

# FUTURE SUPER

30 June 2021

Significant Event Notice

Dear Members,

We are writing to notify you of a **fee reduction** for all members effective from 30 June 2021, as well as **some changes to the benchmark allocations** and **Standard Risk Measures effective 30 April 2021** within all of our investment options.

**Fee reduction**

The dollar-based administration fee is being reduced to \$60.00 per annum, from \$93.60 per annum. This fee will continue to be charged monthly to all members' accounts at a rate of \$5.00 per month. Accounts with a balance below \$6,000 are not charged the dollar-based administration fee.

Additionally, the \$55.00 switching fee for members switching their investment option more than 4 times per financial year has been removed.

The total fee breakdown for our four investment options is available in **Appendix A**.

**Standard Risk Measure benchmark allocation changes**

The Standard Risk Measure and benchmark allocations for all investment options have also changed. These changes are shown in **Appendix B**.

Kind regards,

The Future Super team

**Appendix A**  
Fee Table

Type of Fee	Before 30/06/2021	From 30/06/2021
<b>Investment fee</b>	Balanced Index: 0.200% p.a. Balanced Impact: 0.804% p.a. Renewables Plus Growth: 0.804% p.a. Balanced Growth Pension: 0.200% p.a.	Balanced Index: 0.200% p.a. Balanced Impact: 0.804% p.a. Renewables Plus Growth: 0.804% p.a. Balanced Growth Pension: 0.200% p.a.
<b>Administration fees</b>	\$93.60 p.a. (\$7.80 per month)	\$60 p.a. (\$5.00 per month)
	<b>Plus</b>	<b>Plus</b>
	0.554% p.a.	0.554% p.a.
<b>Buy-sell spread (Buy/Sell)</b>	Balanced Index: 0.070%/0.070% Balanced Impact: 0.070%/0.070% Renewables Plus Growth: 0.075%/0.075% Balanced Growth Pension: 0.070%/0.070%	Balanced Index: 0.070%/0.070% Balanced Impact: 0.070%/0.070% Renewables Plus Growth: 0.075%/0.075% Balanced Growth Pension: 0.070%/0.070%
<b>Switching fee</b>	\$0.00 for the first 4 switches per financial year and \$55.00 for each switch thereafter	Nil

<b>Advice fee</b>	Nil	Nil
<b>Other fees and costs</b>	Varies	Varies
<b>Indirect cost ratio</b>	Balanced Index: 0.120% p.a. Balanced Impact: 0.120% p.a. Renewables Plus Growth: 0.130% p.a. Balanced Growth Pension: 0.120% p.a.	Balanced Index: 0.131% p.a. Balanced Impact: 0.143% p.a. Renewables Plus Growth: 0.143% p.a. Balanced Growth Pension: 0.128% p.a.
<b>Example of fees on a balance of \$50,000</b>	Balanced Index: <b>\$530.60</b> p.a. Balanced Impact: <b>\$832.60</b> p.a. Renewables Plus Growth: <b>\$837.60</b> p.a. Balanced Growth Pension: <b>\$530.60</b> p.a.	Balanced Index: <b>\$502.50</b> p.a. Balanced Impact: <b>\$810.50</b> p.a. Renewables Plus Growth: <b>\$810.50</b> p.a. Balanced Growth Pension: <b>\$501.00</b> p.a.

For more information about fees, costs and our investment options, please read the relevant [Product Disclosure Statement](#), and [Additional Information Booklet or Pension Product Disclosure Statement](#).

**Appendix B**

Asset Classes, Benchmark Allocations and Standard Risk Measures Table

**Future Super Balanced Index - Investment Strategy After 30 April 2021**

<b>Asset Classes and Benchmark Allocations</b>	<b>Benchmark (%)</b>	<b>Minimum (%)</b>	<b>Maximum (%)</b>
Cash	5.0	2.0	20.0
Australian Fixed Interest	25.0	15.0	45.0
International Fixed Interest	0.0	0.0	15.0
Defensive Alternatives	0.0	0.0	5.0
<b>Defensive</b>	<b>30.0</b>		
Australian Shares*	35.0	20.0	45.0
International Shares*	35.0	20.0	45.0

Interests in Future Super are issued by Diversa Trustees Limited (ABN 49 006 421 638, RSE Licence L0000635, AFS Licence 235153) as trustee of the Future Super Fund (ABN 45 960 194 277; RSE Registration R1072914).

Growth Alternatives	0.0	0.0	5.0
<b>Growth</b>	<b>70.0</b>		
<b>Total</b>	<b>100.0</b>		

Risk Level

Risk Band 7: Very High (6 or more estimated negative annual returns over any 20-year period).

#### Future Super Balanced Impact - Investment Strategy after 30 April 2021

<b>Asset Classes and Benchmark Allocations</b>	<b>Benchmark (%)</b>	<b>Minimum (%)</b>	<b>Maximum (%)</b>
Cash	5.0	2.0	20.0
Australian Fixed Interest	25.0	15.0	40.0

Interests in Future Super are issued by Diversa Trustees Limited (ABN 49 006 421 638, RSE Licence L0000635, AFS Licence 235153) as trustee of the Future Super Fund (ABN 45 960 194 277; RSE Registration R1072914).

International Fixed Interest	0.0	0.0	15.0
Defensive Alternatives	5.0	0.0	25.0
<b>Defensive</b>	<b>35.0</b>		
Australian Shares*	29.0	15.0	45.0
International Shares*	29.0	15.0	45.0
Growth Alternatives	7.0	0.0	25.0
<b>Growth</b>	<b>65.0</b>		
<b>Total</b>	<b>100.0</b>		

Risk Level

Risk Band 7: Very High (6 or more estimated negative annual returns over any 20-year period).

**Renewables Plus Growth - Investment Strategy After 30 April 2021**

<b>Asset Classes and Benchmark Allocations</b>	<b>Benchmark (%)</b>	<b>Minimum (%)</b>	<b>Maximum (%)</b>
Cash	5.0	2.0	20.0
Australian Fixed Interest	15.0	10.0	40.0
International Fixed Interest	0.0	0.0	15.0
Defensive Alternatives	5.0	0.0	25.0
<b>Defensive</b>	<b>25.0</b>		
Australian Shares*	31.5	15.0	45.0
International Shares*	31.5	15.0	45.0
Growth Alternatives	12.0	0.0	25.0
<b>Growth</b>	<b>75.0</b>		
<b>Total</b>	<b>100.0</b>		

Risk Level

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Risk Band 7: Very High (6 or more estimated negative annual returns over any 20-year period).

**Future Super Balanced Growth - Pension Investment Strategy After 30 April 2021**

<b>Asset Classes and Benchmark Allocations</b>	<b>Benchmark (%)</b>	<b>Minimum (%)</b>	<b>Maximum (%)</b>
Cash	5.0	2.0	20.0
Australian Fixed Interest	25.0	15.0	45.0
International Fixed Interest	0.0	0.0	15.0
Defensive Alternatives	0.0	0.0	15.0
<b>Defensive</b>	<b>30.0</b>		
Australian Shares*	35.0	15.0	45.0
International Shares*	35.0	15.0	45.0
Growth Alternatives	0.0	0.0	15.0

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<b>Growth</b>	<b>70.0</b>
<b>Total</b>	<b>100.0</b>
Risk Level	
Risk Band 7: Very High (6 or more estimated negative annual returns over any 20-year period).	

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

For more information about asset allocation, please read the relevant [Product Disclosure Statement](#) and [Additional Information Booklet or Pension Product Disclosure Statement](#).

Note: The Risk Level is based on the Standard Risk Measure, which is a metric based on industry guidance which allows members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. It is not a complete assessment of the impact of all forms of investment risk. For more information, please read the [Additional Information Booklet](#) or [Pension Product Disclosure Statement](#).