

New investment options

Super members

On 1 April 2021 we're merging with MTAA Super and we're keen to ensure you benefit from these changes. The merger is aimed at establishing a larger platform to strengthen our investment capabilities, deliver real scale benefits and provide a better, easier experience for all our members. In preparation for the merger, we've carefully mapped all existing Tasplan members' investment strategy to the most comparable investment option in the new fund.

What's changing?

The new fund will have nine investment options to choose from.

Your account will be automatically transferred to the option that most closely matches your current investment option as shown below:

Tasplan	New fund
Tasplan OnTrack ¹	Balanced (the default MySuper option)
Balanced	Balanced
Growth	Growth
Moderate	Moderate
Conservative	Conservative
Sustainable	Sustainable
Australian shares	Australian shares
International shares	International shares
Fixed interest	Diversified fixed interest
Cash	Cash
Property ²	Balanced

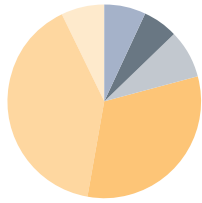
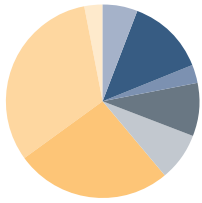
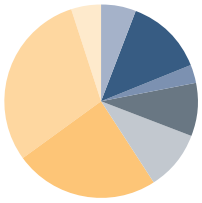
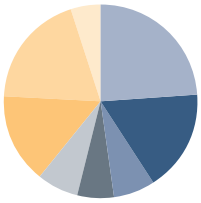
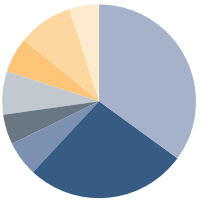
¹ Registered to Tasplan Pty Ltd ABN 13 009 563 062.

¹ The Tasplan OnTrack option will close on 1 April 2021. One of the reasons for these changes was to reduce some of the cost and complexity of super by replacing a larger set of lifecycle options with a single Balanced (MySuper) option. Accordingly, our initial modelling suggests that the new Balanced (MySuper) option will see a material reduction in per unit investment costs over time, which leaves even more of your returns in your account.

² The Property option will close on 1 April 2021. We've decided to close this option due to the very small number of members currently invested in it. Unfortunately the financial impacts of maintaining this type of investment option, given the small numbers, isn't equitable to our whole membership. The Trustee has a responsibility to ensure that our products and services are fair and beneficial for all our members.

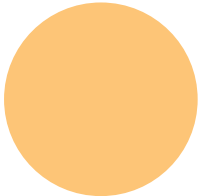
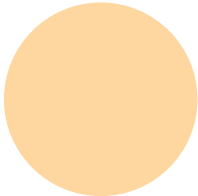
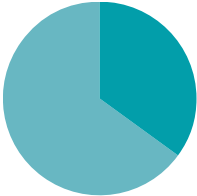
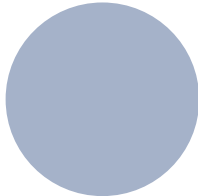
More information about each of the new options is available over the page.

Pre-mixed options

Pre-mixed investment options										
	Growth		Sustainable		Balanced (MySuper default)		Moderate		Conservative	
Description	This investment option aims to achieve attractive long-term returns, while accepting a high level of volatility of returns.		This investment option aims to achieve attractive long-term returns while accepting a medium to high level of investment risk.		This investment option aims to achieve attractive long-term returns while accepting a medium to high level of investment risk.		This investment option aims to achieve attractive long-term returns while accepting a medium level of investment risk.		This investment option aims to achieve reasonable long-term returns, while limiting volatility to a moderate level, and accepting that this is likely to result in investment returns over the long term that are lower than may be achieved in more equity-oriented options.	
Type of investor	You're seeking high capital growth over the long term (more than 10 years) and don't mind substantial risk and volatility.		You're seeking moderate to high-level capital growth over the long term (more than 7 years) using environmentally and socially responsible investments. You can tolerate medium to high risk and volatility.		You're seeking moderate to high-level capital growth over the long term (more than 7 years) and can tolerate medium to high risk and volatility.		You're seeking a moderate level of capital growth in the medium to long term (more than 5 years) and at a moderate level of risk and volatility.		You're seeking some capital growth over the short to medium term (at least 4 years) with low to medium level of risk and volatility.	
Asset allocation	 <p>89.5% growth 10.5% defensive</p>		 <p>75% growth 25% defensive</p>		 <p>75% growth 25% defensive</p>		 <p>52% growth 48% defensive</p>		 <p>32% growth 68% defensive</p>	
Asset class	Benchmark %	Range %	Benchmark %	Range %	Benchmark %	Range %	Benchmark %	Range %	Benchmark %	Range %
● Cash	7	0-10	6	0-20	6	0-20	24	0-40	35	20-50
● Fixed interest	0	0-10	13	0-30	13	0-30	17	0-40	27	15-60
● Credit income	0	0-10	3	0-20	3	0-20	7	0-20	6	0-15
● Absolute return	0	0-25	0	0-20	0	0-20	0	0-20	0	0-20
● Property	6	0-20	9	0-25	9	0-25	6	0-20	5	0-15
● Infrastructure	8	0-20	8	0-25	10	0-25	7	0-20	7	0-15
● Australian shares	32	15-50	26	5-35	24	5-35	15	0-30	6	0-20
● Global shares	40	20-50	32	5-45	30	5-40	19	0-35	9	0-25
● Private equity	7	0-20	3	0-20	5	0-20	5	0-15	5	0-10
Investment return objective³	CPI + 4% a year over rolling 10-year periods.		CPI + 3% a year over rolling 7-year periods.		CPI + 3% a year over rolling 7-year periods.		CPI + 2% a year over rolling 5-year periods.		CPI + 1% a year over rolling 4-year periods.	
Minimum suggested time frame	10 years.		7 years.		7 years.		5 years.		4 years.	
Risk level	High – risk band 6. You may expect 4-6 negative annual returns in a 20-year period.		Medium to high – risk band 5. You may expect 3-4 negative annual returns in a 20-year period.		Medium to high – risk band 5. You may expect 3-4 negative annual returns in a 20-year period.		Medium – risk band 4. You may expect 2-3 negative annual returns in a 20-year period.		Low to medium – risk band 3. You may expect 1-2 negative annual returns in a 20-year period.	

³The investment return objectives are after investment fees and taxes.

Single sector options

Single sector investment options								
	Australian shares		International shares		Diversified fixed interest		Cash	
Description	This investment option aims to maximise long-term investment returns through diversified investments in Australian shares. Returns are likely to be very volatile.		This investment option aims to maximise long-term investment returns through diversified investments in international shares. Returns are likely to be very volatile.		This investment option invests in a diversified portfolio of fixed interest type securities.		This investment option aims to ensure security of capital and to limit year-to-year variability through a diversified investment in cash.	
Type of investor	You're seeking a high level of capital growth over the long term (more than 10 years) by investing in a diversified portfolio of Australian shares. You're comfortable with substantial risk and volatility.		You're seeking a high level of capital growth over the long term (more than 10 years) by investing in a diversified portfolio of international shares. You're comfortable with substantial risk and volatility.		You're seeking moderate returns and to retain capital growth over the medium term (more than 5 years) by investing in a range of fixed interest investments. You want a lower level of risk and volatility than shares.		You want a high level of capital security and to maintain the purchasing power of investment over the short term. You want very low risk and fairly consistent but low returns.	
Asset allocation	 100% growth		 100% growth		 100% defensive		 100% defensive	
Asset class	Benchmark %	Range %	Benchmark %	Range %	Benchmark %	Range %	Benchmark %	Range %
● Cash	0	0-10	0	0-10	0	0-10	100	0-100
● Australian fixed income					35	0-100		
● Global fixed income					65	0-100		
● Australian shares	100	90-100						
● Global shares			100	90-100				
Investment return objective⁴	To meet or exceed the return to the S&P/ASX300 Accumulation Index, including franking credits but before fees and tax.		To meet or exceed the return to the MSCI All Countries World Index, partially hedged to Australian dollars before fees and tax.		To meet or exceed the return to a weighted average of Australian and international bond indices, hedged to Australian dollars before fees and tax.		To deliver the return to the Bloomberg AusBond Bank Bill Index before fees and tax.	
Minimum suggested time frame	10 years.		10 years.		5 years.		0 year.	
Risk level	High – risk band 6. You may expect 4-6 negative annual returns in a 20-year period.		High – risk band 6. You may expect 4-6 negative annual returns in a 20-year period.		Low to medium – risk band 3. You may expect 1-2 negative annual returns in a 20-year period.		Very low – risk band 1. You may expect less than 0.5 negative annual returns in a 20-year period.	

⁴The investment return objectives are after investment fees and taxes.

What about investment fees?

The new fund, like Tasplan, will be a profit-for-members fund, so it won't charge extra fees just for the heck of it. The new fund will only charge you what it absolutely needs to, so it can keep the fund growing. It won't charge entry fees or contribution fees – and won't pay commissions to financial planners.

Investment fees are the costs charged for managing your investments. They're paid from investment earnings before they're credited to your account. The fees for each option in the new fund are below.

Investment option	Investment fee	Performance fee	Transaction cost	Total
Growth	0.33%	0.26%	0.22%	0.81%
Sustainable	0.66%	0.04%	0.21%	0.91%
Balanced	0.33%	0.22%	0.19%	0.74%
Moderate	0.34%	0.10%	0.15%	0.59%
Conservative	0.27%	0.14%	0.10%	0.51%
Australian shares	0.18%	0.26%	0.40%	0.84%
International shares	0.29%	0.30%	0.19%	0.78%
Diversified fixed interest	0.20%	0.00%	0.10%	0.30%
Cash	0.05%	0.00%	0.00%	0.05%

Need help?

You could try our *Risk profiler*. Simply answer six quick questions and it will show you which investment options to consider.

If you're still unsure and would like some help, we can provide you with general advice on your account. If you need personal financial advice, you can meet with one of our financial planners. Our planners have set fees for advice. Our financial planners are authorised representatives of Quadrant First Pty Ltd (ABN 78 102 167 877, AFS Licence No. 284443), a wholly owned subsidiary of Tasplan Pty Ltd operating as a separate legal entity. Simply call us on **1800 005 166**.



You can count on us to continue to look after your money just like we always have.

This flyer contains information or advice that's intended to be general in nature and which was prepared without taking into account your personal objectives, financial situation or needs. Because of that, before acting on any information or advice in this flyer, please consider whether it's appropriate to your personal circumstances, talk to a financial planner and consider our guides or by calling **1800 005 166**, before making a decision about whether to acquire the products.

