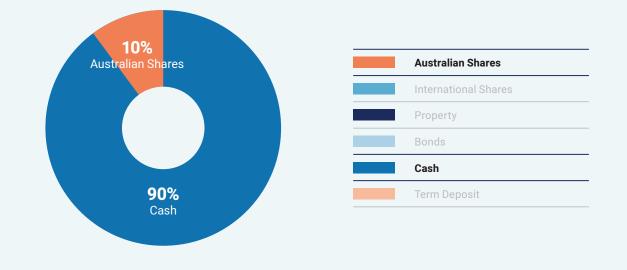
TEAM SUPER

# Your investment options:

# SECURE

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



# **About Secure**

# Invests in cash (90%) and passively invests in the Australian share market (10%)

Secure aims to provide a low-risk investment. It invests predominantly in cash (a defensive asset class), with a small allocation to Australian shares. Defensive assets have lower short-term risk, but provide low long-term returns. It's possible Secure could generate a negative return, particularly over the short-term, as outlined below under the 'Standard Risk Measure'.

### Who is Secure suitable for?

Suitable for people who wish to invest their super for at least two years.

### What assets does Secure invest in?

The Cash portion of Secure is pooled with those of other members and invested in a diversified portfolio of income producing securities (including term deposits, government and government related securities, investment grade corporate securities and residential mortgage-backed securities) and enhanced cash funds.

The Australian shares portion of Secure is invested in companies listed on the Australian share market.

## Secure's Standard Risk Measure^

Secure's risk level is very low. The table below shows the estimated number of annual negative returns over any 20 year period. These negative returns can be experienced several years apart or several years in a row within the 20 year period.

Risk level	Very Low		Low	Low - Medium		Medium		Medium - High	High		Very High
	0	0.5		1	2		3		4	6+	
	ı	— I	Estimated nu	mber of annual neg	gative r	returns over	any	20 year period	- Less than 0.5		

#### What's the investment return objective?

Before investment fees and relevant superannuation taxes, to track the return of a composite benchmark comprising 90% RBA Cash Rate and 10% S&P / ASX 200 Accumulation Index (Net Total Return).

# What's the minimum time you should invest in Secure?

At least two years.

	2 years						
Investment term	1 year	3 years	5+ years				
	Short	Medium	Long				

# How has Secure performed?

#### What to look for in investment performance?

Secure is one of our least risky investment options, though there is a small likelihood it could provide a negative return. Investors should be aware that Secure does not include a capital guarantee.

 For the latest investment returns go to teamsuper.con					
returns*					

#### How we invest your money

We appoint professional investment managers to invest your money within strict guidelines.

We regularly review their performance and can remove managers and add new ones.

(

Visit **teamsuper.com/investments** for a list of our investment managers.

# Want to make an investment choice?

Read the **Making an Investment Choice** factsheet then log in to your online account at **teamsuper.com/login** using your member number and password.

Once you've logged in, select the menu item **Manage my investments** and select **Change my investment options** to make your investment choice.

If you don't want to make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

When deciding which investment option is right for you, it's important to focus on your investment horizon, how much risk you're comfortable with and how much super you need for retirement. If you're still unsure about the right investment option for you, you should talk to your financial adviser.

# Need more information or advice?

If you have any questions or need help, please get in touch. You can reach us on 13 64 63, Monday to Friday, 8am to 6pm or via our website.

\* Past performance isn't necessarily an indication of future performance.

<sup>^</sup> We've measured risk using the super industry's Standard Risk Measure so you can compare investment options between different funds. The Standard Risk Measure describes risk based on the number of negative annual returns expected over any 20 year period. It's calculated using a simulated model that takes into account factors that may affect returns. This isn't a complete assessment of investment risk, as it doesn't show the size of negative returns, whether you'll meet your investment objective or the impact of fees and taxes on your returns. You need to be comfortable with the risk and potential losses of your chosen investment options. Visit teamsuper.com for more information about the Standard Risk Measure, the Trustee's risk assessment methodology and other types of investment risk.

#### Team Super | T 13 64 63 | teamsuper.com

Any financial advice in this document does not take into account your financial situation, needs or objectives. Before acting, consider if the information is right for your needs and circumstances and read the relevant Product Disclosure Statement (PDS) at teamsuper.com. The Target Market Determinations for our financial products can be found at teamsuper.com/tmd. If there are any inconsistencies between this document and the PDS or Trust Deed, the terms of the PDS or Trust Deed will prevail. This information is based on our understanding of current Australian laws and assumes they will remain unchanged. Financial planning services are provided by Team Super Financial Advice a trading name of Team Super Services Pty Ltd ABN 49 051 315 014 AFS licence 502700. Issued by Team Super Pty Ltd ABN 70 003 566 989 AFS licence 246864 as trustee for the Team Superannuation Fund ABN 16 457 520 308.