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>52 years</td>
<td>55 years</td>
</tr>
<tr>
<td>40</td>
<td>42 years</td>
<td>46 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>23 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>Risk Levels</th>
<th>Short-term</th>
<th>Medium-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our investment options are split into short, medium and long-term risk levels.</td>
<td>If you plan to invest for under 5 years Investments may be reduced by market volatility and not have time to recover.</td>
<td>If you plan to invest for 5–20 years Investments may be reduced by market volatility and/or your savings might not keep up with inflation.</td>
<td>If you plan to invest for over 20 years Your savings may not keep up with wage inflation.</td>
</tr>
<tr>
<td>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.</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>The medium-term risk level is a combination of the short-term and long-term risk levels.</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>
</tr>
</tbody>
</table>

Read more about how we calculate risk levels at australiansuper.com/RiskLevels

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

<table>
<thead>
<tr>
<th>Timeframe</th>
<th>Options Consideration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-term</td>
<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>
</tr>
<tr>
<td>Medium-term</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>
</tr>
<tr>
<td>Long-term</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>
</tr>
</thead>
<tbody>
<tr>
<td>Short-term</td>
</tr>
<tr>
<td>Medium-term</td>
</tr>
<tr>
<td>Long-term</td>
</tr>
<tr>
<td>Under 5 years</td>
</tr>
<tr>
<td>5–20 years</td>
</tr>
<tr>
<td>Over 20 years</td>
</tr>
</tbody>
</table>

PreMixed investment options

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

DIY Mix investment options

<table>
<thead>
<tr>
<th>Risk profile</th>
<th>See page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-term</td>
<td>Medium-term</td>
</tr>
<tr>
<td>Australian Shares</td>
<td>Very high</td>
</tr>
<tr>
<td>International Shares</td>
<td>Very high</td>
</tr>
<tr>
<td>Property</td>
<td>High</td>
</tr>
<tr>
<td>Diversified Fixed Interest</td>
<td>Medium</td>
</tr>
<tr>
<td>Cash</td>
<td>Very low</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>
<tr>
<td>Estimated number of negative annual returns over any 20 year period</td>
<td>About 6 in every 20 years</td>
<td>Less than 0.5 in every 20 years†</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.

† Cash and term deposits are exposed to the creditworthiness of the issuer and the level of interest rates.
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 objective
› 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>

Estimated number of negative annual returns over any 20 year period: About 5 in every 20 years.

Balanced
Invests in a wide range of assets, including shares, private equity, infrastructure, property, fixed interest, credit and cash. Designed to have medium to long-term growth with possible short-term fluctuations.

Investment objective
› 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>

Estimated number of negative annual returns over any 20 year period: About 5 in every 20 years.

Socially Aware*
Selects listed 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 objective
› 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>

Estimated number of negative annual returns over any 20 year period: About 5 in every 20 years.

*This investment option may use derivatives to efficiently manage cash flows and ensure this option is invested within the targeted asset allocation. This could result in a small economic exposure to companies that are normally excluded by the option’s investment screens (up to 5% of the total assets at any time).
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.

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.

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

› 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 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 to medium</td>
</tr>
</tbody>
</table>

Estimated number of negative annual returns over any 20 year period:
About 5 in every 20 years.

Conservative Balanced

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>Medium</td>
<td>Low to medium</td>
<td>Low</td>
</tr>
</tbody>
</table>

Estimated number of negative annual returns over any 20 year period:
About 4 in every 20 years.

Stable

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>Low to medium</td>
<td>Low to medium</td>
</tr>
</tbody>
</table>

Estimated number of negative annual returns over any 20 year period:
About 3 in every 20 years.

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 shares in both listed and unlisted companies in Australia, with a small allocation to companies in New Zealand. Designed to have strong long-term capital growth with possible short-term fluctuations in returns.

Investment objective
› 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>

Estimated number of negative annual returns over any 20 year period:
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 objective
› To beat the MSCI All Country World ex Australia Index (unhedged) 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>

Estimated number of negative annual returns over any 20 year period:
About 6 in every 20 years.

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

Investment objective
› 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>

Estimated number of negative annual returns over any 20 year period:
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, where applicable.
† The composite consists of 60% MSCI/Mercer Australia Core Wholesale Monthly Property Fund Index, 20% MSCI/AREF UK Quarterly Property Fund Index hedged to AUD and 20% NCREIF Fund Index – Open End Diversified Core Equity Fund Index to AUD. Hedging is performed by AustralianSuper. Prior to 1 January 2019, the benchmark was MSCI/Mercer Australia Core Wholesale Monthly Property Fund Index.
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 objective**
- 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>

**Estimated number of negative annual returns over any 20 year period:**
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 objective**
- To beat the return of the Bloomberg AusBond Bank Bill Index over one year.*

**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>

**Estimated number of negative annual returns over any 20 year period:**
Less than 0.5 in every 20 years.

* Index level returns, 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.

What you can invest in

› Cash
› Term Deposits
› Shares, ETFs & LICs

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

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

<table>
<thead>
<tr>
<th>Account type</th>
<th>Minimum balance</th>
</tr>
</thead>
<tbody>
<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.

* 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

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.

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

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
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/ASX 200 companies
- any other Australian listed company that we’re a substantial shareholder in
- most international listed 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 (see ‘Socially Aware option’ in the next column) 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/ResponsibleInvestment

Tobacco exclusion
AustralianSuper excludes 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.

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 the listed shares or fixed interest securities of Australian or international companies that:

- directly own fossil fuel or uranium reserves*
- produce tobacco, cluster munitions or land mines
- have single gender boards (for ASX 200 companies)
- have been flagged as having human rights, labour, environmental or governance controversies.

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.

* Reserves, in this context, are thermal 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

Consider getting some professional financial advice
AustralianSuper members have access to a range of financial advice and support options to help them make an informed investment choice. Here’s how we can help:

Online
Contact us through Live Chat at: australiansuper.com or via our app for general information about your super.
Or to check out our series of online calculators to help you plan for a better future, visit australiansuper.com/calculators
Or if you’re simply after some more information on our advice options, visit australiansuper.com/advice

Simple†
Call us on 1300 300 273, and ask to speak with a member of the advice team for a Super Health Check, or for simple, personal advice on:
› making an investment choice
› adding extra to your super
› transition to retirement and account based pension options
› sorting your insurance.

Comprehensive†
For broader advice, meeting face-to-face with an adviser can help when you want a detailed financial plan and have a number of financial matters to think about. And where available, you have the option to meet with an adviser using a secure video link from the comfort of your own home.
Arrange an appointment at australiansuper.com/find-an-adviser

Webinars
Our webinars are an easy way to learn about managing your super or planning for retirement. You can access our webinars from the comfort of your own home.
Register at australiansuper.com/webinars

Ready to make your choice?
The easiest way to make your investment choice is to log into your online account at australiansuper.com/login if you can’t make your choice online, call us on 1300 300 273.

Contact us
Call 1300 300 273
(8am to 8pm AEST/AEDT weekdays)
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.

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 May 2020 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.