

Changes to the strategic asset allocation for some investment options

The Strategic Asset Allocation (SAA) is the percentage of monies allocated to asset classes including shares, property, fixed interest, alternative investments and cash. The SAA for each investment option is set to achieve an expected return over a set number of years, subject to a level of risk.

The SAA of these investment options have been changed to improve the probability of achieving better investment performance. The changes shown below are effective as of mid-December 2018:

	MySuper Lifecycle Investment Strategy (Growing), MyMix Growth				MySuper Lifecycle Investment Strategy (Consolidating), MyMix Balanced				MyMix Conservative			
	Current (%)		From mid-December 2018 (%)		Current (%)		From mid-December 2018 (%)		Current (%)		From mid-December 2018 (%)	
	Benchmark	Range	Benchmark	Range	Benchmark	Range	Benchmark	Range	Benchmark	Range	Benchmark	Range
Australian shares	28	15 to 41	32	15 to 50	17	5 to 40	28	10 to 40	9	0 to 20	15	0 to 25
International shares	25	10 to 50	35	10 to 50	16	5 to 40	28	10 to 40	7	0 to 25	8	0 to 25
Property	10.5	0 to 20	5	0 to 20	8	0 to 20	4	0 to 20	5.5	0 to 20	3	0 to 20
Alternative (growth)	13.5	0 to 30	9	0 to 30	12	0 to 30	9	0 to 30	7.5	0 to 20	6	0 to 20
Total growth	77	60 to 90	81	60 to 90	53	35 to 65	69	50 to 80	29	10 to 40	32	10 to 40
Fixed interest	13	0 to 30	10	0 to 30	24	0 to 45	15	0 to 35	35	0 to 60	33	0 to 60
Alternative (defensive)	3	0 to 10	4	0 to 10	5	0 to 15	6	0 to 15	7	0 to 20	7	0 to 20
Cash / Money Market Securities	7	0 to 20	5	0 to 20	18	5 to 45	10	0 to 35	29	20 to 60	28	20 to 60
Total defensive	23	10 to 40	19	10 to 40	47	35 to 65	31	20 to 50	71	60 to 90	68	60 to 90

Do you need to do anything?

If you have super monies invested in any of the affected investment options, then ensure you are comfortable with the new SRMs and SAAs associated with the investment option/s. If you would like to change your investment strategy, then you can make an investment switch anytime by logging into your account via Member Online (a higher administration fee and buy/sell spreads may apply).

We're here to help

We encourage you to speak to a Financial Adviser before making any decision concerning investments. Call our Member Services Team on **1300 361 477** from 8am to 7pm (AEST) Monday to Friday and they will be able to answer any questions you may have.

Yours sincerely

Greg Everett
General Manager, GuildSuper

 **1300 361 477 (8am-7pm AEST)**

 **guildsuper.com.au**