

For super and pre-retirement pension accounts only

LIFECYCLE INVESTMENT STRATEGY

The information in this document forms part of the Product Disclosure Statements for Super and Western Australia (WA) Coal Division dated 21 March 2025.

Investments to suit your needs and your life stage

As a member, we offer you choice on how to invest your retirement savings. You can choose from pre-mixed and single asset class investment options that let you mix and match how you're invested. If you're a new member and don't want to make a choice, you'll be automatically invested in our **Lifecycle Investment Strategy**. Our Lifecycle Investment Strategy forms part of our MySuper product offering. You can also choose the Lifecycle Investment Strategy at any time.

What is the Lifecycle Investment Strategy?

The strategy works by giving you greater exposure to growth assets such as shares in the early stages of your working life, and then reducing this as you get older by increasing your exposure to defensive assets such as fixed income and enhanced cash.

This exposes you to greater risk and potentially higher returns when you're young and then aims to reduce volatile investment returns as you get older.

- **Members under age 50** will be invested in the High Growth investment option.
- **Members aged 50-54** will be invested in Growth investment option.
- **Members aged 55 and above** will be invested in Balanced investment option.

Growth v defensive assets... explained

- Growth assets include shares. They generally have the potential to provide high long-term returns, but also have the highest short-term risk.
- Defensive assets include fixed income and enhanced cash. They generally provide a lower return over the long term but are less likely to fluctuate in value over the short term.

The risk v return relationship... explained

- When investing, the general rule is that as the potential for a high return increases, the risk of loss also becomes greater. This is known as the 'risk / return relationship'. When choosing where to invest your retirement savings you need to strike a balance between the risk you're comfortable with and the rate of return you need to achieve your retirement goal.
- There is also the risk of experiencing a poor investment performance at an unfavourable time (sometimes called 'sequencing risk'). As members' balances are usually highest in the few years prior to retirement, at a point when there's limited time to catch up again after a negative impact, this risk is greatest near retirement. One way to reduce this risk is to increase your exposure to 'defensive assets' as you grow older, which generally have fewer ups and downs than 'growth assets'.

How are the High Growth, Growth and Balanced investment options invested?

You can find more information about how the High Growth, Growth and Balanced investment options are invested in their factsheets, which you can find at teamsuper.com/resources. Here you'll find the types of asset classes they invest in, their investment objectives and levels of risk.

Are you happy with how your account is invested?

If you'd like to change how your account is invested, you can do this at any time by logging in to your online account at teamsuper.com/login. Alternatively, you can download a **Make an investment choice** form from our website or call 13 64 63 for a copy.

You can check how your retirement savings are invested by logging in to your online account at teamsuper.com/login

Have we verified your date of birth?

It's important you check and confirm your date of birth because it can affect your account, including the investment option/s you're invested in. To verify your date of birth, send us a copy of either your birth certificate, driver licence or passport. Your Annual Statement will also show if the date of birth we have recorded for you has been verified. You can find your latest Annual Statement in your online account inbox.

We're here to help

Have you thought about financial advice? Whether it's a simple phone call to cover the basics or a personal appointment to discuss wealth creation, there's no 'one size fits all' approach. Advisers from Team Super Financial Advice are here to provide the help you need to make confident and informed financial decisions. If you have any questions or would like to make an appointment with Team Super Financial Advice, please contact us on 13 64 63 or via our website.