How we invest your money – additional information

The information in this document forms part of the:

Product Disclosure Statements dated 25 September 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.

<table>
<thead>
<tr>
<th>Current age</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>61 years</td>
<td>65 years</td>
</tr>
<tr>
<td>30</td>
<td>51 years</td>
<td>55 years</td>
</tr>
<tr>
<td>40</td>
<td>42 years</td>
<td>45 years</td>
</tr>
<tr>
<td>50</td>
<td>33 years</td>
<td>36 years</td>
</tr>
<tr>
<td>60</td>
<td>24 years</td>
<td>27 years</td>
</tr>
<tr>
<td>65</td>
<td>20 years</td>
<td>22 years</td>
</tr>
</tbody>
</table>


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.

<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Our investment options are split into short, medium and long-term risk levels.</strong></td>
<td>If you plan to invest for under 5 years</td>
<td>If you plan to invest for 5–20 years</td>
</tr>
<tr>
<td></td>
<td>Investments may be reduced by market volatility</td>
<td>Investments may be reduced by market volatility and/or your savings might not keep up with inflation.</td>
</tr>
<tr>
<td></td>
<td>and not have time to recover.</td>
<td></td>
</tr>
<tr>
<td><strong>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.</strong></td>
<td>If you plan to invest for 5–20 years</td>
<td>If you plan to invest for over 20 years</td>
</tr>
<tr>
<td></td>
<td>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.</td>
<td>Your savings may not keep up with inflation.</td>
</tr>
<tr>
<td></td>
<td>The medium-term risk level is a combination of the short-term and long-term risk levels.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The long-term risk levels are calculated by estimating how likely it is that the investments within each option will perform worse than wage inflation.</td>
<td></td>
</tr>
</tbody>
</table>

Read more about how we calculate risk levels at 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.

<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>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.</td>
<td>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.</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Risk level of investment options</th>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5–20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Over 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### PreMixed investment options

<table>
<thead>
<tr>
<th>Risk profile</th>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Growth</td>
<td>High</td>
<td>Medium</td>
<td>Low to medium</td>
</tr>
<tr>
<td>Balanced</td>
<td>High</td>
<td>Medium</td>
<td>Low</td>
</tr>
<tr>
<td>Socially Aware</td>
<td>High</td>
<td>Medium to high</td>
<td>Low to medium</td>
</tr>
<tr>
<td>Indexed Diversified</td>
<td>High</td>
<td>Medium</td>
<td>Low to medium</td>
</tr>
<tr>
<td>Conservative Balanced</td>
<td>Medium to high</td>
<td>Low to medium</td>
<td>Low</td>
</tr>
<tr>
<td>Stable</td>
<td>Medium</td>
<td>Low to medium</td>
<td>Low to medium</td>
</tr>
</tbody>
</table>

### DIY Mix investment options

<table>
<thead>
<tr>
<th>Risk profile</th>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian Shares</td>
<td>Very high</td>
<td>Medium</td>
<td>Low to medium</td>
</tr>
<tr>
<td>International Shares</td>
<td>Very high</td>
<td>Medium</td>
<td>Low to medium</td>
</tr>
<tr>
<td>Property</td>
<td>High</td>
<td>Medium to high</td>
<td>Low to medium</td>
</tr>
<tr>
<td>Diversified Fixed Interest</td>
<td>Medium</td>
<td>High</td>
<td>Very high</td>
</tr>
<tr>
<td>Cash</td>
<td>Very low</td>
<td>Medium to high</td>
<td>Very high</td>
</tr>
</tbody>
</table>

### Member Direct

**Self-managed option**

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.

<table>
<thead>
<tr>
<th>Shares, ETFs &amp; LICs*</th>
<th>Term deposits</th>
<th>Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk levels for the time invested</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Short-term (&lt; 5 years)</td>
<td>Very high</td>
<td>Very low</td>
</tr>
<tr>
<td>Medium-term (5 to 20 years)</td>
<td>Medium</td>
<td>Medium to high</td>
</tr>
<tr>
<td>Long-term (&gt; 20 years)</td>
<td>Low to medium</td>
<td>Very high</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expected frequency of negative annual return</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>About 6 in every 20 years</td>
<td>Not expected†</td>
<td>Not expected*</td>
</tr>
</tbody>
</table>

* 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
<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>Medium</td>
<td>Low to medium</td>
</tr>
</tbody>
</table>

Risk of negative return:
About 5 in every 20 years.

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
<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>Medium</td>
<td>Low</td>
</tr>
</tbody>
</table>

Risk of negative return:
About 5 in every 20 years.

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
<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>Medium to high</td>
<td>Low to medium</td>
</tr>
</tbody>
</table>

Risk of negative return:
About 5 in every 20 years.

*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.
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.

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.

Stable

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

PreMixed investment options

Investment aims

Indexed Diversified

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

Minimum investment timeframe:

At least 10 years.

Conservative Balanced

› 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.

Stable

› 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

<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>Medium</td>
<td>Low to medium</td>
</tr>
</tbody>
</table>

Risk of negative return:

About 5 in every 20 years.

<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medium to high</td>
<td>Low to medium</td>
<td>Low</td>
</tr>
</tbody>
</table>

Risk of negative return:

About 4 in every 20 years.

<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medium</td>
<td>Low to medium</td>
<td>Low to medium</td>
</tr>
</tbody>
</table>

Risk of negative return:

About 3 in every 20 years.

International shares

42% (20–50%)

Listed property

0% (0–10%)

Fixed interest

17% (0–30%)

Cash

13% (0–30%)

Australian shares

28% (20–50%)

International shares

24% (5–35%)

Direct property

6% (0–25%)

Infrastructure

10% (0–25%)

Private equity

2% (0–5%)

Credit

4% (0–25%)

Fixed interest

27% (0–40%)

Cash

12% (0–30%)

Other assets

0% (0–5%)

International shares

24% (5–35%)

Direct property

6% (0–25%)

Infrastructure

10% (0–25%)

Private equity

2% (0–5%)

Credit

4% (0–25%)

Fixed interest

27% (0–40%)

Cash

12% (0–30%)

Other assets

0% (0–5%)

International shares

13% (0-20%)

Direct property

6% (0-15%)

Infrastructure

10% (0–20%)

Private equity

0% (0–3%)

Credit

4% (0–25%)

Fixed interest

32% (0–45%)

Cash

26% (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
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 (adjusted for franking credits) over the medium to long term*.

Minimum investment timeframe:
At least 12 years.

Risk level for the time invested
<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high</td>
<td>Medium</td>
<td>Low to medium</td>
</tr>
</tbody>
</table>

Risk of negative return:
About 6 in every 20 years.

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 long term*.

Minimum investment timeframe:
At least 12 years.

Risk level for the time invested
<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high</td>
<td>Medium</td>
<td>Low to medium</td>
</tr>
</tbody>
</table>

Risk of negative return:
About 6 in every 20 years.

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† (where applicable).

Minimum investment timeframe:
At least 5 years.

Risk level for the time invested
<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>Medium to high</td>
<td>Low to medium</td>
</tr>
</tbody>
</table>

Risk of negative return:
About 4 in every 20 years.

• Australian shares 100% (90–100%)
• Cash 0% (0–10%)
• International shares 100% (90–100%)
• Cash 0% (0–10%)
• 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 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
<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medium</td>
<td>High</td>
<td>Very high</td>
</tr>
</tbody>
</table>

Risk of negative return:
About 2 in every 20 years.

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
<table>
<thead>
<tr>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very low</td>
<td>Medium to high</td>
<td>Very high</td>
</tr>
</tbody>
</table>

Risk of negative return:
Not expected.

* Index level returns, which are only adjusted for implied superannuation tax (where applicable). 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
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.

What you can invest in

<table>
<thead>
<tr>
<th>Investments</th>
<th>Term Deposits</th>
<th>Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shares, ETFs &amp; LICs</td>
<td>Refer to Member Direct Investment Menu at australiansuper.com/MemberDirect</td>
<td>Cash account</td>
</tr>
<tr>
<td>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.</td>
<td>Refer to Member Direct Investment Menu at australiansuper.com/MemberDirect</td>
<td></td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Minimum account balance required to open a Member Direct account</th>
<th>Minimum Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account type</td>
<td></td>
</tr>
<tr>
<td>Super</td>
<td>$10,000</td>
</tr>
<tr>
<td>Choice Income</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

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.

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.

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.

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.

* 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.
Environmental, social and governance management

At AustralianSuper, investing responsibly means being active on Environmental, Social and Governance (ESG) issues today, to create better long-term outcomes for members.

We believe companies and assets with good ESG management are more likely to increase their value over time. That’s why we integrate ESG considerations into all our investment decision making across all investment options. Our ESG and Stewardship program is globally recognised and we have been awarded an A+ rating for our Overarching Approach to Responsible Investment in the United Nation’s Principles for Responsible Investment (PRI) Global Assessment Report 2019.

ESG and Stewardship Program

Integration
We consider ESG factors before we make an investment and continue doing so for as long as we keep it. We identify various ESG risks and opportunities within each asset class, and then integrate them into our investment processes and valuations for more informed decision making. We also conduct ongoing ESG management reviews for our unlisted assets.

Stewardship
We actively engage with companies on ESG issues and communicate our long-term investment interests to them. Direct engagement enables us to influence the make-up of company boards and encourage positive behaviour on issues that can impact members’ retirement outcomes.

We also influence ESG issues by voting on company and shareholder resolutions for:
› S&P/ASX200 companies
› any other Australian listed company that we’re a large shareholder in
› major global companies
› all Australian companies held internally.

Choice
Many members have different values, so it’s important we consider these preferences in our investment options. For members who want to avoid investing in industries and companies that don’t align with their values, we offer the Socially Aware and Member Direct options detailed on page 8.

Collaboration
We believe we can make a bigger, more lasting impact by working with companies and other asset owners for positive change. AustralianSuper collaborates on a number of investor initiatives like Climate Action 100+, United Nation’s Principles for Responsible Investment (UNPRI), the Investor Group on Climate Change (IGCC) and the Australian Council of Superannuation Investors (ACSI). You can view our quarterly voting history and read more about our ESG and Stewardship Program at australiansuper.com/InvestmentGovernance

Tobacco exclusion
AustralianSuper has decided to exclude companies that manufacture tobacco products from its investment options. 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 are prudently divesting tobacco holdings and reinvesting 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 to ETFs and LICs in Member Direct.

Socially Aware option
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 concerns.

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 in the Investment Guide on page 18.

* 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
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

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

Over the phone†
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†
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
For more information about your advice options, visit australiansuper.com/advice

Ready to make your choice?
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Contact us

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Email australiansuper.com/email
Web australiansuper.com
Mail GPO Box 1901, Melbourne VIC 3001

* Plus Queen’s Birthday (all states, except Queensland and Western Australia).
† The financial advice you receive will be provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd (AustralianSuper) and therefore isn’t the responsibility of AustralianSuper. With your approval a fee may be charged if a Statement of Advice is provided.

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From time to time, AustralianSuper may review its range of investment options. We will communicate details of any changes to members. This document was issued in September 2019 by AustralianSuper. This document is of a general nature and doesn’t take into account your personal objectives, situation or needs. Before making a decision about AustralianSuper, consider your financial requirements and read our Product Disclosure Statement, available at australiansuper.com/pds or by calling 1300 300 273. This information is current as at the date of publication, but may change. You should visit australiansuper.com for the most up-to-date information.