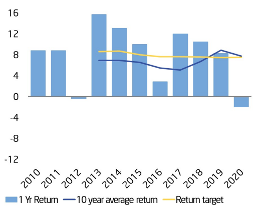
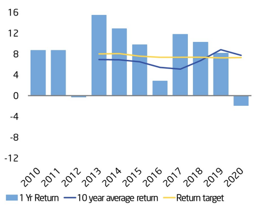
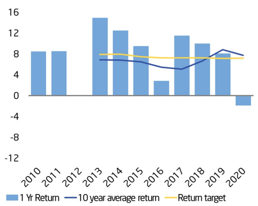
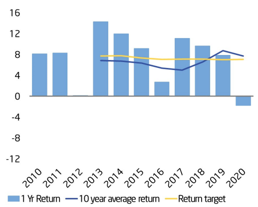
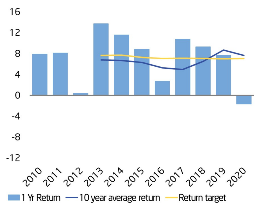
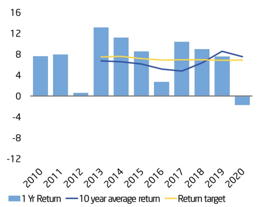
Product Dashboard

Use this dashboard to compare the Sunsuper Lifecycle Investment Strategy with other MySuper products.

From age 55 to 65 your investments are gradually transitioned from the Balanced Pool to the Retirement and Cash Pools on a monthly basis.

This means that the return target and investment risk slowly moves during this period.

	age 55 and under	age 55 to 56	age 56 to 57	age 57 to 58	age 58 to 59	age 59 to 60
Return target (above inflation)[1,2]	5.6% p.a.	5.6% p.a.	5.4% p.a.	5.3% p.a.	5.2% p.a.	5.1% p.a.
Return (10 year average return to 30 June 2020)[3]	7.7% p.a.	7.7% p.a.	7.7% p.a.	7.7% p.a.	7.6% p.a.	7.6% p.a.
Comparison between return target and return[3,4]						
Level of investment risk[2]	Medium to High					Medium
Statement of fees and other costs[5]	$463	$462	$461	$459	$458	$456

1 The return target is after Administration fees, Investment fees and costs and investment taxes and is the mean annualised estimate of the percentage rate of return of a representative member that exceeds inflation (measured by the Consumer Price Index (CPI)) over 10 years to 30 June 2020. This differs from the Investment objectives shown in the *Product Disclosure Statement (PDS)*. A representative member is a member who is fully invested in the Lifecycle Investment Strategy, does not incur any activity fees during the year, and has an account balance of $50,000 throughout that year.

2 The return target and the level of investment risk take into account the expected glide path for a representative member. For more information on investment risk refer to the *Sunsuper for life Investment guide*.

3 The Balanced Pool, Retirement Pool and the Cash Pool commenced on 4 October 2013 and have identical investments to the Balanced Option, Retirement Option and the Cash Option respectively. To show our performance, we have used the returns for the respective Options (adjusted to reflect any investment fee differences where applicable) up to 4 October 2013, with the returns for the relevant Pools from 4 October 2013. The Retirement Option and Cash Option commenced in October 2002. Returns are after Administration fees, Investment fees and costs and investment taxes. **Past performance is not a reliable indication of future performance.** The return assumes that the glide path for a representative member applies.

4 Return targets reflect past fluctuations in CPI.

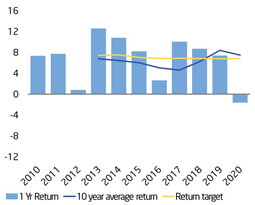
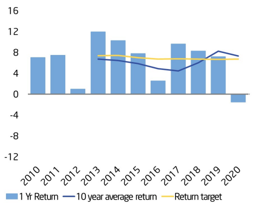
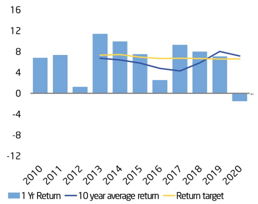
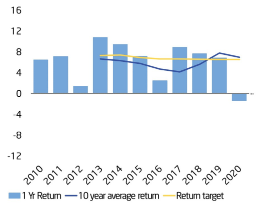
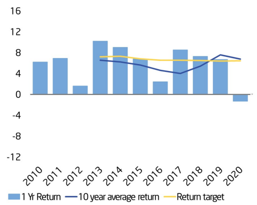
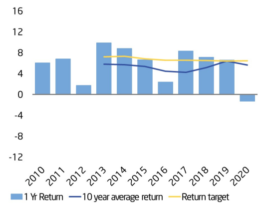
5 The information shown in the table above gives examples of how the fees in the Lifecycle Investment Strategy can affect your superannuation investment over a 1-year period and are based on a representative member. The proportion a member has invested in each Pool does not affect administration fees or investment fees, but will affect the indirect costs. The fees and other costs shown in this example include estimated investment fees and indirect costs that are based on actual costs and reasonable estimates of actual costs incurred. Remember, this is an example and the actual investment fees and indirect costs in any year may be different. Refer to your *Sunsuper for Life PDS*, *Sunsuper For Life Business PDS* or *Sunsuper for Life Corporate PDS* for more information about how fees and costs are calculated. **Note**: The above example assumes no insurance. If insurance cover is taken, insurance fees and costs may apply (refer to the PDS). Some *Sunsuper for life Business* and *Sunsuper for life Corporate* plans may have different fee arrangements. Refer to your *Sunsuper for life Business PDS* or *Sunsuper for life Corporate PDS* for more information.

Product Dashboard

Use this dashboard to compare the Sunsuper Lifecycle Investment Strategy with other MySuper products.

From age 55 to 65 your investments are gradually transitioned from the Balanced Pool to the Retirement and Cash Pools on a monthly basis.

This means that the return target and investment risk slowly moves during this period.

	age 60 to 61	age 61 to 62	age 62 to 63	age 63 to 64	age 64 to 65	age 65 and OVER
Return target (above inflation)[1,2]	5.0% p.a.	4.9% p.a.	4.8% p.a.	4.7% p.a.	4.6% p.a.	4.6% p.a.
Return (10 year average return to 30 June 2020)[3]	7.5% p.a.	7.3% p.a.	7.1% p.a.	7.0% p.a.	6.8% p.a.	5.6% p.a.
Comparison between return target and return[3,4]						
Level of investment risk[2]	Medium					Low to Medium
Statement of fees and other costs[5]	$454	$453	$451	$450	$448	$448

1 The return target is after Administration fees, Investment fees and costs and investment taxes and is the mean annualised estimate of the percentage rate of return of a representative member that exceeds inflation (measured by the Consumer Price Index (CPI)) over 10 years to 30 June 2020. This differs from the Investment objectives shown in the *Product Disclosure Statement (PDS)*. A representative member is a member who is fully invested in the Lifecycle Investment Strategy, does not incur any activity fees during the year, and has an account balance of $50,000 throughout that year.

2 The return target and the level of investment risk take into account the expected glide path for a representative member. For more information on investment risk refer to the *Sunsuper for life Investment guide*.

3 The Balanced Pool, Retirement Pool and the Cash Pool commenced on 4 October 2013 and have identical investments to the Balanced Option, Retirement Option and the Cash Option respectively. To show our performance, we have used the returns for the respective Options (adjusted to reflect any investment fee differences where applicable) up to 4 October 2013, with the returns for the relevant Pools from 4 October 2013. The Retirement Option and Cash Option commenced in October 2002. Returns are after Administration fees, Investment fees and costs and investment taxes. **Past performance is not a reliable indication of future performance.** The return assumes that the glide path for a representative member applies.

4 Return targets reflect past fluctuations in CPI.

5 The information shown in the table above gives examples of how the fees in the Lifecycle Investment Strategy can affect your superannuation investment over a 1-year period and are based on a representative member. The proportion a member has invested in each Pool does not affect administration fees or investment fees, but will affect the indirect costs. The fees and other costs shown in this example include estimated investment fees and indirect costs that are based on actual costs and reasonable estimates of actual costs incurred. Remember, this is an example and the actual investment fees and indirect costs in any year may be different. Refer to your *Sunsuper for Life PDS, Sunsuper For Life Business PDS* or *Sunsuper for Life Corporate PDS* for more information about how fees and costs are calculated. **Note**: The above example assumes no insurance. If insurance cover is taken, insurance fees and costs may apply (refer to the PDS). Some *Sunsuper for life Business* and *Sunsuper for life Corporate* plans may have different fee arrangements. Refer to your *Sunsuper for life Business PDS* or *Sunsuper for life Corporate PDS* for more information.

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Explanatory notes

How to interpret this dashboard

If you are invested in the Lifecycle Investment Strategy, your money will be allocated to a combination of the three investment pools – Balanced, Retirement and Cash. Your pool mix – the proportion of your money that is invested in each pool – will be determined largely by your age, as explained in the following sections.

Refer to the dashboard on the previous pages for detail on how the targets, returns and risks that are associated with the Lifecycle Investment Strategy can change as you get older.

How to determine your pool mix

If you are currently invested in the Lifecycle Investment Strategy, your exact pool mix is available on *Member Online* at **sunsuper.com.au/memberonline**, or by calling Sunsuper on **13 11 84**. A general summary of how the Lifecycle Investment Strategy transfers your money between pools is as follows:

Under 55

Your investments in the Lifecycle Investment Strategy are allocated 100% to the Balanced Pool until age 55 i.e. if you are under 55, all of your money is invested in this pool.

Age	Proportion in each pool		
	Balanced Pool	Retirement Pool	Cash Pool
Up to 55	100%	0%	0%

Over 55

From age 55, your balance is gradually transitioned to the Retirement and Cash Pools on a monthly basis, typically until age 65. The following table shows the approximate pool mix by age that applies across the three pools. Please note that this is approximate only, and your exact age, differing investment returns, contributions and other factors will influence your exact pool mix. Refer to the *Sunsuper for life Investment guide* for more information.

Age	Proportion in each pool		
	Balanced Pool	Retirement Pool	Cash Pool
56	90%	9%	1%
57	80%	18%	2%
58	70%	27%	3%
59	60%	36%	4%
60	50%	45%	5%
61	40%	54%	6%
62	30%	63%	7%
63	20%	72%	8%
64	10%	81%	9%
65 and over	0%	90%	10%