

Raiz Invest Super

Product Disclosure Statement

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Issued by Equity Trustees Superannuation Limited as the Trustee of AMG Super
ABN 30 099 320 583

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IMPORTANT INFORMATION:

- This Product Disclosure Statement (PDS) provides a summary of significant information about investing in Raiz Invest Super (Product) and contains a number of references to important product information - the Member Guide – which form part of the PDS;
- This PDS describes the main features of the Product and will help you decide whether this product meets your needs, and compares this product to others you may be considering. You should consider the information in this PDS before making a decision about the Product;
- The information provided in this PDS is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances;
- Information in this PDS (including incorporated information) is subject to change from time to time and may (in the case of information that is not materially adverse) be updated via the website www.raizinvest.com.au;
- A target market determination (TMD) has been issued which considers the design of the Product, including its key attributes, and describes the class of consumers that comprises the target market for the Product, available at the website <https://raizinvest.com.au/super-target-market-determination/>;
- This PDS and Member Guide can be obtained from <https://raizinvest.com.au/super-product-disclosure-statement/>;
- This is a fully digital product, and by making an electronic superannuation application (Application), members agree to receive communications and disclosures in relation to their account in digital form only.

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Section 1: About Raiz Invest Super

The Product is a product of Raiz Invest Super, a division (Division) of AMG Super (Fund). The Fund has been helping Australians to take control of their super and reach their retirement goals since 2000. The Fund is a regulated superannuation fund which provides a simple and flexible way to manage your superannuation through a broad range of available investment options.

Key service providers to the Product include:

- Acclaim Management Group Limited (ABN 52 091 082 058, AFSL 305604) - the Administrator of the Product;
- Raiz Invest Australia Limited (ABN 26 604 402 815) - the Promoter of the Division

Note: The Product is not a MySuper registered product.

The Product is issued by Equity Trustees Superannuation Limited ('EQT') (ABN 50 055 641 757, RSE Licence No. L0001458, AFSL 229757), an approved Trustee regulated by the Australian Prudential Regulation Authority (APRA). The Product is administered in accordance with the Trust Deed and rules of the Fund. The Trustee is required to disclose certain trustee information and documentation on a website. Accordingly, the Trustee's website (<https://www.eqt.com.au/superannuation>) contains the required information and documentation, including relevant product dashboards and trustee and executive remuneration.

Section 2: How super works

Superannuation is a long-term investment and tax-effective means of saving for retirement which is, in part, compulsory. Most Australian employers are required by Government legislation to contribute 10.5% of an employee's ordinary time earnings to a superannuation fund. These compulsory contributions are referred to as Superannuation Guarantee (SG) contributions. The SG contribution rate is planned to increase gradually to 12% by 1 July 2025. You can also make personal contributions towards superannuation.

There are different types of contributions that may be made by or on behalf of a person in addition to any SG contributions including additional employer contributions (for example, salary sacrifice contributions), voluntary member contributions and government co-contributions.

There are limitations on the contributions to, and withdrawals from, superannuation. These limitations apply to all superannuation funds.

Superannuation receives concessional tax treatment, that is, tax savings are provided by the Government. Refer to Section 7 of this PDS for more information.

As most people have a right to choose into which superannuation fund their employer should direct their SG contributions (called "Choice of fund"), it's important you take an interest in your super and help it grow into a healthy retirement nest egg. Contact your employer to check whether you can make a Choice of fund by nominating the Product as your chosen fund. Further information about Choice of fund is available from www.ato.gov.au. Note: Your employer cannot nominate the Product as its default super fund for employee's who do not make a Choice of fund, as the Product is not a 'MySuper' product.

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. You can choose to take your superannuation benefit as a lump sum or as a pension, or a combination of both.

There are certain circumstances in which superannuation benefits must be transferred by the Trustee to the Australian Taxation Office (for example, small or unidentifiable lost accounts, unclaimed benefits on or after age 65 and unclaimed benefits of former temporary residents). Application for the payment of such transferred benefits must then be made to the Australian Taxation Office.

You should read the important information about How Super Works before making a decision. Go to Section 1 of the Member Guide available on our website, www.raizinvest.com.au and refer to ASIC's MoneySmart website at www.moneysmart.gov.au. The information relating to how super works may change between the time when you read this PDS, the Member Guide and TMD, and the day when you acquire the Product.

Section 3: Benefits of investing with Raiz Invest Super

Members of the Product have an accumulation account, which means any contributions made to the account accumulate over time with any investment earnings (which may be positive or negative) after taking into account any fees, costs or other charges (e.g. insurance premiums or taxes).



The Product provides for Online consolidation of your superannuation funds (subject to your consent). Before deciding to consolidate your Super, please ensure you have considered any potential loss of existing insurance or other benefits you may have with your existing fund.

You should read the important information about the features and the benefits of investing with the Product, including the Target Market Determination (TMD), before making a decision. Refer to the Member Guide, available from <https://raizinvest.com.au/super-product-disclosure-statement/>.

The Product offers members who have an accumulation account access to insurance cover established under an approved group insurance policy. Refer to section 8 of this PDS for more information.

When a member retires or meets some other legislative condition for payment of their superannuation their account is payable as one or more lump sums.

You can choose to access from a range of investment options or portfolios via the Product's investment in a registered managed investment scheme. Refer to section 5 of this PDS for more information.

Other significant features and benefits of the Product are:

- Information about your account can be accessed online through the Raiz App, 24/7.
- There are no switching or trading fees.
- Eight investment options or portfolios are available to suit your personal circumstances and risk profile.
- We protect the privacy of personal information in accordance with our privacy policy.

You should read the important information about the benefits and features of the Product, including the TMD, before making a decision. Go to Section 2 of the Member Guide which is available by going to <https://www.raizinvest.com.au> or on request by phoning 1300 754 748. The information relating to the benefits and features of the Product may change between the time when you read this PDS, the Member Guide and TMD, and the day when you acquire the Product.

Section 4: Risks of super

Things you should know:

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

Before investing you should consider the level of risk involved with a particular investment and whether the potential returns justify that risk.

When considering your investment in super, it is important to understand that:

- The value of your investment 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 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
- The level of risk you face will vary depending on a range of factors, including your age, investment timeframes, your risk tolerance, and where other parts of your wealth are invested.

The significant risks associated with the Product include economic, market, currency, industry, emerging market, credit, liquidity, regulatory and derivative risks.

Risks associated with investing in the Product include:

- Data security and electronic delivery risk.

The level of risk that is acceptable to you will vary depending on a range of factors including your age, investment timeframe, where other parts of your wealth are invested, your risk tolerance and what other investments you hold.

You should read the important information about risks including the risk profile of investments available from the Product before making a decision. Refer to Section 3 of the Member Guide, available at www.raizinvest.com.au. The information relating to risks of investing with the Product may change between the time when you read this PDS, the Member Guide and TMD, and the day when you acquire the Product.

Section 5: How we invest your money



Warning: When deciding how to invest your superannuation you should consider the likely investment return, the risk and your investment timeframe. The Trustee recommends that you consult a financial adviser to assist your investment choice.

Warning: If you engage a financial or tax advisor, fees may be payable as set out in the advisor's Statement of Advice. The Trustee does not permit adviser fees to be deducted from member balances in relation to this product.

The Product allows members access to a range of investment options via its investment in the Raiz Invest Australia Fund ARSN 607 533 022 (the Scheme) a registered managed investment scheme.

The Scheme offers members a choice in investment options. You benefit by receiving a transparent investment experience where you see the specific underlying securities in which your super is invested.

Your investment in the Scheme is held by the Trustee.

Your investment in the Scheme is covered by the Scheme PDS which is available from www.raizinvest.com.au.

When choosing the investment options in which to invest or switch some, or all of your super, you should consider the level of risk, likely investment return and your investment timeframe.

The Trustee may at its discretion vary the investment options available within the Product and the Scheme from time to time. Notice will be provided to members affected by those changes.

Switching investments

You can change your investment options at any time via your phone app with Raiz Invest Australia Limited.

Available Investment Options

The Scheme presently offers eight separate investment options to meet the risk profiles of members. The options range from a low risk Conservative Investment option to a higher risk Aggressive Investment option and two investment options containing exposure to Australian residential property. A detailed profile of each investment option is available in Section 4 of the Member Guide. The Moderately Aggressive Portfolio option is summarised below:

Moderately Aggressive Portfolio			
Suitability	The Portfolio has a moderately high weighting to Australian and international equities and may suit an investor who is prepared to take more risk in exchange for potentially higher returns over the medium to long term and is comfortable with volatility and the possibility of negative returns.		
Investment Objectives	To provide a relatively moderate to high level of risk which corresponds to moderate to high expected returns with capital appreciation over the long term.		
Performance Objectives	To outperform the average annual rate of Australia's Consumer Price Index (CPI) by at least 3.75% p.a. over a rolling 10-year period.		
Indicative Asset Allocation	Asset Class	Asset Class Range	Indicative Allocation
	Growth	57-87%	73%
	Defensive	19-34%	27%
	Investment	Range	Indicative Allocation
	Australian Equities	34-52%	44%
	International Equities	23-35%	29%
	Fixed Interest	19-29%	24%
	Cash and Cash Equivalents	0-5%	3%
Minimum suggested investment time frame	10 to 15 years		
Standard Risk Measure - Risk level	High (Risk Band 6)		
Estimated number of negative annual returns over any 20-year period	4 to less than 6		

You should read the important information about investments, how to switch investments and the extent to which labour standards or environmental, social or ethical considerations are taken into account before making a decision. Refer to Section 4 of the Member Guide available at www.raizinvest.com.au. The information relating to investments may change between the time when you read this PDS, the Member Guide and TMD, and the day when you acquire the Product.



Section 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 text is required by law. The Trustee of the Product does not negotiate fees and costs.

This document shows fees and other costs that you may be charged. The information can be used to compare costs between different superannuation products. 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 may also be charged, but these will depend on the nature of the activity chosen by you. Entry 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 the information about fees and other costs because it is important to understand their impact on your investment.

The fees and other costs for each investment option offered by the entity are set out in Section 5 of the Member Guide.

Unless otherwise stated, all amounts of fees and costs shown are inclusive of any applicable income tax, stamp duty and GST (less any reduced input tax credits). We do not reduce the fees by any income tax deduction we (or an interposed vehicle) may be able to claim.

Fees and costs summary

The Moderately Aggressive Portfolio option

Type of Fee*	Amount	How and when paid
Ongoing annual fees and costs¹		
Administration fees and costs	0.09% p.a. Plus \$70.20 p.a. (\$1.35 p.w.) Plus 0.04% p.a.	The percentage-based fee is calculated on the daily average account balance and deducted from your account monthly in arrears. Deducted directly from your account balance monthly, payable in arrears. The expense recovery fee is calculated on the daily average account balance and deducted from your account monthly in arrears
Investment fees and costs ^{3,4}	0.275%p.a. ² Plus 0.234% p.a. (Investments Fees and Costs associated with the underlying investments) ³	The percentage-based fee is calculated and deducted directly from your account monthly basis in arrears. Deducted from the investment returns of the underlying investments. This fee is not deducted directly from your account.
Transaction costs	Nil	N/A
Member activity related fees and costs		
Buy/sell spread	Nil	N/A
Switching fee	Nil	N/A
Other fees and costs ⁵	For information about other fees and costs and how they are deducted, refer to 'Additional Explanation of Fees and Costs' in Section 5 of the Member Guide.	

1. If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, the total combined amount of administration fees, investment fees and costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

2. The investment fee of 0.275% is not charged when a member's balance is lower than \$5,000. This is checked monthly based on your daily average account balance.

3. Disclosed investment fees and costs of the underlying investments are based on the expenses incurred over the previous financial year. As a result these figures are indicative only and may change in subsequent years depending on (for example) the performance of each option, therefore may be higher or lower. These costs are deducted by the underlying investment managers.

4. Investment fees and costs includes an amount of zero performance fees. Information about performance fees is set out in 'Additional explanation of fees and costs' in the Member Guide. The Trustee does not charge performance fees.

5. See the section 'Additional explanation of fees and costs' for further information about other costs such as activity fees, advice fees for personal advice.



Example of annual fees and costs for the Moderately Aggressive Portfolio option

This table gives an example of how the fees and costs of your superannuation product can affect your superannuation investment over a one-year period. This table can be used to compare this superannuation product with other superannuation products. These fees and costs may be deducted directly from your account balance or from the returns on your investment.

You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE – The Moderately Aggressive Portfolio option*		BALANCE OF \$50,000
Administration fees and costs	0.09% p.a. \$70.20 p.a. (\$1.35 p.w.) 0.04% p.a.	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your account \$45.00 in administration fees and costs, plus \$70.20 regardless of your balance. Also , an amount of \$20.00 will be deducted for expense recovery.
PLUS , Investment fees and costs	0.275%p.a. 0.234% p.a.	And , you will be charged or have deducted from your investment \$254.50 in investment fees and costs
PLUS Transaction Costs	0.00%	And , you will be charged or have deducted from your investment \$0.00 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 \$389.70 for the superannuation product.

Note * Additional fees may apply, please refer to the **Additional Explanation of Fees and Costs** in the Member Guide.

For definitions of fees, please refer to the Member Guide at <https://raizinvest.com.au/super-product-disclosure-statement/>. The definitions are also available from support@raizinvest.com.au.

Things you should know:

- The Trustee can change the amount of fees without your consent.
- Dollar based fees are subject to indexation in line with movements in the Average Weekly Ordinary Time Earnings (AWOTE).
- Increases in fees will generally be notified at least 30 days in advance. Estimated fees may vary from year to year depending on the value of your account balance and your investment option.
- If you would like to calculate the effect of fees and costs on your account balance, the Australian Securities & Investment Commission's website www.moneysmart.gov.au has a superannuation fee calculator.

You should read the important information about the fees and costs including fees and costs applicable to investments before making a decision. Refer to Section 5 of the Member Guide available at www.raizinvest.com.au. The information relating to fees and costs may change between the time when you read this PDS, the Member Guide and TMD, and the day when you acquire the Product.

Section 7: How super is taxed

This section provides a summary of the significant tax information relating to superannuation. It is based on the laws that apply at the date this PDS is issued.

The information provided is general in nature and we recommend that you seek advice from a registered tax agent to determine your personal obligations before making a decision.

Tax may apply to contributions, any investment earnings and withdrawals from your account, however, generally any taxes applicable to superannuation are at a concessional (lower) rate. **Warning: Concessional tax rates do not apply on contributions which exceed Government contribution limits.**

Contributions: Tax on contributions depends on the type of contribution and the amount contributed.

Concessional or pre-tax contributions (for example, employer contributions and deductible member contributions) are ordinarily subject to a contributions tax rate of 15% (or 30% if your 'income' exceeds \$250,000) provided we hold your Tax File Number (TFN). This tax is deducted from your super account. If your concessional contributions in a financial year exceed the Government contribution limit, the excess will be taxed at your personal rate (less a 15% tax offset), plus an interest charge. You may choose to release up to 85% of the excess so that the excess does not count as a non-concessional contribution. The released amount is paid by us to the ATO after receiving a release authority.

Non-concessional or post-tax contributions (for example, non-deductible member contributions) are usually not subject to tax. If your non-concessional contributions in a financial year exceed the Government contribution limit (or the three year bring-forward rule, where available), you may choose to release the excess non-concessional contributions and up to 85% of their earnings. These earnings would be taxed at your personal rate (less a 15% tax offset). If you choose not to release your excess non-concessional contributions, they'll remain in your super account and be taxed at 47%. Taxes may apply to transfers of superannuation into the Division from an untaxed source (for example, certain public-sector schemes).



Investment Earnings: Net earnings relating to accumulation accounts are subject to a tax rate of up to 15%, however the rate may be less due to tax credits or other rebates.

Information on GST and tax deductions: The fees and costs are inclusive of any applicable stamp duty and GST. The Fund is entitled to claim reduced input tax credits on certain fees and costs and these are retained in the Fund and applied to the Operational Risk Reserve. The Fund may be eligible to claim a tax deduction for certain expenses incurred and for insurance premiums paid for insurance cover for eligible members. Where the Fund is eligible to claim a tax deduction for insurance premiums and for expenses related to the fees charged to you, the benefits of these tax deductions are passed on to you.

Withdrawals: If you're 60 years of age or over, any super benefits you receive, such as lump sums and pensions, are tax-free if you receive them from a taxed source. This means when you receive a lump sum from super, or payments from a super income stream, they are tax-free in your hands.

If you're under age 60 when you receive your super benefits, the taxable component is assessable income. If you are under preservation age, it will be taxed at 20% plus any applicable levies. If you have reached your preservation age but are aged less than 60, the first \$230,000 for the 2022/23 financial year is tax free, with the remainder taxed at 15% plus any applicable levies.

Warning: When you join the Product you should provide us with your TFN. If you choose not to provide your TFN, we cannot accept non-concessional contributions from you, the tax paid on concessional contributions and superannuation benefits may be higher and it may be more difficult to locate or consolidate any lost super benefits in the future or to receive benefits. Further information about tax is available from www.ato.gov.au.

Further information on the taxation of superannuation benefit can be obtained by calling the Australian Taxation Office on 131020 or by visiting their website at www.ato.gov.au/super. You should read the important information about taxation matters relevant to superannuation before making a decision. Refer to Section 6 of the Member Guide available at www.raizinvest.com.au. The information relating to tax may change between the time when you read this PDS, the Member Guide and TMD, and the day when you acquire the Product.

Section 8: Insurance in your super

This section provides a brief summary of the insurance options available in the Product. The Product provides the following insurance benefits:

Automatic Insurance cover

We will provide you with automatic Death (including Terminal Illness) and Total & Permanent Disablement (TPD) Insurance cover if you meet the eligibility criteria, have opted-in and are an Australian resident (or hold an Australian Visa entitling you to residency or employment) aged between 20 and 64. Cover generally takes effect from the date we receive your first super contribution or rollover.

Your amount of cover is based on your current age and subject to a 'Pre-Existing Medical Condition' exclusion for at least the first 12 months from the Cover Commencement Date. See the Member Guide for more information on the 'Pre-Existing Medical Condition' and other exclusions that may apply to your benefit.

You have the option whether you wish to opt in for Automatic Cover or not when you join. You can cancel cover at any time by logging into your online account or by contacting our Customer Care Team.

Insurance Fees

If you obtain insurance cover through the Product, there are costs that will apply that you will be responsible for. Insurance fees are the cost of your insurance cover and are made up of insurance premiums (payable to the Insurer) including stamp duty as relevant and an insurance administration fee (payable to the Promoter). Insurance fees will be deducted from your account on a monthly basis in arrears.

We are required to cancel your insurance cover if your account has been inactive for a continuous period of 16 months, and you have not made an election to maintain your insurance cover. Your account is considered 'inactive' if no contributions or rollovers have been received over the relevant period. To prevent your insurance being cancelled under these rules, you will need to make an election to maintain your insurance cover. Please contact us to find out how to make an election to maintain your cover.

You should read the important information about insurance matters relevant to your cover before making a decision. Refer to Section 7 of the Member Guide available at www.raizinvest.com.au. The information relating to insurance may change between the time when you read this PDS, the Member Guide and TMD, and the day when you acquire the Product.

Section 9: How to open an account



You must open the account online through the Raiz App, available from the app store relevant to your device. As the Product is not a MySuper product, an employer cannot open an account in the Product for you. It is a condition of membership that you provide your TFN. You cannot be compelled to provide your TFN, but if you don't your Application will not be accepted. When you submit the Application you will also open an investment account in the Scheme.

Cooling off

If you change your mind after you apply to open an account and you have not exercised any right or power in relation to this product, you can cancel your account within 14 days from the end of the 5th day after the account is opened or you receive confirmation of the account's establishment (whichever is earlier). This is called your "cooling off" right. Upon exercising this right your investment amount will be refunded after making allowance for any investment fluctuations, fees, costs, taxes and insurance premiums, as permitted by law. In some cases, (such as cancellation of a pension account) the investment amount can only be refunded by being retained within an accumulation account in the Product or by transfer to another superannuation fund (that is, by "cooling off" you will not necessarily be able to receive the investment amount in cash because the law sometimes requires that the investment amount is retained in the superannuation system until you satisfy a condition of release). You may not be able to exercise your "cooling off" rights if you have taken a payment (such as a pension payment) or exercised certain other rights in relation to your account.

Privacy

We request personal information from you when you apply to become a member of the Product and from time to time in order to provide superannuation information to you. If the requested information is not provided, we may not be able to process your Application or provide the Product to you.

We are required to comply with the Privacy Act and the Australian Privacy Principles. Information about how we collect, use and disclose your personal information is set out in our Privacy Policy. You should read this before you apply. When you apply, you will be taken to agree to the use and disclosure of your personal information in accordance with our Privacy Policy. See Section 2 of the Member Guide for information of how to access our Privacy Policy online. You can also obtain a copy of our Privacy Policy from us free of charge on request.

Complaints

If you have a complaint relating to this product, contact the Complaints Officer at Raiz Invest Super:

Telephone: 1300 754 748
Address: PO Box 3528 Tingalpa DC QLD 4173
Email: complaints@raizinvest.com.au

We will confirm receipt of your complaint within 1 business day and endeavour to deal with your complaint promptly and in any event, within 45 days of receipt (or for death benefit distribution complaints within 90 days).

Complaints can also be made to an external body – the Australian Financial Complaints Authority (AFCA) although AFCA will not normally deal with a complaint until it has been through the Raiz Invest Super internal complaints handling process.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the AFCA.

AFCA provides fair and independent financial services complaint resolution service that is free to consumers. AFCA can be contacted via the below.

Australian Financial Complaints Authority	
Address	GPO Box 3, Melbourne VIC 3001
Phone	1800 931 678
Email	info@afca.org.au
Web	www.afca.org.au

There may be a time limit for referring your complaint to AFCA. Other limits may also apply. You should contact AFCA or visit the AFCA website for more details.