



Hello

To ensure your investment in the Balanced Growth and Conservative Growth options continue to reflect the current economic climate and achieve their investment objectives for you, we have changed the Strategic Asset Allocation for these 2 investment options.

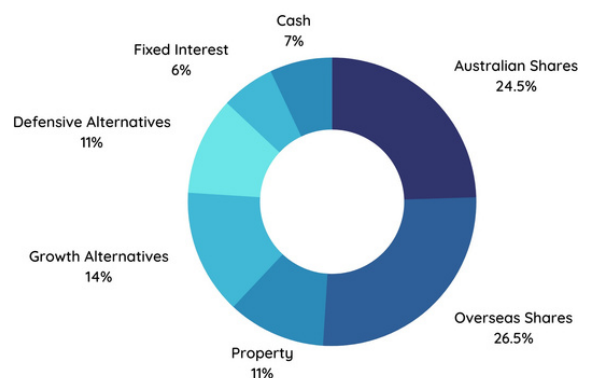
You do not need to do anything.

The changes to the asset allocations are effective from 1 July 2021.

Balanced Growth

It means that the asset allocation for this investment option has changed, as shown below:

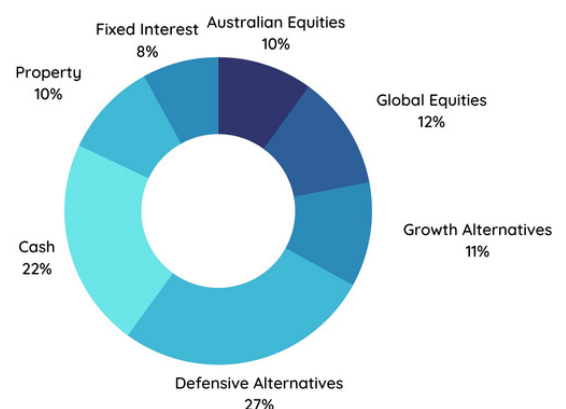
- Australian Shares: 24.5% (no change)
- Overseas Shares: 26.5% (no change)
- Growth Alternatives: 14% (an increase of 2%)
- Property: 11% (a decrease of 2%)
- Defensive Alternatives: 11% (no change)
- Fixed Interest: 6% (no change)
- Cash: 7% (no change)



Conservative Growth

It means that the asset allocation in this investment option has changed, as shown below:

- Australian Equities: 10% (an increase of 1%)
- Global Equities: 12% (an increase of 1%)
- Growth Alternatives: 11% (an increase of 1%)
- Defensive Alternatives: 27% (an increase of 5%)
- Cash: 22% (a decrease of 8%)
- Property: 10% (no change)
- Fixed Interest: 8% (no change)



Remember, you do not need to do anything.

If you want to change your investment option, you can do this either online in the [secure area of the website](#) or [complete a form](#).

Want to talk about your investment option? Call us on 1300 307 844 to discuss.