



23/6/2020

## Notice of important disclosure document updates

We have recently made changes to the Funds Investment Strategy. These changes are not material and the Fund's PDS, Pension PDS and AIB (1 July 2019) will be updated shortly to reflect these changes. The most up to date information on the Fund's investment options can be found below.

### Future Super Balanced Index - Investment Strategy

#### Investment Return Objective

CPI + 2.50% per annum over rolling ten-year periods (after fees and taxes).

#### Investment Strategy

The option aims to invest in a diverse mix of assets with the majority in the growth assets such as shares, and a modest investment in defensive assets such as cash and fixed interest. The option's exposure to these asset classes will be obtained primarily by holding assets directly, including Exchange Traded Funds. Where possible the exposures will be managed based on a series of rules-based models (Indexes). This option aims to provide investors with the highest possible returns consistent with a 'balanced' investment strategy. Specific allocations may vary but the Fund will retain a broad 70/30 split between growth and income assets and a bias toward Australian assets.

Asset Classes and Benchmark Allocations	Upper Limit	Lower Limit	Benchmark
Australian Shares*	45%	20%	35%
International Shares*	45%	20%	35%
Other **	5%	0%	0%
<b>Total Growth</b>			<b>70%</b>
Australian Fixed Interest	45%	15%	25%
International Fixed Interest	15%	0%	0%
Cash	20%	2%	5%
<b>Total Defensive</b>			<b>30%</b>

#### Suitability

Future Super Balanced Index investment strategy is suitable for members comfortable with accepting short-term market/performance volatility in order to achieve higher long-term returns. This product is intended for everyday Australians who want to shift their retirement savings away from companies and activities which are harmful to the environment and society.



### Recommended Minimum Investment Timeframe

Minimum 4 - 6 years

### Risk Level<sup>^</sup>

Risk Band 6: High (4 to less than 6 estimated negative annual returns over any 20-year period).

\* Includes property securities and Real Estate Investment Trusts (REITs).

\*\* Other may include externally managed funds in non-traditional asset such as hedge funds, alternative asset types and absolute return funds

<sup>^</sup> Based on the Standard Risk Measure. For more information, see *Section 3 - Risks of super* of the Additional Information Booklet.

### Future Super Balanced Impact - Investment Strategy

#### Investment Return Objective

CPI + 2.50% per annum over rolling ten-year periods (after fees and taxes).

#### Investment Strategy

The option aims to invest in a diverse mix of assets with the majority in the growth assets such as shares, and a modest investment in defensive assets such as cash and fixed interest. The option's exposure to these asset classes will be obtained primarily by holding assets directly, including Exchange Traded Funds.\* This option aims to provide investors with the highest possible returns consistent with a 'balanced growth' investment strategy, through investment in companies and assets, and will avoid investment in the companies who provide services or finance to the fossil fuel industry. Specific allocations may vary but the Fund will retain a broad 65/35 split between growth and income assets and a bias toward Australian assets.

Asset Classes and Benchmark Allocations	Upper Limit	Lower Limit	Benchmark
Australian Shares*	45%	15%	29%
International Shares*	45%	15%	29%
Other **	25%	0%	7%
<b>Total Growth</b>			<b>65%</b>
Australian Fixed Interest	40%	15%	30%
International Fixed Interest	15%	0%	0%
Cash	20%	2%	5%
<b>Total Defensive</b>			<b>35%</b>

#### Suitability

Interests in Future Super are issued by Diversa Trustees Limited (ABN 49 006 421 638; AFSL 235153; RSE Licence L0000635) ("the Trustee") as trustee of the Future Super Fund (ABN 45 960 194 277; RSE Registration R1072914) ("the Fund" or "Future Super"). The Fund is administered by OneVue Super Services Pty Limited (ABN 74 006 877 872; AFSL 246883). Insurance cover is provided to eligible members by AIA Australia Limited (ABN 79 004 837 861; AFSL 230043).

The Founder, Promoter and Investment Manager of the Fund is Future Super Investment Services Pty Ltd (ABN 55 621 040 702; AFS Representative No. 001271441), which is a Corporate Authorised Representative of Future Super Holdings Pty Ltd (ABN 90 167 800 580; AFSL 482684). The Trustee does not in any way endorse, warrant or accept responsibility for any services provided by the Promoter in its own right or directly to members or prospective members.



Future Super Balanced Growth investment strategy is suitable for members comfortable with accepting short term market/performance volatility in order to achieve higher long-term returns. This product is intended for everyday Australians who want to shift their retirement savings away from companies and activities which are harmful to the environment and society, and instead want to see their super invested in companies and activities which make a positive impact.

**Recommended Minimum Investment Timeframe**

4 - 6 years

**Risk Level<sup>^</sup>**

Risk Band 6: High (4 to less than 6 estimated negative annual returns over any 20-year period).

\* Includes property securities and Real Estate Investment Trusts (REITs).

\*\* Other may include externally managed funds in non-traditional asset such as hedge funds, alternative asset types and absolute return funds.

<sup>^</sup> Based on the Standard Risk Measure. For more information, see *Section 3 - Risks of super* of the Additional Information Booklet.

**Future Super Balanced Renewables Plus Growth - Investment Strategy**

**Investment Return Objective**

CPI + 2.50% per annum over rolling ten-year periods (after fees and taxes).

**Investment Strategy**

The option aims to invest in a diverse mix of assets with the majority in the growth assets such as shares, and a modest investment in defensive assets such as cash and fixed interest. The option's exposure to these asset classes will be obtained primarily by holding assets directly, including Exchange Traded Funds.\* This option aims to provide investors with the highest possible returns consistent with a 'growth' investment strategy, through investment in companies and assets, and will avoid investment in the companies who provide services or finance to the fossil fuel industry. Specific allocations may vary but the Fund will retain a broad 75/25 split between growth and income assets and a bias toward Australian assets. The Fund will target a 20% exposure to renewable energy and other related industries, diversified across a range of asset classes including Australian shares, International shares, private equity, infrastructure and various types of debt including, but not limited to, corporate bonds and secured notes.

Asset Classes and Benchmark Allocations	Upper Limit	Lower Limit	Benchmark
Australian Shares*	45%	15%	31.5%
International Shares*	45%	15%	31.5%
Other **	25%	0%	12%
<b>Total Growth</b>			<b>75%</b>
Australian Fixed Interest	40%	15%	20%

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International Fixed Interest	15%	0%	0%
Cash	20%	2%	5%
<b>Total Defensive</b>			<b>25%</b>
<b>Suitability</b>			
<p>Future Super Growth investment strategy is suitable for members comfortable with accepting short term market/performance volatility in order to achieve higher long-term returns. This product is intended for everyday Australians who want to shift their retirement savings away from companies and activities which are harmful to the environment and society, and instead want to see their super invested in companies and activities which make a positive impact.</p>			
<b>Recommended Minimum Investment Timeframe</b>			
Minimum 4 - 6 years			
<b>Risk Level</b>			
Risk Band 6: High (4 to less than 6 estimated negative annual returns over any 20-year period).			

\* Includes property securities and Real Estate Investment Trusts (REITs).

\*\* Other may include externally managed funds in non-traditional asset such as hedge funds, alternative asset types and absolute return funds.

^ Based on the Standard Risk Measure. For more information, see *Section 3 - Risks of super* of the Additional Information Booklet.

### Future Super Balanced Growth - Pension Investment Strategy

<b>Investment Return Objective</b>			
CPI + 2.50% per annum over rolling ten-year periods (after fees and taxes).			
<b>Investment Strategy</b>			
<p>The option aims to invest in a diverse mix of assets with the majority in the growth assets such as shares, and a modest investment in defensive assets such as cash and fixed interest. The option's exposure to these asset classes will be obtained primarily by holding assets directly, including Exchange Traded Funds.* This option aims to provide investors with the highest possible returns consistent with a 'balanced growth' investment strategy, through investment in companies and assets, and will avoid investment in the companies who provide services or finance to the fossil fuel industry. Specific allocations may vary but the fund will retain a broad 70/30 split between growth and income assets and a bias toward Australian assets.</p>			
<b>Asset Classes and Benchmark Allocations</b>	<b>Upper Limit</b>	<b>Lower Limit</b>	<b>Benchmark</b>

Interests in Future Super are issued by Diversa Trustees Limited (ABN 49 006 421 638; AFSL 235153; RSE Licence L0000635) ("the Trustee") as trustee of the Future Super Fund (ABN 45 960 194 277; RSE Registration R1072914) ("the Fund" or "Future Super"). The Fund is administered by OneVue Super Services Pty Limited (ABN 74 006 877 872; AFSL 246883). Insurance cover is provided to eligible members by AIA Australia Limited (ABN 79 004 837 861; AFSL 230043).

The Founder, Promoter and Investment Manager of the Fund is Future Super Investment Services Pty Ltd (ABN 55 621 040 702; AFS Representative No. 001271441), which is a Corporate Authorised Representative of Future Super Holdings Pty Ltd (ABN 90 167 800 580; AFSL 482684). The Trustee does not in any way endorse, warrant or accept responsibility for any services provided by the Promoter in its own right or directly to members or prospective members.



Australian Shares*	45%	20%	35%
International Shares*	45%	20%	35%
Other**	5%	0%	0%
<b>Total Growth</b>			<b>70%</b>
Australian Fixed Interest	45%	15%	25%
International Fixed Interest	15%	0%	0%
Cash	20%	2%	5%
<b>Total Defensive</b>			<b>30%</b>
<b>Suitability</b>			
Future Super Pension investment strategy is suitable for members seeking both growth and income from their retirement savings and a balance between risk and return. This product is intended for everyday Australians who want to shift their retirement savings away from companies and activities which are harmful to the environment and society, and instead want to see their super invested in companies and activities which make a positive impact			
<b>Recommended Minimum Investment Timeframe</b>			
Minimum 4 - 6 years			
<b>Risk Level<sup>^</sup></b>			
Risk Band 6: High (4 to less than 6 estimated negative annual returns over any 20-year period).			

\* Includes property securities and Real Estate Investment Trusts (REITs).

\*\* Other may include externally managed funds in non-traditional asset such as hedge funds, alternative asset types and absolute return funds

<sup>^</sup> Based on the Standard Risk Measure. For more information, see *Section 5 - The risks of super* in the Pension PDS.

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