

Investment Guide

Prepared and issued on 17 September 2018

Along with this document, make sure you read the *Product Disclosure Statement* and the important information in the *Insurance Guide* and the *How GuildSuper Works Guide*.

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The important information in this document forms part of the GuildSuper *Product Disclosure Statement* dated 17 September 2018. It provides more detail to help you understand and get the most from your GuildSuper membership.

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Important information

Under the law and the Guild Retirement Fund's ('The Fund') Trust Deed, the Trustee reserves the right to change GuildSuper's product specifications and terms. While very comprehensive, this Guide does not cover every situation that may arise. The Trust Deed, superannuation law and any insurance policy taken out by the Trustee sets out your rights and entitlements.

The Trust Deed requires the Trustee to comply with superannuation law and any other relevant laws, and gives the Trustee the power to do anything necessary to comply with the law, including limiting or adjusting benefits.

GuildSuper is a regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993* (SIS) and is not subject to a direction under section 63 of SIS. As a member you can request to see information you may reasonably need (and is publicly available) to make a decision in relation to GuildSuper. For example, you can request to see GuildSuper's:

- Trust Deed
- Insurance policy documents
- Financial Statements; and
- Annual Report.

You can request these documents from GuildSuper. The information in this document is general information only and does not take into account your personal financial situation or needs. You may wish to consult a licensed financial adviser to obtain financial advice tailored to suit your personal circumstances. You can access financial advice under arrangements established by the Trustee (adviser fees may apply for personal advice). Further information is provided in the Fees and other costs section of this Guide.

Trustee and Issuer

Issued by Guild Trustee Services Pty Limited ABN 84 068 826 728 AFS Licence No. 233815 RSE Licence No. L0000611 as Trustee of the Guild Retirement Fund ABN 22 599 554 834 (which includes GuildSuper and Child Care Super) MySuper Authorisation No. 22599554834526. SPIN GLD0001AU. GuildSuper insurance is provided by MetLife Insurance Limited, ABN 75 004 274 882 AFS Licence No. 238096. Personal Financial Advice is provided by Mercer Financial Advice (Australia) Pty Ltd ABN 76 153 168 293 AFS Licence No. 411766. SUPERSUPER™ is provided to you by Loyalty Corp Australia Services Pty Ltd ABN 39 615 958 873.

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What's in this Guide?

This Guide provides information about topics that are important for GuildSuper members to consider. Along with the *Product Disclosure Statement (PDS)*, the *How GuildSuper Works Guide* and the *Insurance Guide*, it aims to provide you with the information you need to make informed decisions about your super savings.

If you do not already have a copy of the *PDS* you can request one from GuildSuper. The following provides a snapshot of what these important documents contain:

Inside this Guide

This Guide provides additional information about GuildSuper investments that may help you make decisions both before and after you join GuildSuper.

For example, it will help you decide how you choose to invest your account balance and future contributions with GuildSuper. It also provides important information about risks. This information is subject to change, so you should read the latest version before making any decisions.



The PDS

You should also read the PDS as it contains important information about:

- How super works
- Benefits of investing in GuildSuper
- Risks of super
- How GuildSuper will invest your money if you do not make an investment choice
- What GuildSuper charges (fees and costs)
- How super is taxed
- What insurance cover you may be eligible to receive automatically
- How to open a GuildSuper account



The Insurance Guide and How GuildSuper Works Guide

You should also read these documents as they contain important information about insurance and other benefits and features of GuildSuper (including fees and other costs). This information is subject to change, so you should read the latest versions before making any decisions.



To obtain a copy of the *PDS*, the *Insurance Guide* and the *How GuildSuper Works Guide* visit guildsuper.com.au/pds or call 1300 361 477.

1. Some investment basics

How you invest your super savings can make a big difference to your balance and the quality of life in retirement. Before deciding how to invest your super, it is a good idea to be across the investment basics and become familiar with some investment terms.

Consider this

- **Choosing the best investments for your super depends on factors such as how long you have to invest, what investment returns you need so you hit your retirement savings goals and how comfortable you are with investment risk over this period.**
- **Different types of investments have different risk and return relationships. Generally, the higher the level of potential return associated with an investment over the long term, the higher its level of risk over the short term.**
- **Your super investments don't have to retire when you do – in fact, many people remain invested well into their retirement, drawing down money at regular intervals.**

What's right for you?

There are several factors to consider when choosing investment options that will help you reach your retirement savings goals, so you can retire when you want. These include:

- your retirement savings goal*
- how long you have to invest (investment horizon)
- understanding and being comfortable with investment risk, and
- any other investments you may have outside of super.

* According to the Association of Superannuation Funds of Australia (ASFA), a single person retiring today needs \$545,000 in retirement savings to live a comfortable retirement. Google 'ASFA Retirement Standard' for the latest information.

Consider your investment horizon

Your investment horizon is the length of time your super will be invested. Generally speaking, the longer you have, the more aggressively you can invest. This is because when investment markets fall, you have time to allow those markets to rebound and make up for any short-term losses.

Your super doesn't have to stop working when you do

When considering how long you've got to invest, keep in mind how long you're likely to be retired. You may choose not to withdraw your entire super balance as soon as you retire. Instead, you may choose to keep it invested and make small, regular withdrawals to replace your income. This means that your investment horizon may extend well into your retirement.

We can help you choose

You don't have to go it alone when it comes to setting your retirement savings goals and choosing investments to help you achieve those goals – we can help. Our Member Services Team is there to give you general advice about GuildSuper's investment options. They can also help you update contact details, check your account balance and contribution history, discuss GuildSuper's insurance and retirement income products.

You can access more specific personal advice about your GuildSuper account from a team of superannuation specialists* who take into account your personal circumstances. There is no additional charge for this service.

You can also access broader financial advice (which isn't limited to your GuildSuper account) from a team of specialist financial advisers*. They can provide comprehensive personal advice that takes into consideration your desired lifestyle now and into the future as well as your financial circumstances, objectives and needs. The first consultation is at no cost to you, however you will be told of any Adviser fees before you receive the advice, which will be payable directly by you to the adviser.

Contact GuildSuper and we will work with you to identify the right solution for your needs.

* Currently provided by Mercer Financial Advice (Australia) Pty Ltd under their Australian Financial Services Licence (AFSL).

Asset classes and risk

Different types of investments are broadly categorised into 'asset classes'. These include Cash, Fixed Interest, Shares, Property and Alternative Investments. Each asset class carries a different level of potential risk as well as different level of potential return (known as the risk/return relationship).

In addition, assets are categorised as either 'growth' or 'defensive'. Generally, growth assets are expected to produce the highest return over the long term, say 20 years or more. They also have the highest chance (or risk) of producing a negative return in the short to medium term. Shares and Property are considered growth assets.

Defensive assets tend to provide comparatively lower returns over the long term, but also have a lower chance of producing a negative return. Cash and Fixed Interest are considered defensive assets.

Investment risk is the chance that your investment will fall in value (e.g. due to negative investment returns). All investments carry a degree of risk and super is no different. The level of risk that your investments might experience depends on the types of investments you choose (i.e. growth or defensive). As discussed previously, the higher the level of risk associated with an investment, the higher its potential return over the long term, and conversely the lower the level of risk, the lower its potential return over the same term.

The table below allows you to compare the different asset classes and their typical features.

Asset class	Types of investments	Risk and return	Growth or defensive
Cash	Represents cash on hand and demand deposits, as well as cash equivalents.	Cash is the least risky of the asset classes and has historically generated the lowest returns of the asset classes – cash, fixed interest, property and shares – over the longer term.	Defensive
Fixed Interest	Represents a loan, placement or debt security. Loans are financial assets that are created when a creditor lends funds directly to a debtor, and are evidenced by documents that are nonnegotiable. Placements are liabilities of entities not described as authorised deposit-taking institutions, e.g. State treasuries. Debt securities are securities which represent borrowed funds which must be repaid by the issuer with defined terms.	Generally expected to be less volatile than shares and property but with a lower expected return in the long term. The interest rate is generally fixed and usually paid on a set date so the risk is relatively low and returns relatively stable, however market values may vary based on interest rate movements.	Defensive
Property	Represents an investment in real estate where the earnings and capital value are dependent on cash flows generated by the property through sale or rental income. Includes investment in direct and/or listed property.	Property related investments are historically less volatile than shares but provide the potential for higher returns than fixed interest securities and cash. However, they are also subject to market sentiment and are influenced by general economic conditions and events that affect the overall share market.	Growth
Shares	Represents an ownership interest in a business, trust or partnership. Includes common shares, preference shares and units. Holdings may include Australian Shares, International Shares, International Small Companies and Emerging Markets. Excludes units in property trusts and units in infrastructure trust.	Shares have historically delivered the best return of the major asset classes, over the longer term. However, they are the most volatile as their value can be impacted by the expectation of their earnings and profits, industry trends and general market sentiment.	Growth
Alternative Investments	Represents a growing range of investments that do not fall within the four main asset classes shown above. Alternative investments may include holdings in infrastructure assets such as roads and ports and exposure to natural resources. These assets may be listed or unlisted. Other examples may include absolute return funds (e.g. hedge funds, private equities/ markets, opportunistic, etc.)	Alternative investments have a wide range of return, risk and correlation characteristics. Some have high return expectations and can be risky (these are sometimes referred to as growth alternatives). Some have lower return expectations and can be less risky (these are sometimes referred to as defensive alternatives).	May be growth or defensive

If you would like further information on these asset classes or any of the other assets described in the investment tables, please contact GuildSuper.

1. Some investment basics

continued

Different risks that can affect your investments

Investment risk can come from a number of sources and depending on the investments you choose for your super, they may be exposed to some or all of these risks.

- **Market risk** – this is the general term used to describe the impact of market forces and the health of the economy. Market risk applies to all GuildSuper investment options.
- **Inflation risk** – the rate of inflation can exceed the return from your investment. Inflation risk is relevant to all GuildSuper investment options.
- **Liquidity risk** – the ability of GuildSuper's investments to be readily converted into cash to meet expected cash flow requirements. Liquidity risk may apply to all GuildSuper investment options.
- **Currency risk** – depending on whether investments are held or purchased outside Australia, the value of the Australian dollar relative to other currencies will influence the price paid for the assets, thereby affecting investment returns. Currency risk applies to GuildSuper's investment options which utilise overseas investments such as international shares (refer to the investment tables appearing later in this Guide for an indication of which options have exposure to international investments). Some portion of the allocation to international investments may be hedged against currency movements. Hedging is reviewed periodically to protect against currency fluctuations.
- **Interest rate risk** – fluctuations in interest rates over time can impact the economy and as a consequence they may adversely impact investment returns from all asset classes. Interest rate risk is relevant to all GuildSuper investment options.

An indication of the risk level of each of GuildSuper's investment options is shown in Section 2 of this Guide.

GuildSuper – balancing the risks

No one likes to see their investments fall in value, but it's important to strike the right balance when it comes to your investments. For example, it is important not to invest so conservatively that you don't hit your retirement savings goals and can't live the lifestyle you want in retirement.

Fortunately, there are ways to manage risks when it comes to your investments. Setting a retirement savings goal, considering your time horizon and diversifying your investments across a number of investments or assets, are key ways to manage risk.

GuildSuper offers a range of investment options which take these important risk management strategies into account. For example, all GuildSuper investment options offer diversification in one or more ways; across asset classes, investments within an asset class, across different managers or across countries.

In Section 2 of this Guide, we take you through the GuildSuper investment options in more detail.

How the Trustee manages risk

The Trustee manages investment risks by establishing appropriate investment strategies that consider a range of factors including the risk, return, diversification and cash flow needs of GuildSuper, as well as by providing members with a range of investment option choices to meet their own needs.

The Trustee monitors investment performance on a regular basis to ensure the investment objectives of each investment option are appropriate.

Are you ready to invest?

- Have you set a retirement savings goal? Consider targeting at least \$545,000 in today's dollars if you're single and want to live a comfortable retirement lifestyle.
- Have you considered how long your super will be invested for?
- Do you understand investment risk? What level of investment risk are you prepared to accept?
- Have you considered how you will balance those risks with your retirement savings goals?
- Have you received advice from GuildSuper about your needs and the types of investments that may be right for you?

Contact GuildSuper and speak to an adviser who can help you choose your GuildSuper investments.

2. Your GuildSuper investment options

Everybody is different, and that’s why GuildSuper offers different ways to invest your super. So whether you prefer to leave the decision making to us, or you take a keen interest in your super and want to make your own investment choices, we’ve got an investment option to suit you.

GuildSuper investment fast facts

- GuildSuper offers two ways to invest – either we choose an investment strategy for you based on your age, or you can select your own investment mix from a range of different options.
- As a GuildSuper member you can change how your super is invested at any time. Check out all the investment options available to you on pages 8 to 14.
- If you don’t make an investment choice after becoming a GuildSuper member, your money will be invested in the MySuper Lifecycle Investment Strategy described on page 8.

How GuildSuper invests your money

We aim to achieve the objectives of each investment option by investing in pooled investment products that are managed by external professional investment managers. The performance of each manager is closely monitored and changes are made when appropriate. While we aim to achieve the investment objectives, it’s important to remember future returns are not guaranteed.

The Trustee’s investment strategy is to invest in a diversified portfolio of asset classes including: shares, property securities, fixed interest, alternatives and cash in accordance with each respective benchmark. Each investment option’s investment mix is managed by the Trustee in accordance with the investment strategies set out in the following pages. The actual asset allocation may vary from time to time but will generally remain within the ranges set out in the following pages. The asset allocation may move outside those ranges in limited circumstances such as any large transition of assets.

Making your investment choice

GuildSuper offers two solutions when it comes to your super investments – the MySuper Lifecycle Investment Strategy and the MyMix Solution – each one specifically designed with the needs of members in mind. In this section, we explain each of these solutions (and options) in detail, however below is a summary of how they compare:

MySuper Lifecycle Investment Strategy We’ll choose for you	MyMix Solution You choose
<ul style="list-style-type: none">• A ‘lifecycle investment strategy’, so there’s no need to choose your investment mix.• Your super contributions are automatically invested in a portfolio designed to suit your age.• As you get older, your investments are automatically adjusted to reduce the level of investment risk, making your investments more stable as you approach retirement.	<ul style="list-style-type: none">• Designed for those who want to have a greater say in how their money is invested.• Easy access to a wide range of investment options across diversified and single asset class investments providing differing levels of risk and investment return.• Change your investment selections at any time as your needs change.

What if you do not make an investment choice?

Your super contributions (or other amounts paid into your account after your membership is established) will automatically be invested in the MySuper Lifecycle Investment Strategy. If you do not make an investment choice after becoming a GuildSuper member, your account balance will remain invested in the MySuper Lifecycle Investment Strategy.

2. Your GuildSuper investment options

continued

MySuper Lifecycle Investment Strategy

This strategy is made up of three age-based investment options or lifestages. Your super contributions are automatically invested in the option that suits your age. As you approach retirement your investments are automatically adjusted to reduce the level of investment risk. This helps to protect your money by gradually making your investments more stable as you approach retirement.

Here's how it works

The three lifestage options (Building, Growing and Consolidating) are summarised below. As you approach retirement, the proportion of growth assets (which have a high risk/high return relationship) decreases, while the proportion of defensive assets (which have a low risk/low return relationship) increases. This protects your savings from short-term falls in investment markets and makes your investments more predictable as you approach retirement.

Age	You will be invested in the following lifestage option, with a target investment mix as shown			
Under 40	Building	98%	2%	■ Total growth assets ■ Total defensive assets
40 to 55	Growing	77%	23%	
56 and over	Consolidating	53%	47%	

So for example: If you are young and just beginning your career, Building Lifestage option automatically invests more in growth assets, which have the potential to provide higher returns over the longer term. As you get older, we will automatically switch your account into the Growing lifestage option. As you approach retirement, we will automatically switch your account into the Consolidating lifestage option. Each of these options has a lower risk/return relationship than the previous option. This makes your investments more stable.

Note that your age is determined as at 1 July each year based on your age next birthday. The date when any changes to your investment options are made is also 1 July. Changes do not actually take place on your birthday.

Prefer to choose your own investments?

The MySuper Lifecycle Investment Strategy may not be suitable for your retirement savings goals. So GuildSuper offers you the MyMix Solution – a choice of eight investment options giving you control over how your super is invested, whatever stage of life you're at. See pages 10 to 14 to learn more about the MyMix Solution.

This table shows the investment objectives and strategies of the three lifestage options that make up the MySuper Lifecycle Investment Strategy.

	Building		Growing		Consolidating	
Investment Return Objective*	CPI + 4.0% p.a. over rolling 10 year periods		CPI + 3.0% p.a. over rolling 10 year periods		CPI + 2.5% p.a. over rolling 10 year periods	
■ Total growth assets	98%		77%		53%	
■ Total defensive assets	2%		23%		47%	
Asset class	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)
● Australian shares	36	25 to 55	28	15 to 41	17	5 to 40
● International shares	38	20 to 60	25	10 to 50	16	5 to 40
● Property	11.5	0 to 25	10.5	0 to 20	8	0 to 20
● Alternatives (growth)	12.5	0 to 30	13.5	0 to 30	12	0 to 30
Total growth	98	90 to 100	77	60 to 90	53	35 to 65
● Fixed interest	2	0 to 10	13	0 to 30	24	0 to 45
● Alternatives (defensive)	0	0 to 10	3	0 to 10	5	0 to 15
● Cash / Money market securities	0	0 to 10	7	0 to 20	18	5 to 45
Total defensive	2	0 to 10	23	10 to 40	47	35 to 65
Who might it suit?	Investors who seek to maximise long-term returns and are comfortable with periods of short-term volatility.		Investors who seek to maximise long-term returns and are comfortable with periods of short-term volatility.		Investors who seek strong returns over the long term without being overly concerned with short-term volatility.	
Minimum suggested timeframe	10 years		10 years		8 years	
Risk level	High		High		Medium to high	
Expected frequency of negative returns	4 to 6 times every 20 years		4 to 6 times every 20 years		3 to 4 times every 20 years	

* The target for Investment Return Objectives are after investment fees, indirect costs and investment taxes. While we aim to achieve this return target, future returns are not guaranteed. From time to time changes may be made to the availability of investment options. We will inform you, where possible, in advance of the change to allow you the opportunity to review your individual circumstances.

CPI = Consumer Price Index

2. Your GuildSuper investment options continued

MyMix Solution – designed for those who want to choose

If the MySuper Lifecycle Investment Strategy is not suitable, then GuildSuper offers you a choice of eight investment options through the MyMix Solution, including four diversified and four single asset class options, each with different risk/return relationships.

With GuildSuper flexibility is key – you can choose to invest a proportion of your super in the MySuper Lifecycle Investment Strategy and the rest in any combination of the investment options in the MyMix Solution. However, having a mix of investments in the MySuper Lifecycle Investment strategy and the MyMix Solution impacts your access to certain fee rebates and waivers. Refer to the *Additional explanation of fees and costs* section for further details.

Plus, at any time you can change the investment option for all or part of your account or direct your future contributions to a different investment option.

Risk levels

The risk levels shown on pages 9 to 14 for each investment option have been determined using the Standard Risk Measure developed by industry associations. This measure is an estimate of the number of negative returns expected from an investment option over any 20-year period.

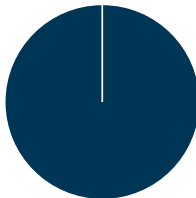
The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

While this will help you understand the risk associated with each option, you should still ensure you are comfortable with the range of risks and potential losses associated with each investment option.



The MyMix Solution investment options at a glance

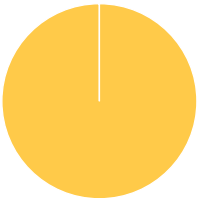
Single asset class investment options

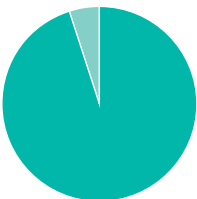
Secure		
Investment objective*	To provide gross investment returns at least equal to the Bloomberg Bank Bill Index returns over rolling 1 year periods.	
Investment mix	100% Defensive	
Asset class	Benchmark (%)	
● Cash / Money market securities	100	
Total defensive	100	
		
Who might it suit?	May suit investors who are primarily concerned with short-term security of capital.	
Minimum suggested timeframe	1 year	
Risk level	Very low	
Expected frequency of negative returns	Less than 0.5 out of every 20 years	

Property Securities		
Investment objective*	To provide gross investment returns at least equal to the FTSE EPRA/NAREIT Developed Index in Australian Dollars (Hedged) over rolling 7 year periods.	
Investment mix	100% Growth	
Asset class	Benchmark (%)	Range (%)
● Property (listed)	100	90 to 100
Total growth	100	90 to 100
● Cash / Money market securities	0	0 to 10
Total defensive	0	0 to 10
		
Who might it suit?	May suit investors who want to achieve strong returns over the long term and who are comfortable with periods of short-term volatility.	
Minimum suggested timeframe	7 years	
Risk level	Very high	
Expected frequency of negative returns	Greater than 6 times out of every 20 years	

* The investment objective is not a promise or prediction of any particular rate of return. From time to time changes may be made to the availability of investment options. We will inform you, where possible, in advance of the change to allow you the opportunity to review your individual circumstances.

2. Your GuildSuper investment options continued

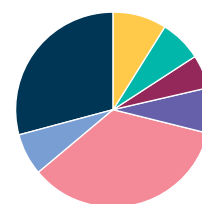
Australian Shares		
Investment objective*	To provide gross investment returns at least equal to the S&P/ASX 300 Accumulation Index returns over rolling 7 year periods.	
Investment mix	100% Growth	
Asset class	Benchmark (%)	Range (%)
● Australian shares	100	90 to 100
Total growth	100	90 to 100
● Cash / Money market securities	0	0 to 10
Total defensive	0	0 to 10
		
Who might it suit?	May suit investors wishing to invest in the Australian share market and who are comfortable with periods of short-term volatility.	
Minimum suggested timeframe	7 years	
Risk level	High	
Expected frequency of negative returns	4 to 6 times out of every 20 years	

International Shares (unhedged)		
Investment objective*	To provide gross investment returns at least equal to the MSCI World Index (ex-Australia) in Australian Dollars Net Dividends Reinvested (unhedged), over rolling 7 year periods.	
Investment mix	100% Growth	
Asset class	Benchmark (%)	Range (%)
● International shares	95	80 to 100
● International emerging markets	5	0 to 10
Total growth	100	90 to 100
● Cash / Money market securities	0	0 to 10
Total defensive	0	0 to 10
		
Who might it suit?	This option may suit investors wishing to invest in international share markets and who are comfortable with periods of short-term volatility.	
Minimum suggested timeframe	7 years	
Risk level	High	
Expected frequency of negative returns	4 to 6 times out of every 20 years	

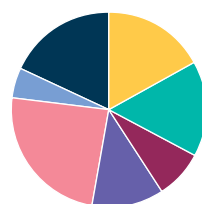
* The investment objective is not a promise or prediction of any particular rate of return. From time to time changes may be made to the availability of investment options. We will inform you, where possible, in advance of the change to allow you the opportunity to review your individual circumstances.

Diversified investment options

Conservative		
Investment objective*	To provide net (after investment fees and investment tax) investment returns of at least 2.0% per annum above CPI increases over rolling 3 year periods.	
Investment mix	29% Growth	71% Defensive
Asset class	Benchmark (%)	Range (%)
● Australian shares	9	0 to 20
● International shares	7	0 to 25
● Property (listed & unlisted)	5.5	0 to 20
● Alternatives (growth)	7.5	0 to 20
Total growth	29	10 to 40
● Fixed interest	35	0 to 60
● Alternatives (defensive)	7	0 to 20
● Cash / Money market securities	29	20 to 60
Total defensive	71	60 to 90
Who might it suit?	May suit investors who seek some exposure to capital growth, but who may also be concerned with short-term volatility of returns.	
Minimum suggested timeframe	3 years	
Risk level	Low to medium	
Expected frequency of negative returns	1 to 2 times out of every 20 years	



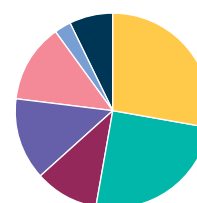
Balanced		
Investment objective*	To provide net (after investment fees and investment tax) investment returns of at least 2.5% per annum above CPI increases over rolling 5 year periods.	
Investment mix	53% Growth	47% Defensive
Asset class	Benchmark (%)	Range (%)
● Australian shares	17	5 to 40
● International shares	16	5 to 40
● Property (listed & unlisted)	8	0 to 20
● Alternatives (growth)	12	0 to 30
Total growth	53	35 to 65
● Fixed interest	24	0 to 45
● Alternatives (defensive)	5	0 to 15
● Cash / Money market securities	18	5 to 45
Total defensive	47	35 to 65
Who might it suit?	May suit investors who seek to maximise long-term returns without being overly concerned with short-term volatility of returns.	
Minimum suggested timeframe	8 years	
Risk level	Medium to high	
Expected frequency of negative returns	3 to 4 times out of every 20 years	



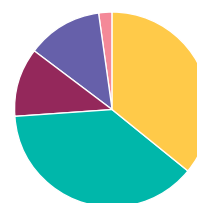
* The investment objective is not a promise or prediction of any particular rate of return. From time to time changes may be made to the availability of investment options. We will inform you, where possible, in advance of the change to allow you the opportunity to review your individual circumstances.

2. Your GuildSuper investment options continued

Growth		
Investment objective*	To provide net (after investment fees and investment tax) investment returns of at least 3.0% per annum above CPI increases over rolling 8 year periods.	
Investment mix	77% Growth 23% Defensive	
Asset class	Benchmark (%)	Range (%)
● Australian shares	28	15 to 41
● International shares	25	10 to 50
● Property (listed & unlisted)	10.5	0 to 20
● Alternatives (growth)	13.5	0 to 30
Total growth	77	60 to 90
● Fixed interest	13	0 to 30
● Alternatives (defensive)	3	0 to 10
● Cash / Money market securities	7	0 to 20
Total defensive	23	10 to 40
Who might it suit?	May suit investors who want to achieve strong returns over the long term and are comfortable with periods of short-term volatility.	
Minimum suggested timeframe	10 years	
Risk level	High	
Expected frequency of negative returns	4 to 6 times out of every 20 years	



High Growth		
Investment objective*	To provide net (after investment fees and investment tax) investment returns of at least 4.0% per annum above CPI increases over rolling 10 year periods.	
Investment mix	98% Growth 2% Defensive	
Asset class	Benchmark (%)	Range (%)
● Australian shares	36	25 to 55
● International shares	38	20 to 60
● Property (listed & unlisted)	11.5	0 to 25
● Alternatives (growth)	12.5	0 to 30
Total growth	98	90 to 100
● Fixed interest	2	0 to 10
● Cash / Money market securities	0	0 to 10
Total defensive	2	0 to 10
Who might it suit?	May suit investors who want to achieve strong returns over the long term and are comfortable with periods of short-term volatility.	
Minimum suggested timeframe	10 years	
Risk level	High	
Expected frequency of negative returns	4 to 6 times out of every 20 years	



* The investment objective is not a promise or prediction of any particular rate of return. From time to time changes may be made to the availability of investment options. We will inform you, where possible, in advance of the change to allow you the opportunity to review your individual circumstances.

3. Fees and other costs

CONSUMER ADVISORY WARNING

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.¹

TO FIND OUT MORE:

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.moneysmart.gov.au) has a superannuation fee calculator to help you check out different fee options.

This section shows fees and other costs you may be charged. These fees and other costs may be deducted from your account, from the returns on your investment or from the assets of the superannuation entity as a whole.

Some funds charge activity fees, however we do not. Other fees, such as advice fees for personal advice and insurance fees, may also be charged but these will depend on the nature of the advice or insurance chosen by you.

Information on taxes is set out in the *PDS* and in Sections 4 and 6 of the *How GuildSuper Works Guide*. Information on insurance fees and other costs relating to insurance is set out in the *Insurance Guide*.

You should read all the information about fees and other costs because it is important to understand their impact on your superannuation.

The indirect cost ratio of each of the investment options offered is set out on page 17.

¹ It is a requirement that this text is included in all PDSs. Our fees are set at a competitive level that still allows us to effectively manage the Fund, and as such our fees are not negotiable.



3. Fees and other costs

continued

Fees and costs

GuildSuper						
MySuper Lifecycle Investment Strategy			MyMix Solution			
Type of fee	Amount		Amount		How and when paid	
Investment fee	Building	0.75% p.a.	Secure	0.25% p.a.	These fees are calculated as a percentage of applicable Fund assets and deducted from gross investment returns daily.	
	Growing	0.67% p.a.	Conservative	0.49% p.a.		
	Consolidating	0.58% p.a.	Balanced	0.58% p.a.		
			Growth	0.67% p.a.		
			High Growth	0.75% p.a.		
			Property Securities	0.67% p.a.		
			Australian Shares	0.70% p.a.		
			International Shares (unhedged)	0.75% p.a.		
Administration fee	\$95 p.a. (\$1.83 per week) + 0.15% p.a.		\$95 p.a. (\$1.83 per week) + up to 1.25% p.a. (a rebate of up to 1% may apply to the percentage-based fee, depending on the amount invested. Refer to the <i>Additional explanation of fees and costs</i>).		The dollar fee is deducted from your account balance monthly. The percentage-based fee is calculated as a percentage of applicable Fund assets and deducted from gross investment returns daily.	
Buy-sell spread					These costs are incurred each time money moves into or out of the MySuper Lifecycle Investment Strategy, or into or out of each investment option in the MyMix Solution.	
Switching fee	Nil (however a buy-sell spread may apply)					Not applicable
Exit fee	\$60					Deducted from your balance when you make a partial withdrawal or fully exit the Fund.
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil					Not applicable
Other fees and costs ¹	Amounts vary depending on the nature of the fee and your personal circumstances					Insurance fees are deducted from your account balance monthly, where applicable.
Indirect cost ratio	Ranges from an estimated 0.37% p.a. – 0.48% p.a. Refer to the <i>Additional explanation of fees and costs</i> for further information about these costs.		Ranges from an estimated 0.0% p.a. – 0.48% p.a. Refer to the <i>Additional explanation of fees and costs</i> for further information about these costs.		Deducted outside the Fund from applicable income or assets attributable to the MySuper product or investment option, before the gross investment returns from the investments have been determined.	

¹ Insurance fees and advice fees for personal advice may also apply. Refer to the 'Additional explanation of fees and costs' on page 17 for more information.
Personal Financial Advice is provided by Mercer Financial Advice (Australia) Pty Ltd ABN 76 153 168 293 AFS Licence No. 411766.

Additional explanation of fees and costs

Administration fee rebates

As a MyMix Solution member in GuildSuper, you may be eligible to receive a rebate of the percentage-based administration fee applicable to any MyMix Solution investment option(s) you are invested in as follows:

Amount of your account balance invested in the MyMix Solution investment options	Rebate (p.a.)
Up to \$24,999	Nil
\$25,000 to \$125,000	0.75%
Over \$125,000	1.00%

Your rebate is calculated using your account balance in the MyMix Solution options at the end of each month. It will be paid to your GuildSuper account by way of additional units in your account. If you close your account, your proceeds will include any rebate calculated to the date of exit. If your super is invested in more than one MyMix Solution investment option, your rebate will be paid in line with your future contributions investment strategy selection.

The Trustee reserves the right to change the rebate level and the eligibility conditions at any time.

A Maternity/Paternity leave fee waiver

GuildSuper will waive the MyMix Solution dollar-based administration fee while you're on maternity/paternity leave for up to 12 months.

This applies to members with 100% of their account balance invested in a MyMix Solution investment option(s). Contact GuildSuper and advise that you will or have commenced maternity/paternity leave. The waiver will be effective the day we receive your notification that you commenced maternity/paternity leave. It will stop when we receive an Employer contribution or at the end of the 12-month period, whichever is earlier.

The fee waiver does not apply if any portion of your existing account balance is invested in the MySuper Lifecycle Investment Strategy.

Apart from the rebates available in the circumstances described above, the fees and costs payable directly or indirectly by members are as outlined in the fees and costs table on page 16. The Trustee has not instituted a flexible charging structure or policy under which fees and costs disclosed to members are subject to maximums and waivers. Fees and costs are as shown in this document and are not negotiable. While the Trustee may charge higher fees and costs under the Trust Deed (subject to some limits) it will only do so after updating this document and notifying members, as required by law.

Insurance fees

The Insurance fees you pay cover the cost of insurance (insurance premiums) and the cost of administration relating to any insurance cover you have in the Fund. The Trustee retains 6% of the insurance premium for the cost of administration. The costs of insurance depend on the type and level of insurance cover, and other factors including your age and occupation. Refer to the *Insurance Guide* for details.

Indirect Cost Ratio

The indirect cost ratio (ICR) of each investment option, per annum, is set out in the table below:

MySuper Lifecycle Investment Strategy		MyMix Solution	
Building	0.48%	Secure	0.0%
Growing	0.42%	Conservative	0.24%
Consolidating	0.37%	Balanced	0.37%
		Growth	0.42%
		High Growth	0.48%
		Property Securities	0.34%
		Australian Shares	0.21%
		International Shares (unhedged)	0.06%

The ICR comprises of performance related fees, the Fund's transactional and operational costs, and Over-The-Counter (OTC) derivative costs, which are explained in more detail below. They are calculated over the past 12-months to 30 June 2017. ICRs are expected to change from year to year.

Performance related fees

To encourage external underlying investment managers to produce exceptional returns, they may receive a performance fee, which is deducted out of returns before they are credited to the Fund. This only happens when their performance is greater than an agreed target. Where an investment manager charges a performance fee, that fee is passed onto members by being taken into account in the calculation of an investment option's unit price, where applicable (refer to page 21 for information on unit pricing). This will reduce the investment performance of the relevant investment option.

Estimated performance fees may vary from year to year, depending on the performance of the underlying investment managers.

Over-The-Counter (OTC) Derivative costs

OTC derivatives are a type of financial product (not acquired on a financial market) used by external underlying investment managers to obtain exposure to a particular type of investment, opportunity or risk without purchasing exchange traded securities. The fees incurred by the Trustee include the fees associated with utilising these products.

3. Fees and other costs

continued

Buy-sell spreads

The buy-sell spreads are transactional costs incurred when the Fund's assets are bought and sold. The buy-sell spreads are an additional cost applied to your account when you move money into or out of the MySuper Lifecycle Investment Strategy, or into or out of a MyMix Solution investment option. For example, when contributions or withdrawals are made to your account, when you switch investment options or when you leave the Fund. These costs are included in the unit price (calculated daily) of an investment option, as applicable. Refer to page 21 for information on unit pricing. No part of the Fund's buy-sell spreads is paid to the Trustee or an external investment manager.

There are other transactional and operational costs associated with the buying and selling of the Fund's underlying investments incurred by external underlying fund managers such as brokerage, buy-sell spreads of financial products that the Fund invests in, settlement costs, clearing costs and stamp duty on investment transactions. These transactional and operational costs, where relevant, are an additional (indirect) cost to investors and are included (where applicable) in the ICRs. These external transactional and operational costs are deducted outside the Fund before returns are provided to the Fund.

The total amount of transactional and operational costs incurred within the Fund and outside the Fund is estimated to range from 0.00% to 0.48% of Fund assets. It encompasses amounts recovered via buy-sell spreads and amounts included in the ICRs. This is not an additional charge to you.

Advice fees

The Member Services Team can update contact details, give you your account balance and contribution history and give you general advice about GuildSuper's investment options, insurance and retirement income products.

You can access more specific over-the-phone personal advice about your GuildSuper account from a team of superannuation specialists* who take into account your personal circumstances. There is no additional charge for this service.

You can also receive broader financial advice (which isn't limited to your GuildSuper account) from a team of specialist financial advisers*. They can provide comprehensive personal advice that takes into consideration your desired lifestyle now and into the future as well as your financial circumstances, objectives and needs. Adviser fees will apply and you will be told the fee before you receive the advice, which will be payable directly by you to the adviser.

* Currently provided by Mercer Financial Advice (Australia) Pty Ltd under their AFSL.

Fee changes

All fees and costs are current as at the date of preparation of this document and may be revised or adjusted by GuildSuper from time to time without your consent. We may also introduce new fees. If there is an increase in fees that is a material change, then we will give you at least 30 days' prior notice, where required by law. The ICRs may vary from year to year because indirect costs may change from year to year. Increases in ICRs may be notified after they occur.

Taxes

Goods and Service Tax (GST)

The fees and costs include the net effect of GST, after the benefits of reduced input tax credits where appropriate, unless otherwise specified.

Government charges

Government charges such as stamp duty will be applied to your account as appropriate. Insurance fees shown in the *PDS* and *Insurance Guide* include stamp duty charged by your State Government, where applicable. The stamp duty charged will be based on the stamp duty laws and practices in force from time to time.

Tax deductions

The benefit of any tax deductions relating to percentage-based fees is passed on to members through the calculation of the Fund's unit prices. The benefit of any other tax deductions relating to fees or costs (other than insurance premiums) is retained in the Fund's reserves. Insurance premiums are tax deductible to the Fund and the benefit of the deduction is passed on to the member via the calculation of the contributions tax.

Information on how your super is taxed is set out in the *PDS*. For up to date information about tax visit [ato.gov.au](https://www.ato.gov.au)

Defined fees

The definitions below are prescribed under superannuation law. Not all of the fees and costs shown below are relevant to GuildSuper. For an explanation of the fees and costs applicable to GuildSuper, see the information on page 17.

Activity fees

A fee is an **activity fee** if:

- a) the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee:
 - i. that is engaged in at the request, or with the consent, of a member; or
 - ii. that relates to a member and is required by law; and
- b) those costs are not otherwise charged as an administration fee, an investment fee, a buy-sell spread, a switching fee, an exit fee, an advice fee or an insurance fee.

Administration fees

An **administration fee** is a fee that relates to the administration or operation of the superannuation entity and includes costs that relate to that administration or operation, other than:

- a) borrowing costs; and
- b) indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
- c) costs that are otherwise charged as an investment fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

Advice fees

A fee is an **advice fee** if:

- a) the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:
 - i. a trustee of the entity; or
 - ii. another person acting as an employee of, or under an arrangement with, the trustee of the entity; and
- b) those costs are not otherwise charged as an administration fee, an investment fee, a switching fee, an exit fee, an activity fee or an insurance fee.

Buy-sell spreads

A **buy-sell spread** is a fee to recover transaction costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.

Exit fees

An **exit fee** is a fee to recover the costs of disposing of all or part of members' interests in the superannuation entity.

Indirect cost ratio

The **indirect cost ratio (ICR)**, for a MySuper product or an investment option offered by a superannuation entity, is the ratio of the total of the indirect costs for the MySuper product or investment option, to the total average net assets of the superannuation entity attributed to the MySuper product or investment option.

Note: A fee deducted from a member's account or paid out of the superannuation entity is not an indirect cost.

Insurance fees

A fee is an **insurance fee** if:

- a) the fee relates directly to either or both of the following:
 - i. insurance premiums paid by the trustee of a superannuation entity in relation to a member or members of the entity;
 - ii. costs incurred by the trustee of a superannuation entity in relation to the provision of insurance for a member or members of the entity; and
- b) the fee does not relate to any part of a premium paid or cost incurred in relation to a life policy or a contract of insurance that relates to a benefit to the member that is based on the performance of an investment rather than the realisation of a risk; and
- c) the premiums and costs to which the fee relates are not otherwise charged as an administration fee, an investment fee, a switching fee, an exit fee, an activity fee or an advice fee.

Investment fees

An **investment fee** is a fee that relates to the investment of the assets of a superannuation entity and includes:

- a) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
- b) costs that relate to the investment of assets of the entity, other than:
 - i. borrowing costs; and
 - ii. indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
 - iii. costs that are otherwise charged as an administration fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

Switching fees

A **switching fee** for a MySuper product is a fee to recover the costs of switching all or part of a member's interest in a superannuation entity from one class of beneficial interest in the entity to another.

A **switching fee** for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.

4. Other information about GuildSuper investments

Changing your investments

As a GuildSuper member, you can change which investment option(s) your super is invested in at any time, quickly and easily. To do this, log into your account via Member Online and submit your request. Buy/sell spreads apply depending on the investment option(s).

Other investment information

Investing in an investment option, in the MySuper Lifecycle Investment Strategy or the MyMix Solution, means that you are allocated units in that option at the entry price (based on the value of the investment pool or portfolio). You do not have a direct entitlement to the underlying assets of the option. For further information, refer to the information about unit pricing on the next page.

Investment performance

The investment performance of each investment option is regularly monitored by the Trustee to ensure the investment strategy of each option remains appropriate. The most up-to-date investment returns are available on our website. If you don't have internet access, please contact GuildSuper and we will provide this information to you.

Published investment returns are investment returns after the deduction of investment fees, performance fees, buy/sell costs and investment tax. It is important to remember that past performance is not a reliable indicator of future performance.

Derivatives policy for investment options

Derivatives are securities that derive their value from other security types. Examples of derivatives include futures and options. The Trustee will not normally invest directly in derivatives, but may do so as a short-term mechanism to achieve a desired asset allocation during the transitioning of assets between investment managers. Underlying investment managers may use derivatives to assist in managing investment risk.

Asset consultants

The Trustee may use independent asset consultants, where appropriate, to provide investment market information and/or to advise on various issues relating to the investment options offered.

Responsible investment considerations

The Trustee believes that Environmental, Social and Corporate Governance (ESG) factors can have a positive impact on investments. Therefore, the Trustee engages with its investment managers and provides them with the flexibility to determine the extent that ESG factors, labour standards and ethical considerations have in their investment decisions.

The underlying investment managers have their own policies on how ESG factors, labour standards and ethical considerations are taken into account when making investment decisions. For more information, refer to the disclosure documents of the investment managers. These are available upon request.

The Trustee does not invest in shares of companies that manufacture tobacco or in companies associated with the production of landmines, cluster bombs or nuclear weapons.

Closed/terminated or suspended investment options

From time to time the Trustee may change the investment options. This can occur when the Trustee decides to suspend or close investments, or if the investments are no longer economically viable or have not reached the required volume to sustain investment strategies and objectives. In addition, if superannuation law changes and particular investments are no longer permissible, or if other changes make it prudent to do so, the Trustee may dispose of the investment on such reasonable basis and terms as it decides.

If an investment option you have selected is to be closed, terminated or suspended, we will inform you, where possible, in advance of the change to allow you the opportunity to review your individual circumstances. If you do not notify the Trustee of the changes you wish to make to your investments (where applicable) within the period specified by us, we will implement default arrangements, as advised in the notice provided to you. If an investment option needs to be terminated immediately and we are unable to inform you in advance, we may determine a 'nearest equivalent replacement' to transfer your investment into until you have time to review your investment options.

Unit pricing

The Trustee generally calculates the unit price of each investment option daily (this may vary depending on the circumstances). An entry (buy) and exit (sell) unit price will be calculated for each of the investment options based on the net market value and number of units on issue for each option.

The net market value of each investment option will be determined by taking into account:

- the value of assets in the investment option
- **plus** investment earnings (which may be positive or negative)
- **minus** relevant fees and costs and Government taxes or charges.

Each investment option is priced on a daily basis (business day). The entry and exit unit prices include an allowance for transaction costs (called buy/sell spreads) that would be incurred if the unit's share of the assets were purchased or sold on the day the unit prices are calculated.

The entry price is the price applied when you invest in an investment option. For example, when your employer makes a contribution or you combine your other super accounts into GuildSuper, units are purchased at the entry price.

The exit price is the price applied when money is withdrawn from an investment option. For example, when withdrawals are made from your account for investment switches, benefit payments, fees or insurance premiums, units are sold at the exit price.

The performance of your investments will depend on a range of factors including when the units are purchased and sold, your investment selection and any investment switches you make. The Trustee may, where required by law or as it considers necessary or appropriate, suspend or defer unit pricing or the allocation and redemption of units, for example, if investments become illiquid.

Guarantees

Neither the Trustee nor its associated entities guarantee the return of capital, the earning of income or investment performance for your investments in GuildSuper. Your investments in GuildSuper are not guaranteed and the value of your investment can rise or fall. If you leave GuildSuper or withdraw your money from any one or more investment options after joining, you may get back less than the amount of contributions paid in because of the level of returns earned by the investment option (including negative returns) and GuildSuper's fees and costs.

Get more by investing in the MyMix Solution

You have control and the freedom to set your own investment strategy with the MyMix Solution. There are eight investment options, each with different risk/return relationships to suit all investor types.

When you choose your own investments through the MyMix Solution, then you get:

1. a Maternity/Paternity leave fee waiver, which is the \$95 Administration Fee waived for up to 12-months provided a 100% of your account balance is invested in the MyMix Solution
2. monthly investment returns update via email so you can keep track of how your super investments are performing
3. quarterly commentary on investment markets & the economy via email so you can make informed decisions about your super investments

A rebate of up to 1.0% is paid on the percentage-based administration fee for the portion of your account over \$25,000 invested in the MyMix Solution. This means more money stays in your account to grow your savings.

Refer to the *Additional explanation of fees and costs* for further details.

Helpful investment hints

If you are a GuildSuper member:

- Check what investment option/s your super is invested in. If you need help choosing the right investment option/s, then call GuildSuper and speak to an adviser.
- Change your investments securely by logging into your account via Member Online. Buy/sell spreads may apply depending on the investment option/s you select.

If you are not a GuildSuper member, then when you join:

- Your super will be invested in the MySuper Lifecycle Investment Strategy.
- You can remain in the MySuper Lifecycle Investment Strategy or choose your own investment mix from the MyMix Solution after your account is set up (Buy/Sell spreads may apply).
- If you need help choosing the right investment option/s, then call GuildSuper and speak to an adviser.
- Change your investments securely by logging into your account via Member Online. Buy/sell spreads may apply.

5. Benefits of GuildSuper

At GuildSuper, we're proud of our long history of delivering quality superannuation services to our members throughout Australia, especially members working in the pharmacy, veterinary and allied health industries. It is our mission to help you get the most from your super, keeping things simple and helping you achieve the best possible lifestyle when you finish working. GuildSuper has a particular focus on the financial wellbeing of women and their families.

Your super is your money. It's there to provide you with an income in retirement, so make it work hard for you. At GuildSuper, we're here to help you do just that.

Peace of mind

We are committed to helping you build your super so that you can afford the best possible lifestyle when you finish working.

As a GuildSuper member, you can:

- access tools and information to help you maximise and build your super savings, and
- be assured that we will manage your super according to the Fund's investment strategy which is set to suit the Fund's membership profile.

Our aim is to grow and protect your super savings over the long term.

Flexible

Invest according to your needs

You can choose how your super is invested. GuildSuper offers two solutions when it comes to your super investments – the MySuper Lifecycle Investment Strategy and eight investment options in the MyMix Solution. Each is specifically designed by taking into account the Fund's membership profile. So whether you prefer to leave the decision making to someone with more experience and expertise, or you prefer to make your own investment choices, we've got an option to suit you.

SUPERSUPER™

SUPERSUPER helps members grow their super balance each time they shop at participating retailers using the rewards program.

With SUPERSUPER members don't pay any more for their shopping.

SUPERSUPER will be launched in spring 2018 and members will be advised when it is launched.

Helpful

We provide access to and assistance with your account in a way that suits you and your needs, including:

- regular account updates – provide us with your email and/or mobile details so that each quarter we can tell you how much has been paid into your account over the period. This way you can see how your super is tracking. You can keep an eye on other transactions by logging into your account via Member Online – GuildSuper's secure website.
- Member Online gives you 24/7 account access – you can check your GuildSuper account balance and update your account details, investments and insurance cover, whenever and wherever you want.
- general and personal advice about your GuildSuper account at no extra cost to you, and comprehensive personal advice*, provided by our trusted advice partner.
- easy to understand tips and tools on our website, including online learning modules, to help you boost your super and improve your financial situation in retirement, and
- extended Helpline hours, 8am to 7pm AEST.

In addition, our Superannuation Consultants can hold workplace education seminars and answer your general queries. Refer to the *Member education and advice* section for further information.

Combine other super accounts into GuildSuper

Combining your other super funds into your GuildSuper account can reduce the number of fees you pay. A Superannuation Consultant can help make this easy, by personally taking you through the process and helping you find any lost super – it's all part of our service. Of course, you should always consider whether combining your other super funds into one account is appropriate for you and if you wish, seek personal financial advice. Refer to the *Member education and advice* section for further information about how you can access personal financial advice.

We're helping to make super simple

What sets GuildSuper apart from other super funds is the personal service you can receive. A Superannuation Consultant can hold workplace education seminars and answer your general queries – it's all part of our service.

To make an appointment with a Superannuation Consultant, visit guildsuper.com.au or call **1300 361 477**.

Member education and advice

Our member education initiatives teach simple ways to maximise your super at no extra cost. We also provide you with access to professional financial advisers if you need personal advice about your GuildSuper account. Professional financial advice is provided by our trusted advice partner Mercer Financial Advice (Australia) Pty Ltd under their AFSL.

Adviser fees apply and will vary depending upon the type of advice you receive. You will be told the fee before you receive the advice. Any fee for personal advice will be payable directly by you to the adviser.

Member Services Team

The Member Services Team is available from 8am to 7pm (AEST) Monday to Friday. Call GuildSuper on **1300 361 477** and the Member Services Team will guide you through the maze that superannuation sometimes appears to be. They can also update your contact details, check your account balance and contribution history, and give you general advice about GuildSuper's investment options, insurance and retirement income products.

Personal advice about your GuildSuper account

If you require more specific personal advice about your GuildSuper account that takes into account your personal circumstances, you have access to a team of superannuation specialists* who can help you with:

- determining a suitable amount of insurance cover
- choosing an appropriate investment option
- making salary sacrifice or additional voluntary contributions, and
- accessing retirement income products.

A Statement of Advice relevant to your personal situation will be provided to you by the financial adviser you deal with.

There is no additional charge to members for this service.

More comprehensive personal advice

If you require broader financial advice, which isn't limited to your GuildSuper account, taking into consideration your desired lifestyle now and into the future as well as your financial circumstances, objectives and needs, then you have access to a team of specialist financial advisers* for more comprehensive personal advice.

You can receive advice on topics such as:

- Retirement planning, income streams and consolidating your super accounts
- Self-managed super funds
- Managing redundancy payments
- Estate planning
- Determining appropriate investments, insurance and superannuation
- Maximising government pension eligibility, and
- Lending and mortgages.

Comprehensive personal advice requires in-depth consultation(s) with the financial adviser. It can be completed over the phone, however it is usually undertaken face-to-face. A Statement of Advice relevant to your personal situation will be provided to you by the financial adviser.

The first consultation is at no cost to you, and adviser fees will depend upon the type of advice you receive. You will be told the fee before you receive the advice. Any fee for personal advice will be payable directly by you to the adviser.

** Mercer Financial Advice (Australia) Pty Ltd under their AFSL. Adviser fees apply and will vary depending upon the type of advice you receive. You will be told the fee before you receive the advice. Any fee for comprehensive personal advice may be payable directly by you to the adviser.*

Protection

Insurance cover relevant to your lifestyle

When you join GuildSuper, if you are eligible, you may automatically receive Default Death, Total and Permanent Disablement, and Income Protection insurance cover – without filling in a form or providing full health information.

If you want higher levels of cover, within six months of receiving Default cover, you may be eligible to apply for Insurance Boost and double the amount of any Default insurance units you receive. Complete the *Insurance Boost* form available on our website and answer some limited health questions (there is no need to provide full health information).

Provided you are eligible, you can also apply to transfer any similar insurance you currently have with another super fund into GuildSuper. If you are accepted for the higher levels of cover, additional insurance premiums apply. Terms and conditions apply. You'll find more information about the insurance options available to you in the *Insurance Guide* available on our website or by contacting GuildSuper.

Trust and Security

GuildSuper is a trusted community partner. Built and set up for the pharmacy, veterinary and allied health industries, you can remain a member of GuildSuper no matter where you work and throughout your life.

We're with you for life...

It's easy to stay with GuildSuper when you change jobs. It's as simple as giving your future employer a *Choice of Superannuation Fund* form to tell them you're already a GuildSuper member. The form is available on our website or by contacting GuildSuper.

...even in retirement

GuildSuper provides access to retirement income products, including a Transition to Retirement product. You should consider the *GuildPension Product Disclosure Statement*, available on our website or by request, before deciding whether to acquire a retirement income product.

Contact us for more information...

If you would like more information about how GuildSuper works and the options you have, then please contact GuildSuper.



1300 361 477



guildsuper.com.au



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Melbourne VIC 3001

Important information

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