



Update on your products and investments

New categories for fees and costs – all members

Table 2: Summary of changes to how we classify fixed fees and costs

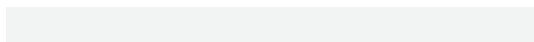
Categories for fees and costs (before 30 Sept 2022)	New categories for fees and costs (from 30 Sept 2022)	What the change means for you
Management fee/TrTnt f6t6718 Tc 0.021 Tw T* [chgare		

Table 3: Summary of changes to how we classify variable fees and costs

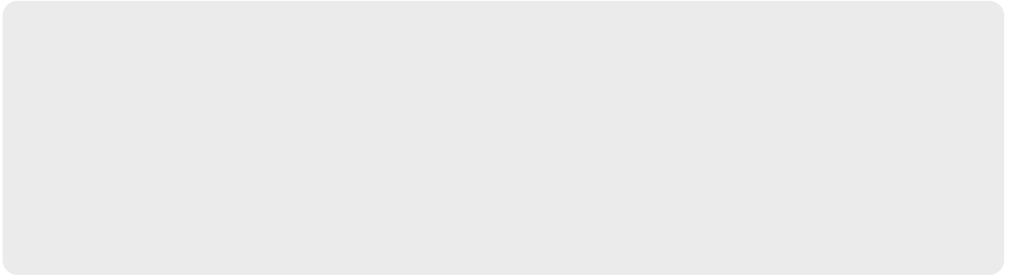
Categories for fees and costs (before 30 Sept 2022)	New categories for fees and costs (from 30 Sept 2022)	What the change means for you
Investment-related costs	Investment fees and costs	
Performance-related costs		Investment fees and costs
		Performance fees
Other fees and costs		
Transactional and operational costs	Transaction costs	Transaction costs

Your variable fees and costs

1







Return objectives

Table 7: Flexible Income and Term Allocated Pension

Objective before 30 Sept 2022

Objective from 30 Sept 2022

Balanced
Capital Stable
Capital Secure
Socially Conscious

Asset allocations

Table 8: FutureSaver and Flexible Income with TTR feature

	Cash SAA Range		Liquid alternatives - Defensive SAA Range	
	Before 30 Sept 2022	From 30 Sept 2022	Before 30 Sept 2022	From 30 Sept 2022
Equity Growth				
Growth				
Balanced				
Capital Stable				
Capital Secure				
Socially Conscious				

Table 9: Flexible Income and Term Allocated Pension

	Cash SAA Range		Liquid alternatives - Defensive SAA Range	
	Before 30 Sept 2022	From 30 Sept 2022	Before 30 Sept 2022	From 30 Sept 2022
Equity Growth				
Growth				
Balanced				
Capital Stable				
Capital Secure				
Socially Conscious				

Standard Risk Measures and Estimated Number of Negative Annual Returns over any 20-Year Period

Socially Conscious options – update to screening criteria

