

24 May 2024

## Significant Event Notice

Dear Member,

The Trustee of YourChoice Super (a sub-plan of OneSuper), Diversa Trustees Limited ABN 49 006 421 638 RSE Licence Number L0000635 AFSL Licence No 235153 (Diversa), is writing to advise you of some important changes to the investment options available in the plan which will come into effect from 1 July 2024.

As part of the YourChoice Super commitment to help you achieve better retirement outcomes, we have reviewed our investment menu and decided to close the Pooled Investment Options you currently hold. This decision aligns the product design with our core focus on providing members with a direct investment platform, enabling you to control your investments through your financial adviser and allocate funds into the Cash Hub, Managed Funds, Term Deposits and Managed Account Model Portfolios. As part of the change, you will be required to hold a Cash Hub Account, as all transactions will be directed via your Cash Hub Account. More information in relation to the Cash Hub Account can be found in this notice.

The assets you hold within the Pooled Investment Options will be sold on 27 June 2024 and deposited into your Cash Hub Account. To ensure your investments align with your current investment profile, we will then re-invest the available cash from the sale of these options into the chosen new Managed Fund investment options listed below. If your current account balance is below the Cash Hub Account minimum requirement your account balance will remain in the Cash Hub Account. More information in relation to the Cash Hub Account can be found in this notice.

Once the investment application and the transfer is complete, please log into the Secure online Portal to review your investment options and consider whether the new allocations best suit your personal financial situation, needs, and objectives. If you need advice when considering investment options, please consult your adviser. You will be able to change your investment options and choose any investments from the Core Menu or Full Menu. Please note there are holding limits and investment order rules that apply and the two menus have different Account Keeping Fees.

The new Managed Fund Investment options form part of the Core Menu and there will be no change to your account keeping fee unless you change your investments and choose investment options that form part of the Full Menu.

Please refer to the Additional Information Guide for more information.

## What is changing?

The below table details the investment options that will be closing, and the new Managed Fund investment options your funds will be invested into that have similar investment characteristics and strategies.

Current investment option	New investment option from 1 July 2024
<b>ACCUMULATION</b>	
Cash Investment Option	Cash Hub
Moderate Investment Option	Mercer Conservative Growth Enhanced Passive
Passive Moderate Investment Option	Mercer Conservative Growth Enhanced Passive
Balanced Investment Option	Mercer Moderate Growth Enhanced Passive
Passive Balanced Investment Option	Mercer Moderate Growth Enhanced Passive
Growth Investment Option	Mercer Growth Enhanced Passive
Passive Growth Investment Option	Mercer Growth Enhanced Passive
High Growth Investment Option	Mercer Indexed High Growth
Passive High Growth Investment Option	Mercer Indexed High Growth
<b>PENSION</b>	
Cash Investment Option	Cash Hub
Moderate Investment Option	Mercer Conservative Growth Enhanced Passive
Passive Moderate Investment Option	Mercer Conservative Growth Enhanced Passive
Balanced Investment Option	Mercer Moderate Growth Enhanced Passive
Passive Balanced Investment Option	Mercer Moderate Growth Enhanced Passive
Growth Investment Option	Mercer Growth Enhanced Passive
Passive Growth Investment Option	Mercer Growth Enhanced Passive
High Growth Investment Option	Mercer Indexed High Growth
Passive High Growth Investment Option	Mercer Indexed High Growth

A breakdown of each new investment is provided in the [Appendix](#) below.

### Cash Hub Account

As a result of the above Pooled Investment Options closing, all members (Accumulation members and Pension members) will now be required to hold a Cash Hub Account as part of your investment service offering.

The Cash Hub Account is an interest-bearing transaction account, and is used for:

- settling purchases and sales for investments,
- collecting income, and
- funding pension payments, insurance premiums, fees and charges for Super Wrap investments, and any other deductions.

You must have a Cash Hub Account open at all times. You will be required to maintain at least \$2,500 in your Cash Hub Account plus (where applicable):

- three-months' of pension payments if you have a Pension Account,
- three-months' of insurance premium payments if you have Group or Retail Insurance in place.

### **How we will invest your money**

Once your investment has been transferred into your new investment option(s) we will continue to invest your contributions into your new investment option(s) by setting up a Regular Investment Plan. The Regular Investment Plan will invest any available cash from your contributions, income and distributions received in the Cash Hub Account (subject to meeting your minimum balance requirement) automatically into your selected eligible investments. Please note you can change your Regular Investment Plan at any time post the transfer. Please refer to Part 5 of the Additional Information Guide for further details on the Regular Investment Plan.

### **Regular payments**

Your redemption profile will be updated so that all future deductions will be sourced from the Cash Hub Account. You can monitor the Cash Hub balance via the Secure Online Portal. If the balance is below the minimum level, we may restore the minimum balance by selling investments in your Account in the following order:

- first, Managed Fund investments, starting from the highest value,
- second, Managed Account Model Portfolios held in the Managed Account, starting from the highest value,
- third, ASX Listed Securities held in the Managed Account, starting from the highest value.

It should be noted that your pension payment amount, payment frequency and bank account details will not change.

Please consult with your financial adviser if you wish to make any alterations to your Regular Investment Plan or Regular Payment Plan. These alterations cannot be made until after the transfer is completed.

If you do not wish to make any changes to your account or investments prior to the transfer of your investment option(s) then no action is required from you.

You can only transfer or withdraw available cash from your Cash Hub Account. We will not close your Account until any pending settlements, dividends or distributions have been received and credited to your Cash Hub Account. Proceeds from a sale of investments can take time to be processed and may not be immediately available for you however once they are allocated to your Cash Hub Account, the transfer or withdrawal will be processed as soon as practicable.

## **What does this mean for me?**

We encourage you to read through this notice in full and think about whether this is the right time to review your investment options to make sure your superannuation is invested in line with what is appropriate for you.

Please be aware that if you are currently invested in any of the investment options that are closing there will be a buy/sell spread cost associated with the transaction.

## What do I need to do if I do not want to participate in the transfer?

If you do not wish to participate in the transfer, you may choose to action one of the following options before 5p.m. Friday 21 June, 2024:

- Request the transfer of your entire account balance to another superannuation fund, or
- Request a full withdrawal of your account (subject to meeting a condition of release), or
- Re-invest funds currently invested in those investment options that are closing into any investment of your choice from the current investment menu.

To make a withdrawal request, please complete a *Withdrawal form* available at [onesuper.com](https://onesuper.com) and send it to us so that it is received by 5p.m. Friday 21 June, 2024. Once your withdrawal request is completed, you will be mailed an *Exit Statement* from YourChoice Super and your access to the YourChoice Super Secure Online Portal will cease upon the closure of your account.

To re-invest your funds, you or your financial adviser can make these changes on the Secure Online Portal. We recommend that you seek guidance from your financial adviser before making any investment changes.

## How am I impacted during the change?

While the transfer is in progress, there will be some limitations on what you can do with your account. Please take the time to read the following information carefully to check whether you need to take any action now.

### Blackout period

From 12a.m. Monday, 24 June 2024, to 11.59p.m. Sunday, 30 June 2024, there will be a blackout period that may impact you. This is because the transfer of your investments will require certain activities to be undertaken, including the sell down of your current investment(s) and then the re-investment into your new investment option(s). This may result in some limitations on transacting on your account during this time.

From the commencement of the blackout period at 12a.m. Monday, 24 June 2024, to the end of the blackout period ending 11.59p.m. Sunday, 30 June 2024:

- For contributions and rollovers in processed from the start of the blackout period up until 30 June 2024, we will allocate these to your Cash Hub Account for investing into your new investment option(s) post 1 July 2024. For contributions and rollovers in processed from 1 July we will also allocate these to the Cash Hub Account for investing into your new investment option(s) and follow the regular investment plan.
- For rollovers out, withdrawals or changes of investment options received during the blackout period will be held for processing once the blackout period ends. This is necessary activity to allow the process of re-investing in your new investment option(s) to take place as well as the financial year end distribution process to be completed. Please see further information in this section below.
- If you intend to claim a Notice of Intent (NOI) on your personal contributions and this is received from the start of the blackout period up until 30 June 2024 we will process these post 1 July 2024 but with an effective date it in the previous financial year.
- Family Law enquiries of superannuation balances will be processed using the latest available data. If you wish to submit draft orders or agreements or require a split of your superannuation balance under Family Law during the blackout period, please contact us for further information.

The Investment Managers of the investment options available on the menus may suspend transaction processing in certain circumstances, such as when they are processing distributions or where it is considered to be in the best interests of investors. This is referred to as a unit price suspension period.

In July each year, the Investment Manager suspends daily unit pricing in order to finalise each Fund's financial year end distributions and tax calculations. This unit price suspension period may last up to 20 Business Days.

During the unit pricing suspension period, application, investment switching and withdrawal instructions will continue to be accepted but not processed. Following the completion of a unit pricing suspension period, daily unit prices will be calculated during a 'catch up' pricing period and applied to all transaction instructions received during the suspension period. Confirmation of transactions then occurs when the applicable unit price becomes available.

If your request during the blackout period is critical and delays in payments may affect your well-being, please contact us on 1800 640 055 to determine if we can assist.

## Timeline summary for the intra-fund transfer

What will occur	Date
Significant Event Notice emailed or mailed to Members (this letter)	Friday, 24 May 2024
Completed financial hardship and compassionate grounds forms submitted by this date to guarantee processing before the blackout period (subject to all documentation being received)	5p.m. Friday, 21 June 2024
Activities - the last day for: <ul style="list-style-type: none"> <li>Withdrawal or rollover requests</li> <li>Changes to investment options</li> </ul>	5p.m. Friday, 21 June 2024
Blackout period (pause in processing) on transacting and administration on YourChoice Super accounts commences from:	12a.m. Monday, 24 June 2024
Blackout period (pause in processing) ends for transacting and administration on YourChoice Super accounts	11.59p.m. Sunday, 30 June 2024

## We are here to help

If you have any questions or would like further information, please contact us at the following:

Phone: 1800 640 055

Email: [yourchoicesuper@onevue.com.au](mailto:yourchoicesuper@onevue.com.au)

Mail: PO Box 1282 Albury NSW 2640

**Kind regards**

**For and on behalf of Diversa Trustees Limited**

**Trustee of YourChoice Super**

Trustee of YourChoice Super is a superannuation product within OneSuper ABN 43 905 581 638 RSE R1001341 (OneSuper). Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153 RSE Licence L0000635 (referred to as the Trustee, we, our, us) is the Trustee of OneSuper and the product issuer. The information in this document has been prepared by OneVue Wealth Services Pty Ltd ABN 70 120 380 627, AFSL 308868, as the Promoter. It is intended to provide you with general information only and does not take into account your personal objectives, financial situation or needs. Before making any financial decisions about the fund, it is important that you read the current product disclosure statement (PDS) and Target Market Determinations (TMDs), consider your particular circumstances and whether the particular financial product is right for you. The current PDS and TMDs for the fund are available at [onesuper.com](http://onesuper.com). Each TMD sets out who an investment in the fund might be appropriate for and the circumstances that trigger a review of the TMD. You should consult a financial adviser if you require personal advice.

YourChoice Super USI 43 905 581 638 013 ABN 43 905 581 638 is a subplan of OneSuper ABN 43 905 581 638 RSE R1001341.

The YourChoice Super Product Disclosure Statement is issued by Diversa Trustees Limited

ABN 49 006 421 638, AFSL No 235153 RSE Licence No L0000635 the Trustee of YourChoice Super and OneSuper.

## Appendix: Overview of investment options

	If you have money invested in this option		You will be invested in this option on 1 July 2024	
	Cash Investment Option		Cash Hub	
Who is this Investment Option for?	Members who prefer low risk and a high level of security on their Account balance.		The Cash Hub is an interest bearing transaction account.	
Investment Objective	RBA Cash rate		The interest earned is on average the RBA Cash Rate less 50 basis points	
Minimum Suggested time frame	1 years		1 years	
Standard Risk measure	1 – very low		1 – very low	
Investment fees and costs	0.30% p.a.		0.85% Deducted from the income earned before the interest rate is calculated on your daily balance	
Buy/Sell Spread	0.00% / 0.00%		0.00% / 0.00%	
Asset Classes	Strategic Asset allocation	Asset allocation range	Strategic Asset allocation	Asset allocation range
Cash	100.0%	100.0%	100.0%	100.0%
Australian fixed income	0.0%	0.0%	0.0%	0.0%
Global fixed income	0.0%	0.0%	0.0%	0.0%
<b>Total Defensive Assets</b>	<b>100.0%</b>	-	<b>100.0%</b>	-
Australian equities	0.0%	0.0%	0.0%	0.0%
International equities	0.0%	0.0%	0.0%	0.0%
Global listed property & infrastructure	0.0%	0.0%	0.0%	0.0%
<b>Total Growth Assets</b>	<b>0.0%</b>	-	<b>0.0%</b>	-

	If you have money invested in this option		You will be invested in this option on 1 July 2024	
	Moderate Investment Option		Mercer Conservative Growth Enhanced Passive, APIR Code: NCL1621AU	
Who is this Investment Option for?	Members who seek exposure to mainly defensive assets and can tolerate a moderate level of risk over three years. This option invests predominantly in defensive assets across most asset classes.		The investment option invests in mostly defensive oriented assets, including fixed interest and cash. These assets are mainly passively managed, using a multi-manager approach. Diversification is achieved at the asset class, manager, country, sector and security levels. International assets held by the investment option may be fully hedged, partially hedged, or unhedged for fluctuations in the Australian dollar against other currencies.	
Investment Objective	CPI + 0.5%		CPI +1%	
Minimum Suggested time frame	3 years		5 years	
Standard Risk measure	4 - Medium		4 - Medium	
Investment fees and costs	0.355% p.a.		0.26% p.a.*	
Buy/Sell Spread	0.072% / 0.072%		0.08% / 0.09%	
Asset Classes	Strategic Asset allocation	Asset allocation range	Strategic Asset allocation	Asset allocation range
Cash	24.5%	12.5%-50.0%	21.5%	0.0%-75.0%
Australian fixed income	26.0%	15.0%-40.0%	23.0%	0.0%-90.0%
Global fixed income	19.5%	10.0%-30.0%	23.5%	0.0%-90.0%
<b>Total Defensive Assets</b>	<b>70.0%</b>	-	<b>68.0%</b>	<b>45.0%-85.0%</b>
Australian equities	13.0%	5.0%-20.0%	14.0%	0.0%-30.0%
International equities	14.5%	5.0%-25.0%	16.0%	0.0%-30.0%
Global listed property & infrastructure <sup>^</sup>	2.5%	0.0%-15.0%	-	-
Real Assets <sup>^</sup>	-	-	2.0%	0.0%-20.0%
Alternatives	-	-	0.0%	0.0%-10.0%
<b>Total Growth Assets</b>	<b>30.0%</b>	-	<b>32.0%</b>	<b>15.0%-55.0%</b>

\*The investment fees and costs amount above is net of management fee rebates, which will be credited to your account post month end. If you exit the fund during the month you forfeit the management fee rebate for that month.

<sup>^</sup> Real Assets within the new investment option include Global Listed Property and Infrastructure, Global Unlisted Infrastructure, Australian Direct Property and Natural Resources.

	If you have money invested in this option		You will be invested in this option on 1 July 2024	
	Passive Moderate Investment Option		Mercer Conservative Growth Enhanced Passive, APIR Code: NCL1621AU	
Who is this Investment Option for?	Members who seek exposure to mainly defensive assets and can tolerate a moderate level of risk over three years. This option invests predominantly in defensive assets across most asset classes.		The investment option invests in mostly defensive oriented assets, including fixed interest and cash. These assets are mainly passively managed, using a multi-manager approach. Diversification is achieved at the asset class, manager, country, sector and security levels. International assets held by the investment option may be fully hedged, partially hedged, or unhedged for fluctuations in the Australian dollar against other currencies.	
Investment Objective	CPI + 0.5%		CPI +1%	
Minimum Suggested time frame	3 years		5 years	
Standard Risk measure	4 - Medium		4 - Medium	
Investment fees and costs	0.308% p.a.		0.26% p.a.*.	
Buy/Sell Spread	0.062% / 0.062%		0.08% / 0.09%	
Asset Classes	Strategic Asset allocation	Asset allocation range	Strategic Asset allocation	Asset allocation range
Cash	23.5%	12.5%-50.0%	21.5%	0.0%-75.0%
Australian fixed income	20.0%	10.0%-35.0%	23.0%	0.0%-90.0%
Global fixed income	26.5%	10.0%-35.0%	23.5%	0.0%-90.0%
<b>Total Defensive Assets</b>	<b>70.0%</b>	-	<b>68.0%</b>	<b>45.0%-85.0%</b>
Australian equities	12.5%	5.0%-20.0%	14.0%	0.0%-30.0%
International equities	14.0%	5.0%-25.0%	16.0%	0.0%-30.0%
Global listed property & infrastructure <sup>^</sup>	3.5%	0.0%-15.0%	-	-
Real Assets <sup>^</sup>	-	-	2.0%	0.0%-20.0%
Alternatives	-	-	0.0%	0.0%-10.0%
<b>Total Growth Assets</b>	<b>30.0%</b>	-	<b>32.0%</b>	<b>15.0%-55.0%</b>

\*The investment fees and costs amount above is net of management fee rebates, which will be credited to your account post month end. If you exit the fund during the month you forfeit the management fee rebate for that month.

<sup>^</sup> Real Assets within the new investment option include Global Listed Property and Infrastructure, Global Unlisted Infrastructure, Australian Direct Property and Natural Resources.



	If you have money invested in this option		You will be invested in this option on 1 July 2024	
	Balanced Investment Option		Mercer Moderate Growth Enhanced Passive Fund, APIR Code: NCL4286AU	
Who is this Investment Option for?	Members who seek exposure to a combination of growth and defensive assets and can tolerate a medium to high level of risk over four years. This option invests predominantly in a mixture of growth and defensive assets across most asset classes.		The investment option has allocations towards both growth and defensive oriented assets, including shares, real assets, and fixed interest. These assets are mainly passively managed, using a multi-manager approach. Diversification is achieved at the asset class, manager, country, sector and securities levels. International assets held by the investment option may be fully hedged, partially hedged, or unhedged for fluctuations in the Australian dollar against other currencies.	
Investment Objective	CPI + 1.5%		CPI +1.5%	
Minimum Suggested time frame	4 years		7 years	
Standard Risk measure	5 – Medium to High		5 – Medium to High	
Investment fees and costs	0.407% p.a.		0.26% p.a.*	
Buy/Sell Spread	0.068% / 0.072%		0.09% / 0.12%	
Asset Classes	Strategic Asset allocation	Asset allocation range	Strategic Asset allocation	Asset allocation range
Cash	11.0%	5.0%-20.0%	10.0%	0.0%-55.0%
Australian fixed income	17.0%	10.0%-25.0%	16.5%	0.0%-70.0%
Global fixed income	22.0%	15.0%-35.0%	18.5%	0.0%-70.0%
<b>Total Defensive Assets</b>	<b>50.0%</b>	<b>-</b>	<b>45.0%</b>	<b>20.0-60.0%</b>
Australian equities	21.5%	10.0%-30.0%	22.0%	5.0%-35.0%
International equities	24.5%	10.0%-35.0%	28.5%	15.0%-45.0%
Global listed property & infrastructure <sup>^</sup>	4.0%	0.0%-15.0%	-	-
Real Assets <sup>^</sup>	-	-	4.5%	0.0%-25.0%
Alternatives	-	-	0.0%	0.0%-10.0%
<b>Total Growth Assets</b>	<b>50.0%</b>	<b>-</b>	<b>55.0%</b>	<b>40.0%-80.0%</b>

\*The investment fees and costs amount above is net of management fee rebates, which will be credited to your account post month end. If you exit the fund during the month you forfeit the management fee rebate for that month.

<sup>^</sup> Real Assets within the new investment option include Global Listed Property and Infrastructure, Global Unlisted Infrastructure, Australian Direct Property and Natural Resources.

	If you have money invested in this option		You will be invested in this option on 1 July 2024	
	Passive Balanced Investment Option		Mercer Moderate Growth Enhanced Passive Fund, APIR Code: NCL4286AU	
Who is this Investment Option for?	Members who seek exposure to a combination of growth and defensive assets and can tolerate a medium to high level of risk over four years. This option invests predominantly in a mixture of growth and defensive assets across most asset classes.		The investment option has allocations towards both growth and defensive oriented assets, including shares, real assets, and fixed interest. These assets are mainly passively managed, using a multi-manager approach. Diversification is achieved at the asset class, manager, country, sector and securities levels. International assets held by the investment option may be fully hedged, partially hedged, or unhedged for fluctuations in the Australian dollar against other currencies.	
Investment Objective	CPI + 1.5%		CPI +1.5%	
Minimum Suggested time frame	4 years		7 years	
Standard Risk measure	5 – Medium to High		5 – Medium to High	
Investment fees and costs	0.319% p.a.		0.26% p.a.*	
Buy/Sell Spread	0.068% / 0.072%		0.09% / 0.12%	
Asset Classes	Strategic Asset allocation	Asset allocation range	Strategic Asset allocation	Asset allocation range
Cash	12.5%	5.0%-20.0%	10.0%	0.0%-55.0%
Australian fixed income	16.5%	10.0%-25.0%	16.5%	0.0%-75.0%
Global fixed income	21.0%	15.0%-35.0%	18.5%	0.0%-70.0%
<b>Total Defensive Assets</b>	<b>50.0%</b>	<b>-</b>	<b>45.0%</b>	<b>20.0-60.0%</b>
Australian equities	21.0%	10.0%-30.0%	22.0%	5.0%-35.0%
International equities	23.5%	10.0%-35.0%	28.5%	15.0%-45.0%
Global listed property & infrastructure <sup>^</sup>	5.5%	0.0%-15.0%	-	-
Real Assets <sup>^</sup>	-	-	4.5%	0.0%-25.0%
Alternatives	-	-	0.0%	0.0%-10.0%
<b>Total Growth Assets</b>	<b>50.0%</b>	<b>-</b>	<b>55.0%</b>	<b>40.0%-80.0%</b>

\*The investment fees and costs amount above is net of management fee rebates, which will be credited to your account post month end. If you exit the fund during the month you forfeit the management fee rebate for that month.

<sup>^</sup> Real Assets within the new investment option include Global Listed Property and Infrastructure, Global Unlisted Infrastructure, Australian Direct Property and Natural Resources.

	If you have money invested in this option		You will be invested in this option on 1 July 2024	
	<b>Growth Investment Option</b>		<b>Mercer Growth Enhanced Passive Fund, APIR Code: NCL4407AU</b>	
Who is this Investment Option for?	Members who seek exposure to mainly growth assets and can tolerate a high level of risk over five years. This option invests mainly in growth assets across most asset classes.		The investment option invests in a range of mainly growth oriented assets, including shares, real assets and fixed interest. These assets are mainly passively managed, using a multimanager approach. Diversification is achieved at the asset class, manager, country, sector and security levels. International assets held by the investment option may be fully hedged, partially hedged, or unhedged for fluctuations in the Australian dollar against other currencies.	
Investment Objective	CPI + 2.5%		CPI + 2.5%	
Minimum Suggested time frame	5 years		7 years	
Standard Risk measure	6 –High		6 - High	
Investment fees and costs	0.402% p.a.		0.26% p.a.*	
Buy/Sell Spread	0.074% / 0.088%		0.10% / 0.13%	
Asset Classes	Strategic Asset allocation	Asset allocation range	Strategic Asset allocation	Asset allocation range
Cash	6.5%	2.0%-15.0%	4.5%	0.0%-35.0%
Australian fixed income	10.5%	5.0%-20.0%	10.0%	0.0%-50.0%
Global fixed income	13.0%	8.0%-25.0%	13.5%	0.0%-50.0%
<b>Total Defensive Assets</b>	<b>30.0%</b>	<b>-</b>	<b>28.0%</b>	<b>5.0%-45.0%</b>
Australian equities	30.0%	17.5%-45.0%	30.0%	15.0%-45.0%
International equities	34.0%	22.5%-50.0%	37.0%	20.0%-50.0%
Global listed property & infrastructure <sup>^</sup>	6.0%	0.0%-15.0%	-	-
Real Assets <sup>^</sup>	-	-	5.0%	0.0%-25.0%
Alternatives	-	-	0.0%	0.0%-10.0%
<b>Total Growth Assets</b>	<b>70.0%</b>		<b>72.0%</b>	<b>55.0%-95.0%</b>

\*The investment fees and costs amount above is net of management fee rebates, which will be credited to your account post month end. If you exit the fund during the month you forfeit the management fee rebate for that month.

<sup>^</sup> Real Assets within the new investment option include Global Listed Property and Infrastructure, Global Unlisted Infrastructure, Australian Direct Property and Natural Resources.

	If you have money invested in this option		You will be invested in this option on 1 July 2024	
	Passive Growth Investment Option		Mercer Growth Enhanced Passive Fund, APIR Code: NCL4407AU	
Who is this Investment Option for?	Members who seek exposure to mainly growth assets and can tolerate a high level of risk over five years. This option invests mainly in growth assets across most asset classes.		The investment option invests in a range of mainly growth oriented assets, including shares, real assets and fixed interest. These assets are mainly passively managed, using a multimanager approach. Diversification is achieved at the asset class, manager, country, sector and security levels. International assets held by the investment option may be fully hedged, partially hedged, or unhedged for fluctuations in the Australian dollar against other currencies.	
Investment Objective	CPI + 2.5%		CPI + 2.5%	
Minimum Suggested time frame	5 years		7 years	
Standard Risk measure	6 –High		6 - High	
Investment fees and costs	0.304% p.a.		0.26% p.a.*	
Buy/Sell Spread	0.059% / 0.078%		0.10% / 0.13%	
Asset Classes	Strategic Asset allocation	Asset allocation range	Strategic Asset allocation	Asset allocation range
Cash	6.0%	2.0%-15.0%	4.5%	0.0%-35.0%
Australian fixed income	11.0%	5.0%-20.0%	10.0%	0.0%-50.0%
Global fixed income	13.0%	8.0%-25.0%	13.5%	0.0%-50.0%
<b>Total Defensive Assets</b>	<b>30.0%</b>	<b>-</b>	<b>28.0%</b>	<b>5.0%-45.0%</b>
Australian equities	29.5%	17.5%-45.0%	30.0%	15.0%-45.0%
International equities	33.0%	22.5%-50.0%	37.0%	20.0%-50.0%
Global listed property & infrastructure <sup>^</sup>	7.5%	0.0%-15.0%	-	-
Real Assets <sup>^</sup>	-	-	5.0%	0.0%-25.0%
Alternatives	-	-	0.0%	0.0%-10.0%
<b>Total Growth Assets</b>	<b>70.0%</b>	<b>-</b>	<b>72.0%</b>	<b>55.0%-95.0%</b>

\*The investment fees and costs amount above is net of management fee rebates, which will be credited to your account post month end. If you exit the fund during the month you forfeit the management fee rebate for that month.

<sup>^</sup> Real Assets within the new investment option include Global Listed Property and Infrastructure, Global Unlisted Infrastructure, Australian Direct Property and Natural Resources.

	If you have money invested in this option		You will be invested in this option on 1 July 2024	
	High Growth Investment Option		Mercer Indexed High Growth Fund, APIR Code: WFS0592AU	
Who is this Investment Option for?	Members who seek exposure to mainly growth assets and can tolerate a high level of risk over seven years. This option invests predominantly in growth assets across most asset classes.		The investment option is intended to be suitable for investors seeking index exposure to a diversified range of investments with income producing and growth characteristics who have a high tolerance for risk. The investment option invests primarily in growth assets, such as Australian and international shares, with some exposure to property. The exposure to these asset classes will be obtained primarily by investing directly into indexed sector specific funds. The investment option may also hold assets directly including derivatives, currency and other unit trusts.	
Investment Objective	CPI + 3.5%		Seeks to deliver predominantly high growth returns, which tracks the overall return of a diversified portfolio of underlying investments. The benchmark consists of a composite benchmark of underlying funds' indices	
Minimum Suggested time frame	7 years		7 years	
Standard Risk measure	6 –High		6 - High	
Investment fees and costs	0.469% p.a.		0.22% p.a.*	
Buy/Sell Spread	0.085% / 0.099%		0.08% / 0.08%	
Asset Classes	Strategic Asset allocation	Asset allocation range	Strategic Asset allocation	Asset allocation range
Cash	5.0%	0.0%-10.0%	2.0%	0.0%- 10.0%
Australian fixed income	4.5%	0.0%-20.0%	0.0%	0.0%-0.0%
Global fixed income	5.5%	0.0%-25.0%	0.0%	0.0%-0.0%
<b>Total Defensive Assets</b>	<b>15.0%</b>	-	<b>2.0%</b>	<b>0.0%-10.0%</b>
Australian equities	38.0%	25.0%-50.0%	47.0%	35.0%-60.0%
International equities	44.0%	30.0%-50.0%	41.0%	0.0%-55.0%
Global listed property & infrastructure	3.0%	0.0%-15.0%	-	-
Australian listed property	-	-	5.0%	0.0%-20.0%
International listed property	-	-	5.0%	0.0%-20.0%
<b>Total Growth Assets</b>	<b>85.0%</b>	-	<b>98.0%</b>	<b>90.0%-100.0%</b>

\*The investment fees and costs amount above is net of management fee rebates, which will be credited to your account post month end. If you exit the fund during the month you forfeit the management fee rebate for that month.

	If you have money invested in this option		You will be invested in this option on 1 July 2024	
	Passive High Growth Investment Option		Mercer Indexed High Growth Fund, APIR Code: WFS0592AU	
Who is this Investment Option for?	Members who seek exposure to mainly growth assets and can tolerate a high level of risk over seven years. This option invests predominantly in growth assets across most asset classes.		The investment option is intended to be suitable for investors seeking index exposure to a diversified range of investments with income producing and growth characteristics who have a high tolerance for risk. The investment option invests primarily in growth assets, such as Australian and international shares, with some exposure to property. The exposure to these asset classes will be obtained primarily by investing directly into indexed sector specific funds. The investment option may also hold assets directly including derivatives, currency and other unit trusts.	
Investment Objective	CPI + 3.5%		Seeks to deliver predominantly high growth returns, which tracks the overall return of a diversified portfolio of underlying investments. The benchmark consists of a composite benchmark of underlying funds' indices.	
Minimum Suggested time frame	7 years		7 years	
Standard Risk measure	6 –High		6 - High	
Investment fees and costs	0.265% p.a.		0.22% p.a.*	
Buy/Sell Spread	0.051% / 0.072%		0.08% / 0.08%	
Asset Classes	Strategic Asset allocation	Asset allocation range	Strategic Asset allocation	Asset allocation range
Cash	4.0%	0.0%-10.0%	2.0%	0.0%- 10.0%
Australian fixed income	5.0%	0.0%-20.0%	0.0%	0.0%-0.0%
Global fixed income	6%	0.0%-25.0%	0.0%	0.0%-0.0%
<b>Total Defensive Assets</b>	<b>15.0%</b>	-	<b>2.0%</b>	<b>0.0%-10.0%</b>
Australian equities	36.0%	25.0%-50.0%	47.0%	35.0% - 60.0%
International equities	45.5%	30.0%-50.0%	41.0%	0.0% - 55.0%
Global listed property & infrastructure	3.5%	0.0%-15.0%	-	-
Australian listed property	-	-	5.0%	0.0%-20.0%
International listed property	-	-	5.0%	0.0%-20.0%
<b>Total Growth Assets</b>	<b>85.0%</b>	-	<b>98.0%</b>	<b>90.0%-100.0%</b>

\*The investment fees and costs amount above is net of management fee rebates, which will be credited to your account post month end. If you exit the fund during the month you forfeit the management fee rebate for that month.

YourChoice Super USI 43 905 581 638 013 ABN 43 905 581 638 is a subplan of OneSuper ABN 43 905 581 638 RSE R1001341.

The YourChoice Super Product Disclosure Statement is issued by Diversa Trustees Limited

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