

# How we invest your money – additional information

The information in this document forms part of the:

**Product Disclosure Statements dated 1 June 2019:**

- › AustralianSuper
- › AustralianSuper Select
- › GHD Superannuation Plan
- › Personal Plan
- › Public Sector Division
- › Super Options
- › Super Only

## What type of investor are you?

There are many different ways to invest money, and they suit different people according to our ages, situations and personalities. Before choosing an investment option, it’s important to work out what type of investor you are – how you feel about investment risk, what your investment timeframe is and how involved you want to be in managing your super.

## How long you’re investing for

Your investment timeframe is how long you plan to invest your super savings before you retire, as well as how long you want your savings to last once you do retire.

Take a look at the table below to see how long you might have your savings invested in super based on how old you are now and your current life expectancy. The timeframes shown are averages so you may well live beyond these ages.

**Investment timeframe**

Current age	Male	Female
20	61 years	65 years
30	51 years	55 years
40	42 years	45 years
50	33 years	36 years
60	24 years	27 years
65	20 years	22 years

Source: Australian Bureau of Statistics, Life tables, States, Territories and Australia – 2015–2017, October 2018.

## Investment risks and how you feel about them

All investments have risks so it’s important to understand how you feel about risk. This will help you in your investment option decisions.

You’ll also need to weigh this up with your investment timeframe and your retirement goals, including how you want to use your money when you retire.

**Short-term risks are different to long-term risks**

In the short term, the key risk is investment market volatility and the risk your super savings will be reduced by the market’s ups and downs. The long-term key risk is inflation and the risk that your super savings won’t grow to meet it.

**The risk of inflation over the long term**

Inflation reduces the value of money over time. This means the money you’ve saved now will be worth less in the future. Inflation is something you need to think about when choosing your investment options, particularly if you’ve got a long-term investment timeframe.

## Decide how hands on you want to be with your investments

Choosing the right investment is important. It can affect how much your savings grow and how long they last. You can decide to either leave your investment choice to us or choose and manage your own.

If you'd prefer us to automatically make the choice for you, your super savings will go into our Balanced investment option.

## Risk levels of investment options

When choosing your investment options, the risks you need to consider will be different depending on how long you plan to invest for.

	Short-term	Medium-term	Long-term
<b>Our investment options are split into short, medium and long-term risk levels.</b>	<b>If you plan to invest for under 5 years</b> Investments may be reduced by market volatility and not have time to recover.	<b>If you plan to invest for 5–20 years</b> Investments may be reduced by market volatility and/or your savings might not keep up with inflation.	<b>If you plan to invest for over 20 years</b> Your savings may not keep up with inflation.
<b>The way we work out the risk levels for each option is different depending on whether it's for the short, medium or long term.</b>	The short-term risk level is the same as the Standard Risk Measure, which is used across the super industry to help members compare the risk levels of investment options. The short-term risk level classifies investment options according to their likelihood of negative returns in a given year.	The medium-term risk level is a combination of the short-term and long-term risk levels.	The long-term risk levels are calculated by estimating how likely it is that the investments within each option will perform worse than inflation.

Read more about how we calculate risk levels at [australiansuper.com/RiskLevels](https://australiansuper.com/RiskLevels)



## Risks and your investment timeframe

Here are just some of the things you could consider when looking at options for investment timeframes.

Short-term	Medium-term	Long-term
You may be more concerned with protecting your existing savings than taking chances to grow them. Consider the options that have a lower risk level in the short term like our Cash option.	Getting the balance right is the key: you may want to invest some money in lower-risk options, but you may need to look at how aggressively you invest the rest to keep your savings growing faster than inflation.	For strong returns over the long term, consider a more aggressive strategy. Look at options that have a higher short-term risk level but a lower risk level over the long term like our Balanced, High Growth, Australian Shares or International Shares options.

## A snapshot of your investment options

Here's a high level overview of your investment options, including their risk levels over different investment time periods.

When looking at the snapshots on these pages, think about:

1. how long you plan to invest for (under 5 years? 5–20 years? or over 20 years?)
2. the overall risks of that investment timeframe
3. what level of risk you're comfortable taking with your investments.

Risk level of investment options	
Short-term	Under 5 years
Medium-term	5–20 years
Long-term	Over 20 years

### PreMixed investment options

	Risk profile			See page
	Short-term	Medium-term	Long-term	
<b>High Growth</b>	High	Medium	Low to medium	4
<b>Balanced</b>	High	Medium	Low to medium	4
<b>Socially Aware</b>	High	Medium to high	Medium	4
<b>Indexed Diversified</b>	High	Medium	Low to medium	5
<b>Conservative Balanced</b>	High	Medium	Low to medium	5
<b>Stable</b>	Medium to high	Medium	Medium	5

### DIY Mix investment options

	Risk profile			See page
	Short-term	Medium-term	Long-term	
<b>Australian Shares</b>	Very high	Medium to high	Medium	6
<b>International Shares</b>	Very high	Medium to high	Low to medium	6
<b>Property</b>	Medium to high	Medium to high	Medium	6
<b>Diversified Fixed Interest</b>	Medium	Medium to high	High	7
<b>Cash</b>	Very low	Medium to high	Very high	7

### Member Direct

<b>Self-managed option</b>	You choose and manage your own investments. You can invest in a range of listed securities, including stocks in the S&P/ASX 300 index, exchange traded funds (ETFs), listed investment companies (LICs*), term deposits and cash.
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	Shares, ETFs & LICs*†	Term deposits	Cash
<b>Risk levels for the time invested</b>			
Short-term (< 5 years)	Very high	Very low	Very low
Medium-term (5 to 20 years)	Medium to high	Medium to high	Medium to high
Long-term (> 20 years)	Medium	Very high	Very high
<b>Expected frequency of negative annual return</b>	About 6 in every 20 years	Not expected‡	Not expected‡

\* LICs will be offered from 1 July 2019.

† Risk measures are based on investment portfolios with broad market exposure to Australian shares, they may differ for the individual investments you choose and your investment time frame. Risk for concentrated portfolios could be very high. The time frame recommended for holding a broad portfolio of shares, ETFs and LICs is at least 12 years.

‡ Whilst cash and term deposits are not expected to have negative returns, investments remain exposed to the creditworthiness of the issuer.

# PreMixed investment options

## High Growth

Invests in a wide range of assets with a focus on Australian and international shares. Designed to have strong long-term returns with possible fluctuations in the short-term.

### Investment aims

- › To beat CPI by more than 4.5% pa over the medium to longer term.
- › To beat the median growth fund over the medium to longer term.

### Minimum investment timeframe:

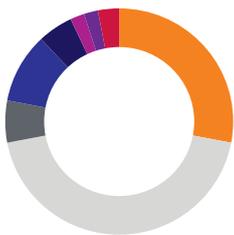
At least 12 years.

### Risk level for the time invested

Short-term	Medium-term	Long-term
High	Medium	Low to medium

### Risk of negative return:

About 6 in every 20 years.



- Australian shares 28% (20–50%)
- International shares 44% (20–50%)
- Direct property 6% (0–30%)
- Infrastructure 10% (0–30%)
- Private equity 5% (0–10%)
- Credit 2% (0–20%)
- Fixed interest 2% (0–20%)
- Cash 3% (0–15%)
- Other assets 0% (0–5%)

## Balanced

Invests in a wide range of assets. Designed to have medium to long-term growth with possible short-term fluctuations.

### Investment aims

- › To beat CPI by more than 4% pa over the medium to longer term.
- › To beat the median balanced fund over the medium to longer term.

### Minimum investment timeframe:

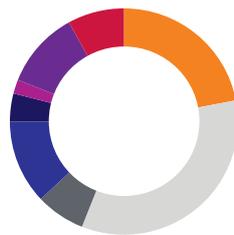
At least 10 years.

### Risk level for the time invested

Short-term	Medium-term	Long-term
High	Medium	Low to medium

### Risk of negative return:

About 5 in every 20 years.



- Australian shares 22% (10–45%)
- International shares 34% (10–45%)
- Direct property 7% (0–30%)
- Infrastructure 12% (0–30%)
- Private equity 4% (0–10%)
- Credit 2% (0–20%)
- Fixed interest 11% (0–25%)
- Cash 8% (0–20%)
- Other assets 0% (0–5%)

## Socially Aware\*

Selects shares and fixed interest investments using strict screening based on environmental, social and governance standards, as well as investing in a wide range of other asset classes. Designed to have medium to long-term growth with possible short-term fluctuations.

### Investment aims

- › To beat CPI by more than 4% pa over the medium to longer term.
- › To beat the median balanced fund over the medium to longer term.

### Minimum investment timeframe:

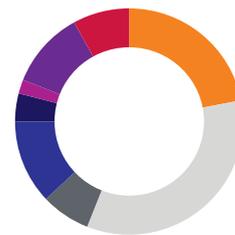
At least 10 years.

### Risk level for the time invested

Short-term	Medium-term	Long-term
High	Medium to high	Medium

### Risk of negative return:

About 5 in every 20 years.



- Australian shares 22% (10–45%)
- International shares 34% (10–45%)
- Direct property 7% (0–30%)
- Infrastructure 12% (0–30%)
- Private equity 4% (0–10%)
- Credit 2% (0–20%)
- Fixed interest 11% (0–25%)
- Cash 8% (0–20%)
- Other assets 0% (0–5%)

\*This investment option may use Exchange Traded Index Futures (up to 5% of the total assets) to efficiently manage cash flows and ensure this option is invested within the targeted asset allocation. This may include economic exposure to companies that are normally excluded by the option's investment screens.

# PreMixed investment options

## Indexed Diversified

Invests in a wide range of assets using indexing strategies. Designed to have medium to long-term growth with possible short-term fluctuations.

### Investment aims

› To achieve an average annual return of CPI + 3% pa over the medium to longer term.

### Minimum investment timeframe:

At least 10 years.

### Risk level for the time invested

Short-term	Medium-term	Long-term
High	Medium	Low to medium

### Risk of negative return:

About 5 in every 20 years.



- Australian shares 32% (20-50%)
- International shares 38% (20-50%)
- Listed property 0% (0-10%)
- Fixed interest 17% (0-30%)
- Cash 13% (0-30%)

## Conservative Balanced

Includes a higher allocation to fixed interest and cash than the Balanced option. Designed to have medium-term growth with a balance between capital stability and capital growth. May also have some short-term fluctuations.

### Investment aims

› To beat CPI by more than 2.5% pa over the medium term.  
› To beat the median conservative balanced fund over the medium term.

### Minimum investment timeframe:

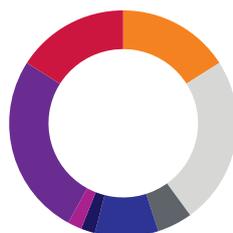
At least 5 years.

### Risk level for the time invested

Short-term	Medium-term	Long-term
High	Medium	Low to medium

### Risk of negative return:

About 4 in every 20 years.



- Australian shares 16% (5-35%)
- International shares 24% (5-35%)
- Direct property 5% (0-25%)
- Infrastructure 9% (0-25%)
- Private equity 2% (0-5%)
- Credit 2% (0-25%)
- Fixed interest 26% (0-40%)
- Cash 16% (0-30%)
- Other assets 0% (0-5%)

## Stable

An emphasis on fixed interest and cash with a higher focus on stability than growth.

### Investment aims

› To beat CPI by more than 1.5% pa over the medium term.  
› To beat the median capital stable fund over the medium term.

### Minimum investment timeframe:

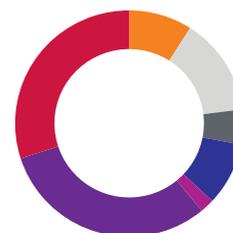
At least 3 years.

### Risk level for the time invested

Short-term	Medium-term	Long-term
Medium to high	Medium	Medium

### Risk of negative return:

About 3 in every 20 years.



- Australian shares 9% (0-20%)
- International shares 14% (0-20%)
- Direct property 5% (0-15%)
- Infrastructure 9% (0-20%)
- Private equity 0% (0-3%)
- Credit 2% (0-25%)
- Fixed interest 31% (0-45%)
- Cash 30% (0-50%)
- Other assets 0% (0-5%)

Strategic asset allocations and other investment information are current as at the date of publication. The Strategic Asset Allocation, composition of individual asset classes and other investment information may change from time to time. Investment returns are not guaranteed. Updated information can be found at [australiansuper.com/AssetAllocation](http://australiansuper.com/AssetAllocation)

# DIY Mix investment options

## Australian Shares

Invests in a wide range of companies listed on the Australian Securities Exchange. Designed to have strong long-term capital growth with possible short-term fluctuations in returns.

### Investment aims

- › To beat the S&P/ASX 300 Accumulation Index over the medium to longer term\*.

### Minimum investment timeframe:

At least 12 years.

### Risk level for the time invested

Short-term	Medium-term	Long-term
Very high	Medium to high	Medium

### Risk of negative return:

About 6 in every 20 years.



● Australian shares 100% (90-100%)

● Cash 0% (0-10%)

## International Shares

Invests in a wide range of companies listed on securities exchanges around the world. Designed to have strong long-term capital growth with possible short-term fluctuations in returns.

### Investment aims

- › To beat the MSCI World All Countries (ex Australia) Unhedged Index over the medium to longer term\*.

### Minimum investment timeframe:

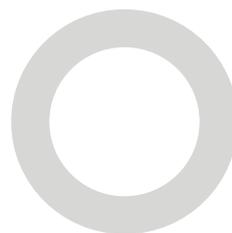
At least 12 years.

### Risk level for the time invested

Short-term	Medium-term	Long-term
Very high	Medium to high	Low to medium

### Risk of negative return:

About 6 in every 20 years.



● International shares 100% (90-100%)

● Cash 0% (0-10%)

## Property

Invests in Australian and overseas properties, including shopping centres and office buildings. Designed to have strong medium to long-term capital growth with lower volatility than shares.

### Investment aims

- › To beat CPI by more than 3% pa
- › To beat a composite of Australian and international Property Indices over the medium term, gross of investment expenses and adjusted for tax†

### Minimum investment timeframe:

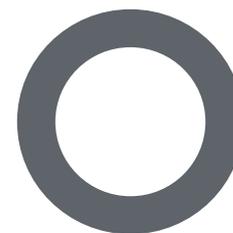
At least 5 years.

### Risk level for the time invested

Short-term	Medium-term	Long-term
Medium to high	Medium to high	Medium

### Risk of negative return:

About 4 in every 20 years.



● Property 100% (90-100%)

● Cash 0% (0-10%)

## Important information about the Property option

There is a cap on how much you can invest in the Property option. AustralianSuper has the discretion to freeze switches, contributions and withdrawals into and out of the Property option for up to two years in response to a market stress event. We will notify you as soon as possible after a freeze has been imposed. The allocation to cash may exceed the asset allocation range during a freeze event. Please read the *Property option - additional information* at [australiansuper.com/PropertyInfo](http://australiansuper.com/PropertyInfo) for full details about the Property option.

\* Index level returns, adjusted for implied superannuation tax.

† Composite consists of MSCI/Mercer Australia Core Wholesale Monthly Property Fund Index (60%), MSCI/AREF UK Quarterly Property Fund Index (20%) hedged to AUD and NCREIF Fund Index - Open End Diversified Core Equity (20%) hedged to AUD.

# DIY Mix investment options

## Diversified Fixed Interest

Invests in a wide range of Australian and international bonds and loans. This is done through actively investing in the fixed interest and credit asset class sectors and aims for capital stability and higher returns than cash over the short to medium term.

### Investment aims

- › To beat CPI by more than 0.5% pa over the short to medium term.

### Minimum investment timeframe:

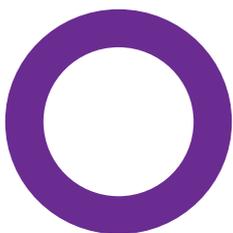
At least 3 years.

### Risk level for the time invested

Short-term	Medium-term	Long-term
Medium	Medium to high	High

### Risk of negative return:

About 3 in every 20 years.



- Fixed Interest 100% (50-100%)
- Credit 0% (0-25%)
- Cash 0% (0-30%)

## Cash

Invests in short-term money market securities and some short-term bonds. Designed to have stable returns above the official cash rate.

### Investment aims

- › To beat the return of the Bloomberg Ausbond Bank Bill Index each year\*.
- › To beat the annual rate of inflation, as measured by CPI.

### Minimum investment timeframe:

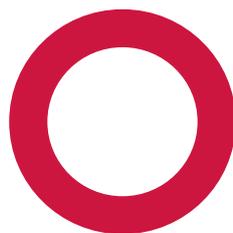
At least 1 year.

### Risk level for the time invested

Short-term	Medium-term	Long-term
Very low	Medium to high	Very high

### Risk of negative return:

Not expected.



- Cash 100% (100%)

\* Index level returns adjusted for implied superannuation tax.

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## Member Direct

The Member Direct investment option offers you more control and choice with the investment of your super or retirement income. You can invest in shares, Exchange Traded Funds (ETFs), Listed Investment Companies (LICs\*), term deposits and cash – through an easy-to-use online platform.

For the complete list of the investments offered to members on the platform, refer to the Member Direct investment menu available at [australiansuper.com/MemberDirect](http://australiansuper.com/MemberDirect).

### What you can invest in

	Shares, ETFs & LICs*	Term Deposits	Cash
Investments	Refer to <i>Member Direct Investment Menu</i> at <a href="http://australiansuper.com/MemberDirect">australiansuper.com/MemberDirect</a> LICs – to provide investors with access to portfolios managed by active investment managers who seek to provide access to a steady stream of fully franked dividends and medium to long term capital growth.	Refer to <i>Member Direct Investment Menu</i> at <a href="http://australiansuper.com/MemberDirect">australiansuper.com/MemberDirect</a>	Cash account

### Who can invest

To be eligible to invest in the Member Direct investment option you must:

- › be a current AustralianSuper member, and
- › register for an online account with AustralianSuper, and
- › have a minimum account balance, across all AustralianSuper investment options, as shown below.

Minimum account balance required to open a Member Direct account	
Account type	Minimum Balance
Super	\$10,000
Choice Income	\$50,000

You can only register one account (either super or Choice Income) for the Member Direct investment option at any time. Members using a TTR Income account can only invest in Member Direct with their super account.

### Important conditions

Once you open a Member Direct account, you must keep some money invested in AustralianSuper's other investment options at all times. The minimum amount required is different for super and Choice Income accounts.

If you don't meet the minimum ongoing balance requirements you'll need to re-balance and/or close your account:

- › If your total balance in PreMixed and DIY Mix options (excluding Member Direct) falls below the minimum ongoing requirement of \$5,000 in super or \$10,000 (or 13 months of income payments, whichever is greater) in Choice Income, you will need to re-balance your investments.
- › If your total balance across all investment options (i.e. in PreMixed, DIY Mix and Member Direct) falls below the minimum ongoing requirements of \$5,000 in super or \$30,000 in Choice Income, you will need to close your Member Direct account and transfer any remaining funds to your other investment options.

Income payments for Choice Income members are deducted from AustralianSuper's other investment options. Choice Income members must keep enough money in your other investment options to cover 13 months of income payments – this is called the Income payment reserve†. We will notify you if your balance is below this reserve.

Account type	Minimum ongoing balance in PreMixed or DIY Mix investment options (i.e. excluding Member Direct)	Minimum ongoing balance across all investment options (i.e. including Member Direct)
Super	\$5,000	\$10,000
Choice Income	\$10,000 (or 13 months of income payments, whichever is greater)	\$30,000

### Fees

There are additional fees that apply to the Member Direct investment option, these vary depending on the Member Direct investment type you've selected. Find out more at [australiansuper.com/MemberDirectFees](http://australiansuper.com/MemberDirectFees)

#### Before you decide

You should read the Member Direct investment option guide and the Member Direct terms and conditions before making a decision. You'll find more information at [australiansuper.com/MemberDirect](http://australiansuper.com/MemberDirect)

Member Direct isn't for everyone and risks can be very high so double-check it's right for you. You'll be managing your own investments and will need to know a lot about investing and the markets. It's important that you're comfortable doing this.

We strongly encourage you to seek advice from a licensed financial adviser before choosing this option. They can help you develop an investment strategy to meet your personal circumstances and needs. To find an Adviser visit [australiansuper.com/advice](http://australiansuper.com/advice)

\* LICs will be offered from 1 July 2019.

† Your Income payment reserve counts towards your minimum balance invested in other options. So for Choice Income members the minimum balance to be invested in other investment options is \$10,000, or your Income payment reserve, whichever is greater.

There are other conditions you must follow to keep your Member Direct investment option active. These include keeping a minimum amount of money in both your Member Direct transaction account as well as the other investment options at all times. There are limits to how much you can have invested in shares, ETFs or term deposits.

For a full list of rules that apply to this investment option, read the Member Direct terms and conditions at [australiansuper.com/MemberDirect](http://australiansuper.com/MemberDirect)

## Environmental, social and governance management

Our priority is to achieve superior long-term investment returns for you. We believe companies with good environmental, social and governance (ESG) management are more likely to increase their value and provide better long-term returns for our members.

### Active Owner Program

Being an active owner means that we make decisions and undertake a range of actions that integrate ESG considerations into our investment process across PreMixed and DIY Mix options. These fall into three areas:

**Integration:** consideration, integration and valuation of ESG issues when choosing and managing investments

**Stewardship:** actively engaging with companies to influence and improve ESG practices

**Choice:** considering our members' values in our investment choices.

### Engagement with companies we invest in

We regularly talk with companies we invest in and the fund managers we use to invest for us. The aim is to ensure that the companies we invest in understand who we are and what is in our members' investment interests.

### Share voting

As part of making sure companies we invest in are well managed and focus on long-term value creation, we vote on matters relating to:

- › S&P/ASX 200 companies
- › any other Australian listed company that we're a large shareholder in
- › major global companies
- › all Australian companies held internally.

You can view our quarterly voting history and read more about our Active Owner Program at [australiansuper.com/InvestmentGovernance](https://australiansuper.com/InvestmentGovernance)

### Working with others

AustralianSuper is a signatory to the United Nation's Principles of Responsible Investment (UNPRI). We work collaboratively to address ESG issues with other industry participants including The Australian Council of Superannuation Investors (ACSI), the Investor Group on Climate Change and directly with other big investors.

AustralianSuper has decided to exclude companies that manufacture tobacco products from its investment options by the end of 2019. Tobacco is a unique investment, due to its particular characteristics and the damage it causes. There is no safe level of consumption; it's highly addictive and it's the largest preventable cause of death in the world. These factors make investing in tobacco inconsistent with our purpose of helping members achieve their best possible retirement outcomes.

We will prudently divest tobacco holdings and reinvest them elsewhere with the continued aim of achieving the best possible investment outcomes for members. This exclusion doesn't apply to the use of derivatives that have an indirect exposure to tobacco, or ETFs in Member Direct.

### More choice

For members who want to invest in a way that reflects additional environmental and social values we offer Socially Aware investment option.

For members who seek greater control and wish to tailor their investments we also offer Member Direct investment option.

### About Socially Aware

Socially Aware invests using strict screening based on environmental, social and governance standards. It doesn't invest in shares or fixed interest of Australian or international companies that:

- › own fossil fuel reserves\*
- › produce tobacco, munitions or mines
- › have single gender boards
- › have human rights issues.

We will aim to apply these exclusions to other asset classes where possible.

Socially Aware removes investment in companies that own fossil fuel or uranium reserves regardless of the size of their ownership. We believe this is the simplest, most transparent way of removing these investments at their source while enabling the option to meet its investment return objectives.

You can find out more about the asset allocation and risk profile of our Socially Aware option on page 4.

\* Reserves, in this context, are coal, oil, gas or uranium that can be extracted from known fields at an economical cost.

## Making your investment choice

We want you to make the right investment choice and are here to help you shape your financial future. Refer to the Investment Guide for more on your investment options. Get in touch if you need some advice. We're here to help.

### How to make your choice

The easiest way to make your investment choice is online.

1. Log into your online account at [australiansuper.com/login](https://australiansuper.com/login)
2. If you can't make your choice online, that's fine, just call us on **1300 300 273** between 8am and 8pm AEST/AEDT weekdays.

When you join, if you don't make a choice at all, we invest your money in our Balanced option, which is our default option. You can also make and change investment choices after you become a member.

### How to change your investment options

You can change how you invest your account up to once a day (except weekends and national public holidays\*).

If we receive your request before 4pm AEST/AEDT weekdays, we'll invest your account in your new choice the next business day and it will show in your account the following business day. If we receive your request on or after 4pm AEST/AEDT weekdays, or on weekends or public holidays, the change will take an extra business day.

Find out more about choosing or changing your investment options at [australiansuper.com/switching](https://australiansuper.com/switching)

### Where to get help and advice

With the right advice, you can change your financial future and shape your life the way you want it to be. That's why we believe it's always a good idea to get some advice before you choose your options.

We have a mix of advice to help you every step of the way:

#### Online

Our series of online calculators can help you plan better for your future. Visit [australiansuper.com/calculators](https://australiansuper.com/calculators)

#### Over-the-phone<sup>†</sup>

Call us on **1300 300 273**, and we can help you with:

- › making an investment choice
- › adding extra to your super
- › transition to retirement options
- › sorting your insurance.

#### Face-to-face<sup>†</sup>

For more complex advice, meeting face-to-face with an accredited adviser can help when you want a detailed financial plan and have a number of financial matters to think about.

#### Seminars

Our free retirement and financial planning seminars are conducted Australia-wide and run for around an hour with time afterwards for questions.

Visit [australiansuper.com/seminars](https://australiansuper.com/seminars)

For more information about your advice options, visit [australiansuper.com/advice](https://australiansuper.com/advice)

\* Plus Queen's birthday (all states, except Queensland and Western Australia).

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## Contact us

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