually apply investment returns to your account each fortnight, normally on a Friday in the same week your employer's contributions are paid to my**super**. We don't usually apply investment returns over the Christmas and New Year holiday period.

We calculate your investment returns using information provided by the managers of my**super**'s underlying investment funds and my**super**'s administration manager. While we carry out reasonableness checks, the investment returns are subject to the accuracy and completeness of that information.

2.2 Information on underlying funds and market indices

We use market indices as benchmarks to help us monitor and review how each my**super** fund and the managers of the underlying investment funds are performing over time.

A market index tracks the performance of a hypothetical portfolio of investments representing a particular market, or part of a market.

You can find the market indices applicable to each my**super** fund in the SIPO at **mysuper.co.nz/disclose**. We may change any or all of those market indices from time to time.

If you'd like more information about the market indices, you can visit the index providers' websites:

- **bloomberg.com/professional/product/indices**
- **msci.com/indexes**
- **spglobal.com/spdji/en/index-finder**

These links may change from time to time.

2.3 Fees

Each fund has an annual fund charge. The estimated annual fund charge for each fund is shown in the PDS. We only charge other fees when you ask us to do something specific (e.g. a fund switch).

If you've chosen optional insurance, your premiums will be deducted from your unlocked account at the end of each month.

Annual fund charges

Annual fund charges are deducted from investment returns before those returns are applied to your account balances. This means you won't see a separate line-item deduction. We'll show the actual fees charged to you for the previous year in your annual member statement. This will usually be available at the end of September although sometimes it may not be available until October.

Annual fund charges are made up of:

Type of fee	What it covers
Investment management fees	These are the fees charged by the managers of the underlying investment funds that my**super** invests in for each fund.
Administration fees	These are the costs of administering my**super**. For example, these can include audit, regulatory, technology and professional services costs.

The PDS shows the estimated annual fund charges for each fund. The fund updates show the actual fees charged for each fund for the previous year, from 1 July to 30 June. You can find these documents at **mysuper.co.nz/disclose**

How estimated annual fund charges are calculated

We use estimates because some costs aren't fully known when the PDS is prepared, such as underlying fund manager fees, any performance fees and some costs of administering my**super**.

Where an estimate is used, it's based on the best information available at the time. The actual annual fund charge may be different and will be shown in the fund update for each fund.

Individual action fees

Individual action fees only apply if you ask us to do something specific or if you choose the optional insurance. This is because these fees relate to a specific action or insurance cover that applies only to you.

Description	Amount	How and when the fee is payable
Fund switch	$80.00	→ Deducted from your account on the date of the fund switch.
Written statement	$100.00	→ You can view your balances online at **mysuper.co.nz** at any time for free. → If you ask us for a formal written statement of your account balances, for example for tax or Court processes, the fee will be deducted from your account on the date it's provided to you.
Permanent emigration withdrawal	Actual bank fees and currency conversion fees incurred.	→ There's no withdrawal fee, but you'll be charged any currency conversion and bank fees. → Your withdrawal will be exchanged into the currency of the country you have permanently emigrated to at the prevailing exchange rate. → The value of your retirement investment will go up or down according to changes in the exchange rate between the New Zealand dollar and the currency of the country you have permanently emigrated to. → This change in value and the bank fees may be significant.
Optional insurance cover	Your premium is calculated by multiplying your insured amounts by the premium rate for your age and gender in the current premium schedule provided by the insurer.	→ Insurance premiums will be deducted from your unlocked account. → The premium calculation date is 1 October each year or the date your membership starts, whichever is later.

No individual action fee applies to:

- → Withdrawals
- → First home withdrawal quotes
- → First home home withdrawals
- → Hardship withdrawals
- → Significant financial hardship withdrawals
- → Serious Illness withdrawals
- → Death withdrawals
- → Life shortening congenital condition withdrawals

Value for money

We review my**super**'s fees from time to time to make sure they remain reasonable and provide value for money for you.

For locked accounts, the fees and costs we recover are also subject to the reasonable fee restrictions in the KiwiSaver Act 2006. In simple terms, that means the fees charged must not be unreasonable. This includes considering fees charged by comparable schemes along with other relevant factors.

2.4 Taxation

Tax can affect your investment, so it's important to understand how it may apply to you.

Tax laws and rates can change, and any changes may affect my**super**'s investment returns. How tax affects you will depend on your personal circumstances.

This information is based on our understanding of New Zealand tax law as it applies to New Zealand residents. If you're not a New Zealand resident you should get independent tax advice, especially about the tax treatment of any payments or transfers from my**super.**

Tax on contributions to mysuper

Your contributions to my**super** are calculated as a percentage of your gross salary, but they're deducted from your after-tax salary. This means no additional tax is deducted before your contributions are paid into my**super**.

Your employer's contributions to my**super** are also calculated as a percentage of your gross salary. Employer Superannuation Contribution Tax (**ESCT**) is deducted from those contributions before they're paid into your my**super** account.

These are the current ESCT rates:

ESCT rate threshold amount	ESCT rate
$0 – $18,720	10.5%
$18,721 – $64,200	17.5%
$64,201 – $93,720	30%
$93,721 – $216,000	33%
$216,001 and over	39%

Your ESCT rate is worked out using your salary and your employer's before-tax superannuation contributions for the previous tax year, from 1 April to 31 March. If your current employer didn't employ you for all of that year your ESCT rate will be based on your estimated salary and employer contributions for the current tax year.

For example, if your salary for the previous tax year was $59,000 and your employer contributed 9% to my**super**, the employer contribution would be $5,310. Added together that gives a total of $64,310. This means your ESCT rate would be 30%.

ESCT is a flat tax, not a progressive tax like PAYE. This means one ESCT rate applies to all of your employer contributions for the year ending 31 March.

Tax on my**super's investment returns**

my**super** invests in a range of underlying investment funds, which are all portfolio investment entities.
If my**super** has taxable income that hasn't already been taxed at the underlying investment fund level, my**super** pays tax on that income at 28%, after deducting allowable expenses.

We take tax into account when calculating investment returns so the returns applied to your account are after tax.

Tax on withdrawals from my**super**

You don't need to pay tax when you withdraw money from my**super**. my**super** pays tax on its investment income before investment returns are applied to your account. You also don't need to include any investment returns paid into your my**super** account in your personal tax return.

Tax on insurance payments and premiums

This information only applies if you've chosen the optional insurance offered through my**super**.

Type of insurance	Tax treatment
Life insurance	If you pass away and the insurer accepts your life insurance claim, the insurance payment will be paid to my**super**. We'll then pay that amount, together with your account balance, to your estate. Your estate doesn't pay tax on this payment.
Income protection insurance	If the insurer accepts your claim, the payment will be made by the insurer, not by my**super**. Whether tax is payable, and how much, may depend on your personal circumstances. Because of this, we can't confirm the tax treatment that will apply. You may wish to get independent tax advice.

You can't claim life or income protection insurance premiums as a tax deduction.

2.5 Risks

Investing involves risk. The value of your investment in my**super** can go up or down so you may receive back less than the amount you and your employer have contributed.

The level of risk depends on the fund you choose and what that fund invests in:

→ **Funds with more growth assets**, such as shares, usually have higher expected returns over the long term but their value is likely to move up and down more along the way.

→ **Funds with more income assets**, such as cash and fixed interest, are usually more stable but generally have lower expected returns over the long term.

The risk descriptions that follow help explain what may affect your investment returns, your account balances, or your ability to withdraw, transfer or switch your investment.

There may also be other risks that affect your investment or are relevant to your personal circumstances. You may want to speak with a financial adviser before making investment decisions.

Even though we take steps to manage risk, no risk can be removed completely.

Investment risks

Risk	What this could mean for you	How we manage it
Market risk	Investment values can go up or down because of changes in markets, economies, significant events, regulation, politics, inflation, interest rates, currency rates, investor sentiment, or the performance of particular companies or sectors.	We manage this by selecting and monitoring underlying investment funds that invest across different markets, asset types, investment managers and securities.
Derivative risk	Some underlying investment funds may use derivatives. These are financial contracts linked to another asset, such as a share, interest rate or currency. Derivatives can increase losses or make returns more volatile, especially in stressed markets.	We manage this by selecting underlying investment funds with controls on how derivatives are used, and by monitoring each fund's overall risk.
Inflation and deflation risk	Inflation can reduce the real value of your investment if returns don't keep up with rising prices. Deflation can also reduce investment returns by depressing economic activity and asset values.	We manage this by setting fund strategies that reflect each fund's risk and return objective, and by investing across different asset types.
Asset allocation risk	Funds with more growth assets, such as shares, are likely to move up and down more over the short term than funds with more income assets, such as cash and fixed interest.	We manage this by setting asset allocation ranges for each fund and rebalancing funds so they stay within those ranges.
Active investment risk	Some underlying investment managers may invest differently from the broad market to seek higher returns. This can mean a fund performs better or worse than the market. It may also increase risk if investments are concentrated in particular industries, issuers, countries or regions.	We manage this through our underlying investment fund selection and monitoring process, including using independent expert advice. We also monitor the level of active risk in each asset class.
Cash risk	Cash is more stable than other asset classes but it may not keep up with inflation. There's also a very small risk that a bank or deposit issuer could default.	We manage this by selecting underlying investment funds and managers with processes for managing cash and credit exposures.

Risk	What this could mean for you	How we manage it
Equity risk	Equity can rise and fall because of company performance, industry or sector conditions, country risk, interest rates, investor sentiment, or broader market changes.	We manage this by selecting underlying investment funds that invest across a range of companies, sectors and countries and by monitoring those funds and their investment managers.
Credit risk	A bank, issuer or borrower may be unable or unwilling to pay interest or repay money owed. This could reduce fund returns or the value of your account.	We manage this by selecting underlying investment funds whose investment managers assess credit quality and apply limits to higher-risk credit exposures.
Currency risk	If a fund has overseas investments, changes in exchange rates can affect the New Zealand dollar value of those investments.	We manage this by setting limits on foreign currency exposure so each fund's overall risk remains consistent with its risk profile.
Interest rate risk	Changes in interest rates can affect the value of cash and fixed interest investments. For example, fixed interest investments fall in value when market interest rates rise.	We manage this by selecting underlying investment funds that have processes to manage interest rate risk.
Liquidity risk	Some investments may be difficult to sell quickly or at a reasonable price. This may affect the value of your investment or your ability to withdraw, transfer or switch.	We manage this by selecting underlying investment funds that generally invest in liquid assets. We also monitor the liquidity of those funds and have policies and procedures designed to limit liquidity risk and respond to liquidity events. In extreme market conditions this risk may not be fully avoided.

Other risks

Risk	What this could mean for you	How we manage it
Operational risk	Something may go wrong in the day-to-day running of my**super,** including administration or investment activities. This could include processing errors, incorrect valuations, system failures, technology outages, cyber incidents, business disruption, or issues with an outsourced provider. If this happens, your account balances or the service you receive could be affected.	We manage this by selecting and monitoring service providers, and by requiring controls and procedures designed to reduce the likelihood and impact of operational issues.
Regulatory risk	Changes in laws, regulations or regulatory expectations may affect how my**super** operates. There's also a risk that my**super** doesn't meet a legal or regulatory requirement.	We manage this through our compliance monitoring programme. We also monitor regulatory changes and make updates where needed.
Product risk	Changes to my**super**, including changes to investment funds, underlying funds, fees, service providers or administration arrangements, may affect your investment or the services you receive.	We manage this by monitoring service providers, reviewing proposed changes, and replacing providers or underlying investment funds where needed. Our governance processes require changes to be assessed and managed appropriately.

03 Withdrawals and transfers

If your withdrawal is approved, we'll usually pay it within 20 working days but often sooner, after we've received all the information we need. How long that takes can vary depending on the type of withdrawal, the information we need to assess it, and the timing of investment returns being applied.

The amount of your withdrawal is worked out on the date your application is approved and will reflect net investment returns up to that date. This means the date you submit your application may be different from the date used to calculate your withdrawal amount.

You can apply using the relevant withdrawal form on **mysuper.co.nz**. When you apply, you'll need to provide supporting information, including proof of identity and your bank account. Depending on the type of withdrawal, we may also ask for other supporting documents.

3.1 Withdrawal on leaving your employer

Account	What you can do
Unlocked account	→ After your last day of employment, you can withdraw some or all of your unlocked account balance, or keep it invested in my**super**. → If you're a non-R3 employee, vesting rules may affect how much you can withdraw. Your employer guide explains whether this applies to you.
Locked account	→ You can't withdraw your locked account balance when you leave your employer unless you've also reached New Zealand superannuation age. → If you've reached New Zealand superannuation age, you can withdraw some or all of your locked account balance, or keep it invested in my**super**.

3.2 Withdrawal on reaching the New Zealand superannuation age

Account	What you can do
Unlocked account	→ Reaching New Zealand superannuation age doesn't, by itself, let you withdraw money from your unlocked account. → You can only withdraw your unlocked account balance if you've also left your employer.
Locked account	→ Once you reach New Zealand superannuation age, you can withdraw some or all of your locked account balance, or keep it invested in my**super**. → This applies whether or not you've left your employer. → If you continue working after reaching New Zealand superannuation age, you'll continue to receive employer contributions.

New Zealand superannuation age is currently 65. This age is set by the Government, so it may change in the future. If it changes, this may affect when you can make a withdrawal from your locked account. It won't affect when you can withdraw your unlocked account balance.

3.3 Withdrawal for health reasons

Serious illness withdrawal

If you're seriously ill or need to leave your employer because of permanent incapacity or ill health, you may be able to make a withdrawal.

The requirements are different depending on whether you're applying to withdraw from your unlocked account or your locked account. We'll ask you to provide medical evidence to support your application.

If your application is approved, you'll be able to withdraw some or all of your account balance.

Account	What you need to know
Unlocked account	→ You may be able to withdraw money from your unlocked account if we determine that you've suffered permanent incapacity or ill health. → If you're a non-R3 employee, vesting rules won't apply.
Locked account	→ You may be able to withdraw money from your locked account if your circumstances meet the serious illness criteria in the KiwiSaver Act 2006.

Life-shortening congenital condition withdrawal

If you have a locked account and a life-shortening congenital condition, you may be able to access your locked account balance before reaching New Zealand superannuation age.

What you need to know	Details
Eligible conditions	→ Your condition must have existed from birth and meet the KiwiSaver Act 2006 criteria. → This includes listed conditions such as Down syndrome, cerebral palsy, Huntington's disease, and fetal alcohol spectrum disorder. → If your condition isn't listed, you'll need medical evidence showing it's expected to reduce life expectancy below New Zealand superannuation age.
Continuing to work	→ After making this type of withdrawal, you'll no longer be eligible for Government contributions.
What you'll need to provide	→ You'll need to provide a statutory declaration and medical evidence to support your application.

3.4 First home withdrawal

If you have a locked account, you may be able to use some of your locked account balance to help buy your first home in New Zealand or an interest in a dwelling house on Māori land.

What you need to know	Details
Three-year rule	→ At least three years must have passed since your first contribution to your my**super** locked account, or you must have been a member of one or more KiwiSaver schemes or complying superannuation funds for a combined total of at least three years.
Main home	→ You must be buying a home in New Zealand or an interest in a dwelling house on Māori land. → The home must be, or be intended to be, your main home or your family's main home. → You can't use a first home withdrawal to buy an investment property, land on its own, or a movable home on its own.
Amount you can withdraw	→ If your withdrawal is approved, you can withdraw some of your locked account balance, including your own contributions, employer contributions, Government contributions and investment returns. → You must keep at least $1,000 in your locked account.
Australian transfers	→ You can't withdraw money transferred from an Australian superannuation scheme for a first home.
Once-only rule	→ You can only make one first home withdrawal. → If you've already made one, you can't make another one later, even if Kāinga Ora confirms your financial position is similar to a first home buyer.
Previous homeowners	→ If you've owned a home before, you may still be able to apply if Kāinga Ora confirms your financial position is similar to a first home buyer. → You must not currently own a home, land, or a share in property, other than certain Māori land interests. → Some property interests may not count as previous ownership, including certain trustee interests, leasehold interests, and interests in Māori land.

3.5 Death withdrawal

If you die, we'll pay the full balance of your unlocked and locked accounts. If you're a non-R3 employee, vesting won't apply.

Who receives the payment depends on the account type.

Account	Who we pay
Unlocked account	→ We may pay your unlocked account balance to one or more of your nominated beneficiaries. → We have discretion over who receives the payment so it's important to keep your nominated beneficiaries up to date.
Locked account	→ We'll pay your locked account balance to your personal representatives. This usually means the executor or administrator of your estate. → If your locked account balance is $40,000 or less, we may be able to pay it without probate or letters of administration if the legal requirements are met. → If your locked account balance is more than $40,000, probate or letters of administration will usually be needed before we can make payment.

If you've chosen the optional life and income protection insurance through my**super**, your estate may be eligible for a life insurance payment if the insurer accepts the claim. If the claim is accepted, the insurer will pay the amount to my**super** and we'll pay it to your estate with no deductions.

3.6 Hardship withdrawal

You may be able to apply for an early withdrawal if you're experiencing hardship.

Account	What you need to know
Unlocked account	→ After consulting your employer, we'll assess whether you're suffering, or likely to suffer, hardship. → Hardship may include financial hardship, serious illness, or another serious hardship. → You'll need to complete the hardship withdrawal process and provide the information we need. The Significant Financial Hardship withdrawal factsheet explains what to provide and the steps to follow. → If you're a non-R3 employee, vesting rules may affect how much you can withdraw. → The withdrawal can only be for the amount needed to help relieve the hardship and you must keep at least $1,000 in your unlocked account.

Account	What you need to know
Locked account	→ Significant financial hardship must meet the criteria set out in the KiwiSaver Act 2006. This includes us being satisfied that you've first tried other reasonable ways to help relieve the hardship. → This may include being unable to meet essential living costs, mortgage payments, medical or palliative care costs, funeral costs for a dependant, or disability-related home modifications. → You'll need to complete the hardship withdrawal process and provide the information we need. The Significant Financial Hardship withdrawal factsheet explains what to provide and the steps to follow. → You can't withdraw Government contributions. After the withdrawal, your locked account must still have at least $1,000 plus any Government contributions. → The withdrawal can only be for the amount needed to help relieve the hardship.

3.7 Permanent emigration

If you permanently leave New Zealand, you may be able to transfer or withdraw money from your locked account. What you can do depends on where you move to.

What you need to know	Australia	Any country other than Australia
What you can do	→ You can apply to transfer your balance to an Australian complying superannuation scheme. → You can't make a cash withdrawal just because you've moved to Australia.	→ You can apply to withdraw your balance or transfer it to an equivalent overseas retirement scheme.
When you can apply	→ You can apply after you've permanently moved to Australia.	→ You can apply for a withdrawal after you've permanently left New Zealand and lived overseas, other than Australia, for more than one year. → You may be able to apply for a transfer to an equivalent overseas retirement scheme at any time after you've permanently left New Zealand.
Check before you apply	→ Australian superannuation schemes don't have to accept transfers from my**super** so check with your Australian provider before you apply. → Your Australian superannuation scheme may also charge fees so it's worth checking this before you apply.	→ If you want to transfer to an overseas retirement scheme, we'll need to confirm it's an equivalent overseas retirement scheme under the Financial Markets Conduct Regulations 2014.

What you need to know	Australia	Any country other than Australia
Government contributions	→ Government contributions can be transferred to an Australian complying superannuation scheme.	→ Government contributions can't be withdrawn or transferred. They'll be repaid to Inland Revenue.
Returning to New Zealand	→ A temporary visit back to New Zealand won't necessarily affect your application but we may ask for more information.	→ A temporary visit back to New Zealand won't necessarily affect your application but we may ask for more information.
Evidence required	→ You'll need to provide a statutory declaration confirming you've permanently moved to Australia. → You'll also need to provide evidence that you've left New Zealand and lived at an Australian address after you left.	→ You'll need to provide a statutory declaration confirming you've permanently left New Zealand. → You'll also need to provide evidence that you've lived overseas, other than Australia, for more than one year.
Fees and exchange rates	→ There's no withdrawal fee but you'll be charged any currency conversion and bank fees. → Exchange rates can change so the final amount transferred will be affected.	→ There's no withdrawal fee but you'll be charged any currency conversion and bank fees. → Exchange rates can change so the final amount withdrawn or transferred will be affected.

3.8 Transfers

Transfer between mysuper accounts

You can transfer money from your unlocked account to your locked account. Before you apply, please take care to make sure this is the right choice for your circumstances because locked money can't be transferred back to your unlocked account.

From	To	What you need to know
Unlocked account	Locked account	→ You can transfer some or all of your unlocked account balance to your locked account at any time. → If you don't already have a locked account, you'll need to change your plan at the same time. → We'll usually process the transfer within 20 working days after we've received everything we need but often sooner. → This transfer doesn't count as an employee contribution for the purpose of receiving a Government contribution. → Once money is transferred to your locked account, it can't be transferred back to your unlocked account for any reason.
Locked account	Unlocked account	→ You can't transfer money from your locked account to your unlocked account for any reason.

Transfer to other retirement schemes

In some situations, you can ask us to transfer your my**super** balance to another retirement scheme.

Account	What you need to know
Unlocked account	→ You can only transfer your unlocked account balance after you've left your employer. → You can ask us to transfer it to another registered workplace savings scheme, registered superannuation scheme, KiwiSaver scheme, or equivalent overseas retirement scheme. → The receiving scheme must agree to accept your transfer and may charge fees so it's worth checking this first.
Locked account	→ You can generally ask us to transfer your locked account balance to a KiwiSaver scheme or complying superannuation fund at any time. → The other scheme must agree to accept your transfer.

3.9 Special circumstances impacting withdrawals or transfers

In some situations, the law or your employment circumstances may affect whether we can pay a withdrawal or make a transfer, who we must pay, and how much can be paid to you.

Situation	What this may mean for you
Court orders or legal requirements	A law or court order may require us to release some or all of your money. For example, we may need to make a payment under the Property (Relationships) Act 1976.
Dismissal for criminal act or fraud	If you're dismissed, or leave employment to avoid being dismissed, because you owe money to your employer arising from a criminal act or fraud involving your employer, special rules apply. Your benefit may be limited to your own contributions. Your employer contributions, other than locked employer contributions, may be used to reimburse your employer.

3.10 Using your investment as security

Your my**super** retirement investment is personal to you. You can't sell it, give it to someone else, use it as security, or transfer it to another person unless the law requires or allows this, such as under a court order.

3.11 Liquidity may delay withdrawals or transfers

We may sometimes need to delay withdrawals, transfers or switches between funds if there isn't enough liquidity at the time. This can happen if there isn't enough cash available to my**super**, or if underlying investments can't be sold quickly without affecting their value.

If this happens, you may need to wait longer to make a withdrawal, transfer to another retirement scheme, or switch between funds.

We regularly monitor the underlying investments and market conditions so we can identify any issues that may affect how quickly investments can be sold.

04 Conflicts of Interest

A conflict of interest can happen when another financial interest, relationship, role or connection could materially influence, or appear to influence, investment decisions made for my**super**.

This could include interests or relationships involving us, a manager of an underlying investment fund, the administration manager, or someone connected with us, such as a director, senior manager or associated person.

Potential conflict	How we manage it
We're owned by ACC, and the ACC Board appoints the directors	→ We manage this through clear legal, governance and decision-making separation between ACC and my**super**. → We're a separate legal entity from ACC and, when we act as trustee and manager of my**super**, our directors must put members' interests first, even if this conflicts with an interest of ACC. → ACC doesn't direct, approve or control my**super**'s investment decisions, fund choices, member administration or day-to-day management. → If our interests and members' interests ever conflict, members' interests come first.
Remuneration for independent directors is set by the ACC Board	→ Independent directors are paid fixed director fees. Their remuneration isn't linked to my**super** investment decisions, investment performance or member outcomes. → Independent directors must put my**super** members' interests first when making decisions for my**super**, even if this conflicts with an interest of ACC. → Any conflict or potential conflict must be identified, recorded and managed under our Conflicts of Interest Policy.
Some of our directors are ACC employees	→ ACC employee directors must be clear about the capacity they're acting in. → When making decisions for my**super**, ACC employee directors must act as trustees, not as ACC employees. They must do so even if this conflicts with their employment, ACC's interests or any direction from ACC. → ACC employee directors must put my**super** members' interests first when making decisions for my**super**, even if this conflicts with an interest of ACC. → Any conflict or potential conflict must be identified, recorded and managed under our Conflicts of Interest Policy. Where needed, the director may be excluded from discussion or decision-making.
Some of our directors may also be my**super** members	→ A director who is also a my**super** member may have a personal interest in some decisions. → Any personal interest must be identified, recorded and managed. Where needed, the director may be excluded from discussion or decision-making. → This helps make sure decisions are made in the interests of members as a whole, not any individual member.

05 Optional life and income protection insurance

Optional life and income protection insurance is available through my**super**.

Life insurance provides a lump sum benefit of three times your annual insured salary, up to a standard limit of $450,000. A higher amount may be available subject to the insurer's approval.

Income protection insurance provides a monthly benefit equivalent to 50% of your annual insured salary, up to a standard limit of $8,000 per month. A higher amount may be available subject to the insurer's approval.

Insurance isn't added automatically. You can only apply if you've chosen the unlocked plan or part locked plan. If you're accepted for cover, your premiums will be deducted from your unlocked account at the end of each month.

5.1 Who provides the insurance?

The insurance is provided by Resolution Life Australasia Limited and is separate from my**super**.

This means we don't decide whether an application or claim is accepted, make insurance payments or guarantee the insurance. You can find more information about the insurer, including its financial strength and solvency, at **resolutionlife.co.nz**.

5.2 How can I apply for cover?

You can apply for insurance when you join my**super** or at any time later. You'll need to be under age 70 to apply.

To qualify for automatic acceptance, you'll need to meet the requirements below.

The insurance is provided as a combined package of life and income protection cover. You can't apply for one without the other.

Getting cover automatically

You may be able to be covered by the insurance without answering health questions or having medical examination.

This is generally available if you:

- are a permanent employee working more than 15 hours a week in New Zealand
- are under the New Zealand superannuation age
- apply within 90 days of joining ACC
- are at work on the day you apply, or are away for a reason other than illness or injury.

Automatic acceptance applies to an annual insured salary of up to:

- $150,000 for life insurance
- $192,000 for income protection insurance.

In some circumstances, your insurance cover may be lower than the standard amount. We'll let you know if this applies to you.

Applying for cover if you are not automatically accepted

If you don't qualify for automatic acceptance, or you'd like cover above the limits shown above, you can still apply to the insurer.

You'll usually need to provide some information about your health so the insurer can consider your application. This may include a medical examination at your cost.

Please contact us at **insurance@mysuper.co.nz** and we'll help you through the process.

Existing medical conditions

Unless you qualify for automatic acceptance, an existing medical condition will only be covered if:

→ you didn't know about the condition when you applied for the insurance; or

→ you told the insurer about the condition and they agreed to cover it.

The salary used to calculate your cover

Your insurance cover is based on a salary amount agreed by the insurer, known as your insured salary. This may be different from your total remuneration or the salary used to calculate your my**super** contributions.

Your insured salary is set when you join my**super** and reviewed each year on 1 October.

If your salary increases:

→ any amount above the automatic acceptance limits will only be covered if you apply and the insurer accepts the increase

→ you'll also need to apply if the increase would raise your insured cover by more than 30% within 12 months.

Please contact us if your salary increases and you're unsure whether you need to apply for additional cover.

5.3 Cancelling or suspending your cover

Cancelling your cover

You can cancel your insurance cover at any time by giving us 30 working days' written notice. You'll need to complete and return the required form, which you can request from **insurance@mysuper.co.nz**. The notice period begins when we receive your completed form.

Your cover will automatically end when the first of these happens:

→ you leave your employment

→ you turn 70.

When you leave your employment, you may be able to apply directly to the insurer to continue your cover under a personal policy.

When your cover will be suspended

Sometimes your cover may need to be suspended. While it's suspended, you won't be covered for anything that happens during that period.

If there isn't enough money to pay your premiums	If you take unpaid leave
We'll contact you if there isn't enough money in your unlocked account to pay your premiums. Your cover will be suspended while we work with you to resolve this. If it isn't resolved within 30 working days, your cover will be cancelled.	Please let us know if you're going on unpaid leave, such as parental or study leave. Your cover will automatically be suspended while you're away, even if you don't tell us. It's important to contact us before your unpaid leave begins. We can help you arrange for your premiums to continue so your cover stays in place, or confirm that you'd like your cover to remain suspended while you're away. Any arrangement to continue your cover will be subject to the maximum periods allowed by the insurer.

5.4 Life insurance

If you die while you're covered and the insurer accepts the claim, your estate will receive a lump-sum payment.

If you're diagnosed with a terminal illness, as defined in the policy, and the insurer considers that you're not expected to live for more than 12 months, the same amount will be paid directly to you as an early payment of your life insurance benefit.

The standard payment is three times your annual insured salary, up to $450,000, unless the insurer has approved a higher amount. If you've been told that a different amount applies to you, your specific cover level will apply.

5.5 Income protection insurance

If illness or injury prevents you from working and the insurer assesses you as totally disabled under the policy, you may be able to receive income protection payments.

How much could you receive?

If your claim's accepted, your payment will be the lower of:

→ 50% of your annual insured salary immediately before you became disabled

→ the amount approved by the insurer after any deductions required under the policy.

If you start receiving payments before you turn 66 and they continue for more than 12 months, they'll increase your payment in line with the Consumers Price Index, up to a maximum of 5% each year. This increase doesn't apply if you start receiving payments at age 66 or later.

If you're hospitalised or undergo rehabilitation because of your total disablement, you may also qualify for an additional hospitalisation or rehabilitation payment.

If you return to work on a lower salary because of your disablement, you may qualify for a proportion of your income protection payment. This can apply whether you return to your employer or take up other employment.

When payments won't be made

Income protection payments won't be made:

- until the insurer's accepted your claim and the 13-week waiting period has ended
- if you're not receiving or following appropriate medical advice from a registered medical practitioner
- while you're working in paid employment, unless you qualify for a proportionate payment
- if you travel or live outside New Zealand or Australia after becoming totally disabled, unless the insurer has agreed in writing
- if your disablement results directly or indirectly from intentional self-injury, normal and uncomplicated pregnancy or childbirth, or invasion, rebellion or an outbreak of war involving New Zealand.

Waiting period and payments

There's a 13-week waiting period from the date you qualify for income protection before payments can begin.

Once your claim has been accepted, the insurer will pay you monthly. Your first payment will cover the period beginning the day after the waiting period ends. It'll be paid on the first day of the following month, with any subsequent payments made monthly in arrears.

If you start receiving payments before the New Zealand superannuation age, they'll end when the first of the following happens:

- you're no longer totally disabled or otherwise entitled to the payment
- you reach the New Zealand superannuation age
- you die.

If you make a claim after reaching the New Zealand superannuation age, payments will continue for up to one year, or until you turn 70 if that happens sooner.

Medical information

You'll need to provide medical information to support your claim. The insurer may also ask for further medical information while you're receiving payments to confirm that you continue to qualify.

5.6 How can I make a claim?

If you need to make a claim, please contact us at **insurance@mysuper.co.nz** as soon as you can. If it's a life insurance claim, a family member or someone acting for your estate can contact us on your behalf. We're here to help and will guide you through what's needed, assist with the required information and work with the insurer throughout the process.

5.7 The policy terms apply

This is only a summary of the current insurance policies, so we encourage you to read the full policy documents. The insurer will assess each claim and, if it's accepted, pay it in accordance with the policy terms that apply at the time. You can find the policy documents on the offer register at **mysuper.co.nz/disclose**.

06 Changes to my**super**

my**super** can change over time. We explain below some of the main changes that could affect you. For more information about all the ways my**super** can change, you can read the trust deed at **mysuper.co.nz/disclose**

6.1 Changes to funds, the SIPO and fees

The funds available through my**super** may change over time. We may add new funds, change how they work, set rules about how they can be used, or close them.

The investment mandate for a fund may also change. This is done by updating the SIPO, which explains how my**super**'s investments are managed and the rules that apply to them.

We may also change fees or introduce new fees in line with the trust deed. If we do, we'll let you know.

6.2 Changes to the Trust Deed

We can change the trust deed with the consent of both ACC and the Financial Markets Authority (**FMA**). Changes to the trust deed may affect your rights and obligations as a member.

In limited circumstances, a change may have retrospective effect. However, the FMA cannot consent to a change unless it is satisfied that the change will not have a material adverse effect on members or the change has been approved by all affected members. This protection applies to what you're already entitled to and to rights and benefits that may arise from your membership in future.

6.3 Changes to KiwiSaver

The Government may change KiwiSaver rules from time to time. Because locked accounts work in a similar way to KiwiSaver, those changes may also affect members with locked accounts. The changes could be positive or negative.

We're unlikely to know about these changes before they are made public and we have no control over them. If changes are made that affect my**super**, we'll let you know.

6.4 Winding up my**super**

Your employer cannot stop employer contributions to my**super** straight away. Under the Trust Deed, your employer must first give a minimum of 12 months' notice and we'll let you know too.

If that notice is given, my**super** may continue as a closed scheme for existing members rather than be wound up immediately. This means my**super** would continue for existing members but contribution settings would change.

If my**super** continues as a closed scheme, employer contributions to unlocked accounts would stop completely. If you have a locked account, employer contributions would continue only to the extent required by law. You may still be able to keep making your own contributions.

If my**super** is later wound up, money in unlocked accounts would generally be paid to members and money in locked accounts would be transferred to a KiwiSaver scheme or complying superannuation fund.

07 Who's involved

Party	What they do	Where to find more information
Shamrock Superannuation Limited	We're the trustee, manager and custodian of my**super**. We're responsible for running my**super** in line with the Trust Deed and the law. Shamrock is a wholly owned subsidiary of ACC.	The my**super** Trust Deed, which sets out our powers, duties and responsibilities, is available at **mysuper.co.nz/disclose** Current details, including our address and directors, are available on the **companies-register.companiesoffice.govt.nz**
Licensed Independent Trustee	One of our directors is also licensed to act as the Licensed Independent Trustee. This helps make sure my**super**'s governance includes an independent perspective. If serious problems arise, the Licensed Independent Trustee also has obligations to report them to the FMA.	Current details of the Licensed Independent Trustee are available on the schemes register at **disclose-register.companiesoffice.govt.nz** (search for 'my**super** Superannuation Scheme')
Mercer (N.Z.) Limited	We've appointed Mercer as the administration manager for my**super**. Mercer looks after the day-to-day administration of the scheme, including registry services.	Current details, including Mercer's address and directors, are available on the **companies-register.companiesoffice.govt.nz**
Managers of underlying investment funds	We manage my**super**'s investments by investing in selected underlying investment funds offered by third party providers.	Details of the current providers are available in the SIPO at **mysuper.co.nz/disclose**
Resolution Life Australasia Limited	Resolution Life is the insurer for the optional life and income protection insurance cover available through my**super**.	Current details, including their address and directors, are available on the **companies-register.companiesoffice.govt.nz**
Melville Jessup Weaver	Melville Jessup Weaver is the investment adviser for my**super**.	
Simpson Grierson	Simpson Grierson is the solicitor for my**super**.	
Deloitte	Deloitte is the auditor and tax adviser for my**super**.	Deloitte is a registered audit provider under section 87 of the Auditor Regulation Act 2011.
Westpac New Zealand Limited	Westpac is the banker for my**super**.	

08 Where can I find more information

Visit **mysuper.co.nz** or contact us:

hello@mysuper.co.nz
0508 MYSUPER (0508 697 873)
Insurance questions: **insurance@mysuper.co.nz**

09 Glossary

Term	Meaning
ACC	Accident Compensation Corporation.
account	An account held for you in my**super**. Depending on your plan, you may have an unlocked account, a locked account or both.
automatic acceptance or automatically accepted	When your application for the insured benefit is accepted by the insurer without health questions or medical tests if you meet the requirements.
complying superannuation fund	A superannuation fund that can provide locked benefits under rules similar to KiwiSaver. my**super** is a complying superannuation fund.
employer	Your employer while you're a member of my**super**. This is usually ACC but for some members it is Fairway.
ESCT	ESCT is deducted from employer contributions before they're paid into my**super**. If you'd like more information you can visit **ird.govt.nz**
Fairway	Fairway Resolution Limited.
FMA	The FMA is the main financial conduct regulator. Its role is to help ensure my**super** is operated fairly, transparently, and in accordance with financial markets law.
fund	A my**super** investment fund, including the my**super** Equity Fund, my**super** Growth Fund, my**super** Balanced Fund, my**super** Conservative Fund and my**super** Cash Fund.
hardship	A serious difficulty that may let you apply for an early withdrawal. Different rules apply to unlocked accounts and locked accounts.
insured salary	The salary amount accepted by the insurer for the insured benefit. It may be different from your total pay or your my**super** salary.
insured benefit	The optional life and income protection insurance available through my**super** subject to the current insurance policies and acceptance by the insurer.
insurer	Resolution Life Australasia Limited, the insurer for the optional insurance.
locked	The part of my**super** that is subject to rules similar to KiwiSaver.
my**super**	my**super** Superannuation Scheme.

Term	Meaning
New Zealand superannuation age	The New Zealand superannuation age is currently set to age 65.
non-R3 employee	An ACC employee who hasn't signed an R3 employment agreement with ACC. If you're unsure email **hrhelp@acc.co.nz**
PDS	The PDS provides prospective members and members with key information about how my**super** works, including its benefits, risks, fees, investment options and other important terms. The PDS for my**super** is available at **mysuper.co.nz/disclose**
R3 employee	An employee who has signed an R3 employment agreement with ACC. If you're unsure email **hrhelp@acc.co.nz**
reserve account	An account held within my**super** that may be used for purposes allowed by the Trust Deed, such as meeting some costs or reducing annual fund charges.
retirement schemes	Other schemes that help people invest for retirement, such as superannuation schemes, workplace savings schemes, KiwiSaver schemes and some overseas retirement schemes.
salary	Your salary for my**super** purposes. This may be different from your total pay or your insured salary.
savings suspension	A temporary break from making contributions to my**super**.
Shamrock	Shamrock Superannuation Limited.
SIPO	The SIPO sets out the investment governance and management framework, philosophy, strategies and objectives of my**super**. The SIPO for my**super** is available on the scheme register at **mysuper.co.nz/disclose**
Trust Deed	The trust deed for my**super**, available on the scheme register at **mysuper.co.nz/disclose**
unlocked	The part of my**super** that is not the locked section.
vesting	For non-R3 employees, the portion of employer unlocked contributions you can withdraw when you become entitled to some benefits. See the non-R3 employee guide at **companiesoffice.govt.nz/disclose** to understand how vesting works for you.
waiting period	The period between when you qualify for an income protection insured benefit and when payments can start.

mysuper

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