AGENDA

- 2020 in review
- Super Changes
- Moving Forward
## INVESTMENTS – ASSET CLASS RETURNS

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Return for one year to 30 June 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>0.8%</td>
</tr>
<tr>
<td>Australian Bonds</td>
<td>4.2%</td>
</tr>
<tr>
<td>International Bonds (hedged)</td>
<td>6.1%</td>
</tr>
<tr>
<td>Australian Shares</td>
<td>(7.6%)</td>
</tr>
<tr>
<td>Australian Property Securities</td>
<td>(20.7%)</td>
</tr>
<tr>
<td>International Shares (hedged)</td>
<td>1.3%</td>
</tr>
<tr>
<td>International Shares (unhedged)</td>
<td>5.2%</td>
</tr>
<tr>
<td>Emerging Share Markets (unhedged)</td>
<td>(1.5%)</td>
</tr>
</tbody>
</table>
### PERFORMANCE SNAPSHOT - MAP

<table>
<thead>
<tr>
<th>Option</th>
<th>Return</th>
<th>Target</th>
<th>Met Target</th>
<th>Target Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>0.68%</td>
<td>0.30%</td>
<td>✓</td>
<td>1 year</td>
</tr>
<tr>
<td>Moderate</td>
<td>3.28%</td>
<td>1.71%</td>
<td>✓</td>
<td>3 years</td>
</tr>
<tr>
<td>Balanced</td>
<td>4.04%</td>
<td>2.92%</td>
<td>✓</td>
<td>4 years</td>
</tr>
<tr>
<td>Passive Balanced</td>
<td>3.84%</td>
<td>2.92%</td>
<td>✓</td>
<td>4 years</td>
</tr>
<tr>
<td>Growth</td>
<td>5.16%</td>
<td>3.93%</td>
<td>✓</td>
<td>5 years</td>
</tr>
</tbody>
</table>

Returns are calculated as at 30 June 2020; member outcomes may differ depending on sub-plan and their own circumstances. Only some investment options are shown. See your annual report or member statement for performance related to the investments you have chosen and are available to you.
SUPER WRAP INVESTMENT OPTIONS

- Managed funds
- ASX Listed Securities
- Term Deposits
- Managed Accounts
SUPER CHANGES

- New temporary early release
- Protecting your Super package
- Putting Members Interests’ First package
- Changes to contribution age limits
- In 2021, increase to the Transfer Balance Cap
MOVING FORWARD
SUCCESSOR FUND TRANSFER TO ONESUPER

- Regulatory landscape
- Decision to merge funds together
- Commonality
SUCCESSOR FUND TRANSFERS ADDING SCALE
Why OneSuper?

OneSuper is a new umbrella fund structure that retains the distinct features of members’ cohorts.

The new name captures the variety of the Funds:
- Varied histories
- Varied names
- Varied investment options

OneSuper. One fund, multiple products.
THE COMBINED FUND

- Member cohorts are varied and include
  - Doctors and medical professionals
  - Lawyers
  - Mining workers
- Some members use the fund for insurance only
- Some have advisers, some don’t
- Offering a MySuper investment option
OneSuper (formerly SmartSave Members Choice Superannuation Plan) is a new way forward for super, providing an 'umbrella structure' to house superannuation funds.
THANK YOU