

A



2020



Vi Super





35%

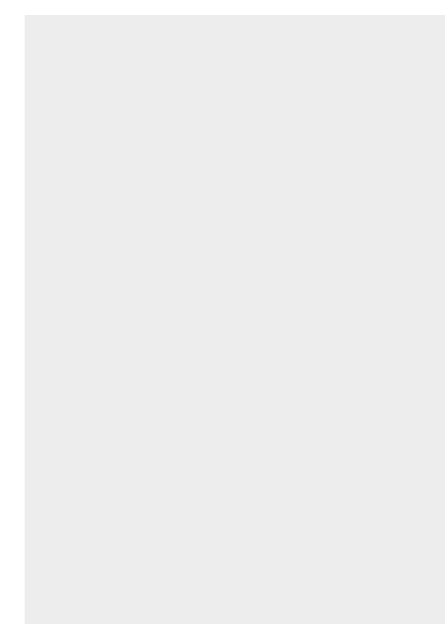
65%

33%

66%

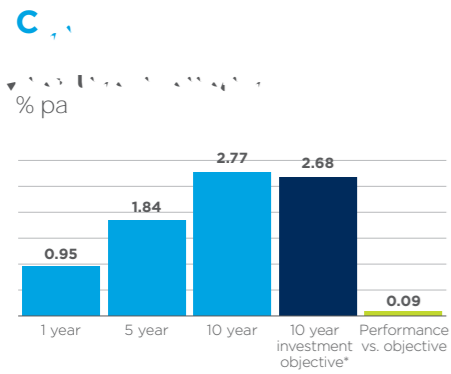
Trust

Customer Service



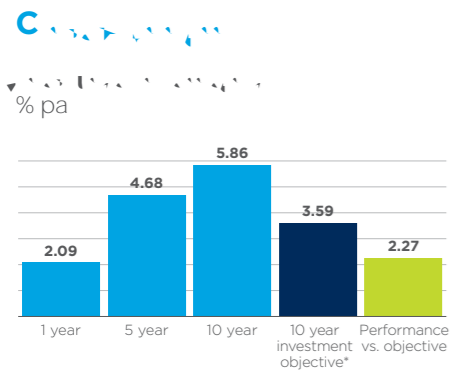
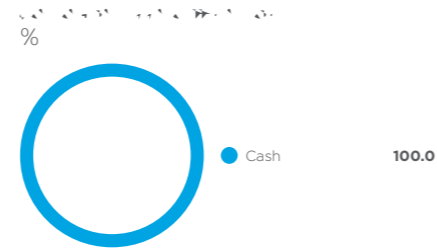
Equity

Equity - Cash



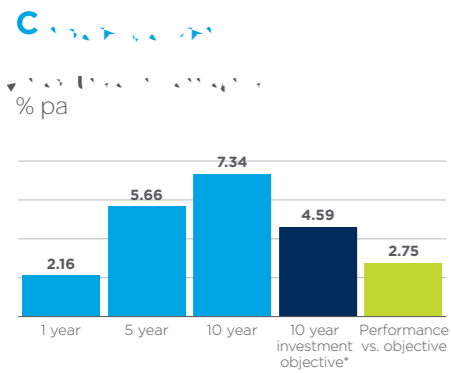
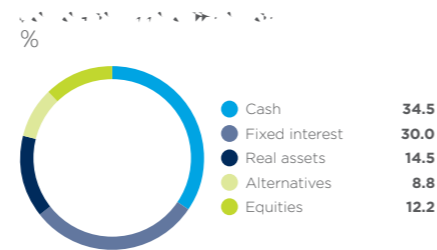
To earn an investment return (after investment expenses) that matches or exceeds the Bloomberg AusBond Bank Bill Index over rolling 10-year periods.

Very low.



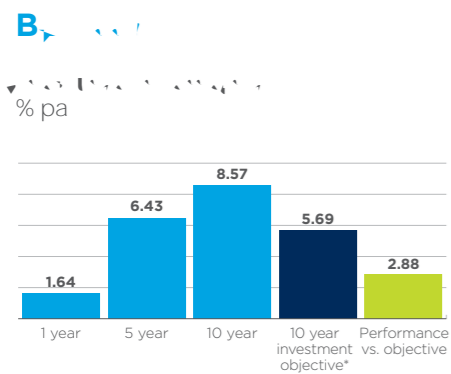
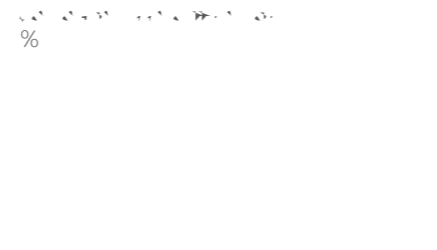
To earn an investment return of 1.8% per annum (after investment expenses) above the rate of inflation over rolling 10-year periods.

Low.



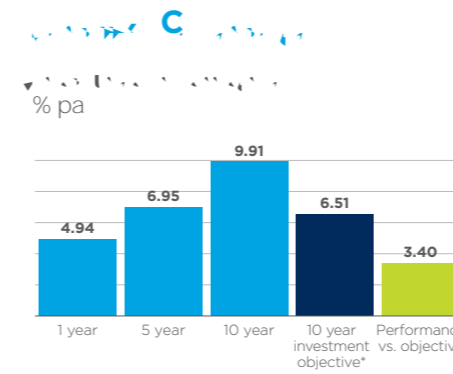
To earn an investment return of 2.8% per annum (after investment expenses) above the rate of inflation over rolling 10-year periods.

Low to medium.



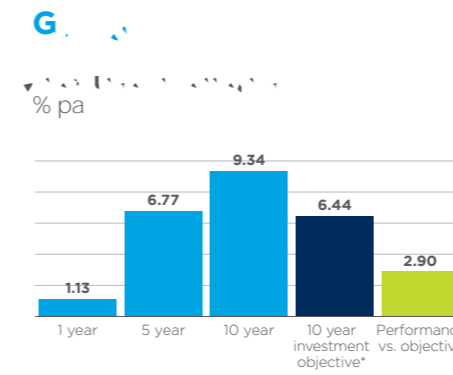
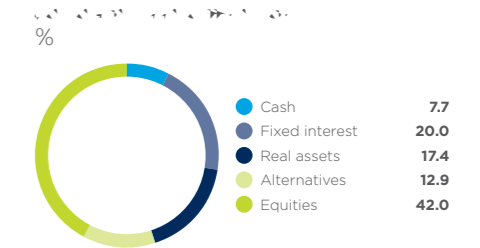
To earn an investment return of 3.9% per annum (after investment expenses) above the rate of inflation over rolling 10-year periods.

Medium.



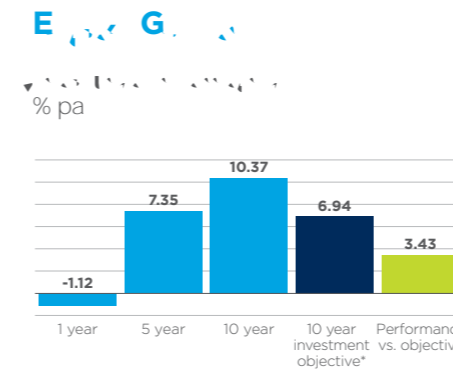
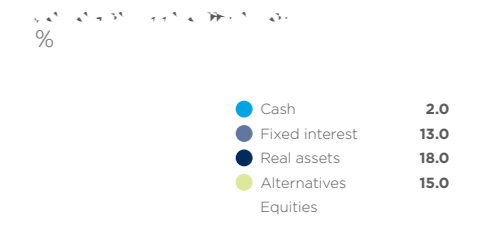
To earn an investment return of 3.9% per annum (after investment expenses) above the rate of inflation over rolling 10-year periods.

Medium.



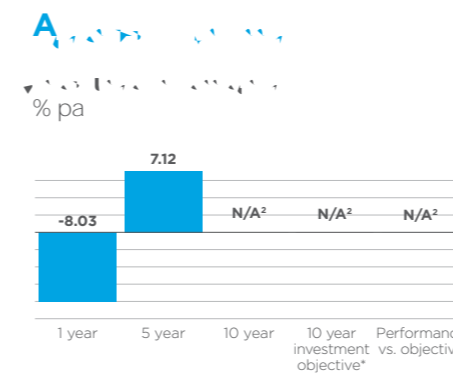
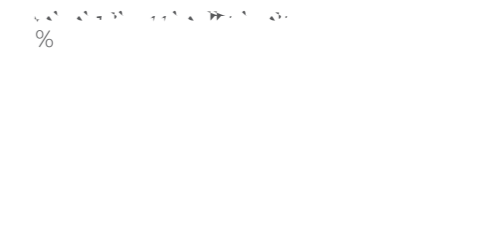
To earn an investment return of 4.65% per annum (after investment expenses) above the rate of inflation over rolling 10-year periods.

Medium to high.



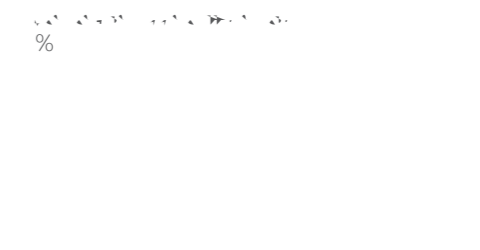
To earn an investment return of 5.15% per annum (after investment expenses) above the rate of inflation over rolling 10-year periods.

High.



To earn an investment return of 5.15% per annum (after investment expenses) above the rate of inflation over rolling 10-year periods.

Very high.



C

Our brand and reputation

VicSuper's brand and reputation is strong and well-regarded amongst our members, driven by our exceptional member experiences, dedicated employer partnerships and our commitment to corporate responsibility. Although the fund has recently changed name to Aware Super, the VicSuper brand will continue to sit alongside Aware Super as the VicSuper division of Aware Super, and we will continue to provide members and employers with the same level of service they have come to expect from us.

H

VicSuper has had a long belief in being a progressive, responsible and future-focused super fund, dedicated to being a positive member of the communities we operate in and society as a whole. We will continue to honour the commitments we undertook last year as a part of our approach to Corporate Responsibility and our Social Sustainability Strategy, and where possible, seek to amplify their impact across Aware Super's national footprint.

Our areas of focus, progress and commitments are summarised below:

E

Supporting reconciliation means working to overcome the division and inequality between Aboriginal and non-Aboriginal people. For VicSuper, this is the inequality in access to

superannuation and retirement outcomes.

In June 2020 we successfully implemented our Reflect Reconciliation Action Plan (RAP). Our actions focused on building awareness and respect of Aboriginal culture, protocols and language, and building relationships with Aboriginal and Torres Strait Islander groups within our employer networks. We provided cultural safety training to over 80 employees in key member-facing teams so that they are better equipped and have more confidence to assist with the specific needs of Aboriginal and Torres Strait Islander members. We will take our learnings from that journey and apply them as we develop a new RAP for Aware Super.

B

In superannuation, the statistics are alarming – women are retiring with 47% less superannuation than men and 23% of women are retiring with no super at all. Through our social strategy, we're actively working to support the economic security of women and make a difference to their future.

Through our partnership with Fitted for Work, VicSuper committed to supporting 30 women through the Fitted for Work's WomanKind Program.

In response to the impact of COVID-19 on service delivery, we adapted the program and developed a series of online programs to replace the face to face model. This has pushed out the program time frame into 2020-2021.

The program has been renamed and is known as the Emerge Program. Emerge builds women's resilience and prepares them to re-enter employment when the economy turns, helping them come out of this experience stronger and better than ever. This new flexible



Company

Investment

Costs



How

to use

Disclaimer and Important Information

Prepared and issued by Aware Super Pty Ltd ABN 11 118 202 672, AFSL 293340, the trustee of Aware Super ABN 53 226 460 365. Unique Superannuation Identifier (USI) 53 226 460 365 001, MySuper Authorisation Number 53 226 460 365 073.

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