WE'RE REPLACING OUR SHARES OPTION

Dear member,

You currently have an investment in our **Shares option**, which is a split asset class investment option made up of 50% international shares and 50% Australian shares.

As of 27 May 2024, the Shares option will close, and your existing investment will be split equally into the following two new single asset class options:

- 50% into the new Australian Shares option
- 50% into the new International shares option

There is no effective change to your underlying investment assets. It is just a product change.

Why are we making this change?

We believe this is a simplified approach, so members can understand exactly what they are invested in. This change also gives members the ability to select a greater or lesser exposure to either international or Australian share markets if they desire it.

Do you need to do anything?

If you are satisfied with this straight transfer that continues your existing investment asset split 50/50 across international and Australian shares, then there is nothing for you to do.

However, if you would like to select a different ratio for your Shares investments or change to a different option, complete the form here and send it back to us.

Any instructions received prior to 27 May will take effect from 27 May. Any instructions received after 27 May will take effect in line with our standard switching rule. We will send confirmation once any changes are made.

You can also book an appointment with a financial adviser **here** to discuss your options or call the Hotline on 1800 808 614 to speak with a financial adviser.

Remember, there are many important issues to consider when making any investment choice including potential returns, the risks involved and the time horizon for which you are investing.

In relation to the Australian Shares and International Shares investment options, these factors can be viewed below. The profiles of other investment options can also be viewed here.

Yours sincerely

Daniel Musson

Daniel Musson Chief Experience Officer

Shares investment option	- closing 27 May 2024
Target Return:	Inflation plus 5% p.a. over rolling 10 year periods
Risk:	High. Estimated probability of a negative return is 5.9 out of every 20 years.
Suggested minimum timeframe:	7 years
Suitable for:	Members who seek high growth over the long term and are comfortable with the significant fluctuations and negative returns resulting from 100% exposure to share markets.

Australian Shares investme	ent option- effective 27 May 2024
Target Return:	Inflation plus 5% p.a. over rolling 10 year periods
Risk:	Very High. Estimated probability of a negative return is 6.6 out of every 20 years.
Suggested minimum timeframe:	7 years
Suitable for:	Members who seek high growth over the long term and are comfortable with the significant fluctuations and negative returns resulting from 100% exposure to share markets.

International Shares invest	tment option – effective 27 May 2024
Target Return:	Inflation plus 5% p.a. over rolling 10 year periods
Risk:	Very High. Estimated probability of a negative return is 6.3 out of every 20 years.
Suggested minimum timeframe:	7 years
Suitable for:	Members who seek high growth over the long term and are comfortable with the significant fluctuations and negative returns resulting from 100% exposure to share markets.



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