

Notice Investments	\$1,000 - \$99,999	\$100,000 - \$499,999	\$500,000 +
	2.55%	2.65%	2.70%
<i>* Variable Rate - Interest paid monthly for 31 day Notice Investments</i>			
Term Investments	\$1,000 - \$499,999		\$500,000 +
Quarterly Interest Payments Only			
3 Months ***	2.75%		
6 Months ***	2.85%		
Monthly Interest Payments		Quarterly Interest Payments	
12 Months ***	3.00%	3.05%	3.05%
24 Months ***	3.10%	3.15%	3.20%
36 Months ***	3.20%	3.25%	3.30%
48 Months ***	3.30%	3.35%	3.40%
60 Months ***	3.35%	3.40%	3.50%
<i>*** Fixed Rate - Interest paid Quarterly or Monthly for Terms of 12 months or more.</i>			

CURRENT STANDARD RATES - EFFECTIVE 1 NOVEMBER 2018

Important Information:

This Schedule forms part of, and must be read with, the ACC Accumulator Investor Guide and Terms & Conditions. All rates quoted are per annum and are subject to change without notice. Rates shown apply to the total balance of the investment.

Effective as at 1 November 2018

ACC ACCumulator
C/- ACS Financial Pty Ltd
Level 1, 917 Riversdale Road,
Surrey Hills Victoria 3127

ACC ACCumulator is managed by ACS Financial Pty Ltd ACN 062 448 122 AFSL 247388 ABN 91 460 778 961 on behalf of the issuer: ACC Directorate (formerly known as Assemblies of God in Australia) ABN 65 004 617 467

This information is general in nature and has been prepared without taking your objectives, financial situation and needs into account. You should read the ACC Accumulator Investor Guide and consider whether the product is appropriate for you, before you make a decision.