

(continued)

Investment attribute

In target market

Potentially in target market

Unlikely to be in target market

Member attributes		Wealth building	Pre-retirement and retirement	
Likely investment objective		Capital growth over the long term to build retirement savings, with a higher risk tolerance.	Capital growth over the long term to mitigate the impact of inflation and the risk of outliving savings, with less tolerance for significant fluctuations in returns.	
Likely investment needs		Access to a range of investment options to meet retirement savings goals, including options with a high allocation to growth assets like Australian and international shares.	Investments that strike a balance between: (i) growing savings sufficiently to meet retirement income goals and keep up with the rising cost of living (i.e. inflation), and (ii) managing market volatility to help ensure savings can provide an income through the whole of retirement.	
Option name	Minimum suggested investment timeframe	1	1	Investment attribute
High Growth	10 years	6 - High	2 - Low	
High Growth Socially Conscious	10 years	6 - High	2 - Low	
High Growth Indexed	10 years	6 - High	2 - Low	
Balanced	7 years	6 - High	2 - Low	
Balanced Socially Conscious	7 years	6 - High	2 - Low	
Balanced Indexed	7 years	6 - High	3 - Low to Medium	
Conservative Balanced	5 years	5 - Medium to High	3 - Low to Medium	
Conservative	4 years	4 - Medium	5 - Medium to High	
Defensive	3 years	3 - Low to Medium	7 - Very High	
Australian Shares	10 years	7 - Very High	2 - Low	Our single asset class options are all suitable within a diversified portfolio. They are designed for members who want to build their own investment portfolio to suit their personal risk/return objectives from a range of asset classes.
International Shares	10 years	7 - Very High	3 - Low to Medium	
Property	10 years	7 - Very High	5 - Medium to High	
Bonds	5 years	4 - Medium	7 - Very High	
Cash	Up to 2 years	1 - Very Low	7 - Very High	
Term Deposit	Investors can choose a 3, 6, 9, or 12-month investment timeframe.	1 - Very Low	7 - Very High	

¹ For more information, refer to the 'Investment option risk measures' section on the previous page.

The insurance cover available to eligible Future Saver NSW Police Officers members is summarised below:

Member attributes	Wealth building	Pre-retirement and retirement
situation	<p>Death cover is to protect members' dependants from financial hardship by paying a lump sum if they pass away or become terminally ill.</p>	<p>A sworn NSW Police Officer, or student undergoing training to become a sworn NSW Police Officer, who can afford to divert some of their retirement savings to insurance whilst still being comfortable with the projected retirement income. Death (including terminal illness) cover is provided on an opt-out basis under the Police insurance category in the employer sponsored division of Aware Super.</p> <p>A member may acquire insurance through Aware Super to provide financial protection in the event of death or terminal illness.</p> <p>Eligible sworn Police Officers with NSW Police are provided with compulsory death (including terminal illness) Police Officers' Insurance.</p>
	<p>The amounts of cover for members will depend on their likely needs to pay down a mortgage, credit cards, other debts, school fees and ongoing living expenses at the typical life events such as buying a house, getting married or changing careers.</p> <p>Members with death (including terminal illness) cover under the Police insurance category of Aware Super can increase, decrease, or cancel their death (including terminal illness) cover based on their needs.</p> <p>The cost of this insurance is deducted from a member's Future Saver account each month and is dependent upon the amount of cover and their age.</p>	

Important information

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