

# Your investment choices

AustralianSuper offers you a great range of investment options. You can choose from PreMixed and DIY Mix options plus the Member Direct option if you want to invest directly in shares, exchange traded funds (ETFs) or term deposits.

## Your super, your choice

With AustralianSuper you can choose the level of control you want over your super.

### AustralianSuper's investment options



**The Member Direct investment option** includes shares in the S&P/ASX 300 Index, ETFs and term deposits, which you choose yourself. It offers the most flexibility and control of all AustralianSuper options. Note that once you invest in the Member Direct investment option you must keep a minimum of \$5,000 in one or more of AustralianSuper's PreMixed or DIY Mix investment options.

**DIY Mix options** are single asset class portfolios so you choose how much you want to invest in each. Each portfolio contains assets managed for you by professional fund managers chosen by AustralianSuper, so you don't have to worry about selecting individual investments.

**PreMixed options** combine a mix of asset classes to achieve different performance objectives and levels of risk and potential return. Professional fund managers, chosen by AustralianSuper, select the assets within each of the portfolios.

More detailed information on the risk profile and asset allocations for AustralianSuper investment options is included in the *Investment Choice Guide*.

## How to invest in the investment options

PreMixed and DIY Mix options	
<p><b>Investing your existing balance:</b></p>	<p>You can invest your existing balance in one or more of the PreMixed and DIY Mix investment options.</p> <p>You can choose your investment option:</p> <ul style="list-style-type: none"> <li>on the Member Direct online platform under 'transact/investment option switch'</li> <li>by logging into your online account at <a href="http://www.australiansuper.com">www.australiansuper.com</a></li> <li>by completing an <i>Investment choice</i> form available at <a href="http://www.australiansuper.com">www.australiansuper.com</a></li> </ul>
<p><b>Investing your future contributions:</b></p>	<p>Your future contributions, rollovers, investment returns and other additions to your account can be invested in one or a combination of investment options, excluding the Member Direct option.</p> <p>You select how you want your future contributions invested when you open your AustralianSuper account. You can change your future contributions strategy by logging into your online account or by completing the <i>Investment choice</i> form at <a href="http://www.australiansuper.com">www.australiansuper.com</a></p>

## Switching between investment options

You can switch between AustralianSuper's PreMixed and DIY investment options on the Member Direct online platform or by logging into your online account at [www.australiansuper.com](http://www.australiansuper.com)

You simply enter the percentage of your portfolio you want to allocate to each investment option and we will rebalance your portfolio accordingly.

You can switch money from/into your PreMixed and DIY investment options into/out of your Member Direct option transaction account using the AustralianSuper Member Direct online platform. You can then use the funds in your Member Direct investment option to invest directly in shares, ETFs or term deposits.

Please read the *Your transaction account* fact sheet for further information.

Member Direct investment option	
<p><b>Investing your existing balance:</b></p>	<p>Before you can invest in the Member Direct option you must invest in one or more of the PreMixed or DIY Mix options. You must also have a minimum balance of \$10,000 in your AustralianSuper account and keep at least \$5,000 invested in one or more of the other investment options.</p> <p>Once you have registered for the Member Direct option you can log in to the Member Direct online platform and start investing in shares, ETFs and term deposits. Visit <a href="http://www.australiansuper.com/memberdirect">www.australiansuper.com/memberdirect</a> to find out how to register.</p>
<p><b>Investing your future contributions:</b></p>	<p>Your super contributions will be made into AustralianSuper's PreMixed or DIY investment options in accordance with your future contributions strategy. You may have selected this when you opened your AustralianSuper account.</p> <p>You can then transfer money from your other investment options into your AustralianSuper Member Direct transaction account using the 'cash transfer' feature on the online platform. Read the <i>Your transaction account</i> fact sheet for further information.</p>

### Quick reference

- AustralianSuper offers a great range of investment options
- PreMixed options contain a mix of asset classes, which are professionally managed for you
- DIY Mix options are invested in a single asset class, so you can mix and match to suit your objectives and risk profile
- the Member Direct option enables you to invest directly in shares, ETFs and term deposits
- to invest in the Member Direct option you need a minimum balance of \$10,000 in your AustralianSuper account and must keep at least \$5,000 in one or more of the other investment options

## Seek advice before you invest

Our Financial Education and Advice Team can help you decide which AustralianSuper investment options are right for you. They can also refer you to an external licensed financial adviser for more specific advice about investment strategies and listed securities within the Member Direct investment option. Call our Financial Education and Advice Team on **1300 300 273** or visit [www.australiansuper.com](http://www.australiansuper.com) to find out more.