


TWUSUPER
Hardworking super for people in transport

 An Industry
SuperFund

Making an investment choice

With TWUSUPER you can choose how your super is invested.

Your investment choices

As a member of TWUSUPER you can choose how your super is invested as soon as your account balance reaches \$1,000. The Fund offers three investment options, enabling you to choose a strategy that suits your needs.

You can choose to invest in one or a combination of the options below. For example, you can invest 60% in the Equity Plus option and 40% in the Balanced option.

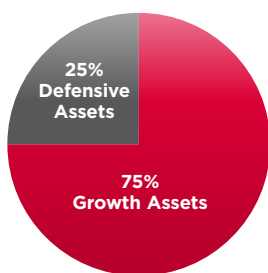
Equity Plus option

This option invests 100% in growth assets – mostly in Australian and international shares. History has shown that growth assets bring a higher return over the longer term, but they are also likely to experience volatility (including negative returns) in some years.



Balanced option

This option invests 75% in growth assets such as shares, property and infrastructure, with the rest in defensive assets, such as fixed interest and cash. This option is designed to provide more consistent returns than the Equity Plus option. This is the 'default' option and your money will be invested here until you make an investment choice.



Cash Plus option

This option invests 100% in defensive assets such as cash and interest bearing securities. Although defensive assets are traditionally very stable, the returns are generally lower than growth assets over the longer term.



Choosing your investment option(s)

When deciding which investment option (or combination of options) is right for you, you should consider how much risk you are comfortable with, what you want to achieve from your super and how much time you intend your super to be invested.

For example, if you have a long investment timeframe, you may be comfortable investing your super in a higher risk investment option where you may experience volatility (including negative returns) in some years, but are more likely to receive higher returns over the longer term. If your investment timeframe is short, you may prefer a more defensive approach to protect the value of your investment.

For more detailed information on our investment options, investment performance and explanations of investment concepts such as risk versus return and asset classes, you should refer to the *Member Information Booklet* or visit www.twusuper.com.au

Financial advice is only a phone call away

If you are unsure about which investment strategy is right for you, we recommend you seek financial advice. As a member, you are entitled to one free consultation over the phone on a single superannuation issue with a qualified adviser.

If you have already used up your free consultation, further advice is available at an affordable rate and you can pay for it from your super account. Call **1800 222 071** and ask to speak to a financial adviser.

Changing your investment option(s)

TWUSUPER allows you to switch your investment option(s) weekly, **free of charge**. You can switch:

- > your existing balance, and/or
- > your future contributions.

Just bear in mind that for most people, super is a long term investment, so you should look beyond any recent fluctuations and avoid changing your investment strategy in reaction to negative returns or short term investment performance.

MORE OVERLEAF...

FACT SHEET - Making an investment choice

Minimum account balance

Remember you must have \$1,000 or more in your TWUSUPER account to make an investment choice. If you have less than \$1,000 in your account, your super will automatically be invested in the Balanced option.

Do you have to make a choice?

No, you are under no obligation to make a choice. If you don't make a choice your super will continue to be invested in the Balanced option.

TAKE ACTION

How to change your investment option(s)

You can switch your investment option(s) in two ways:

- > log in to *MemberAccess* at www.twusuper.com.au and change your investment option(s) online, or
- > complete a *Choosing your investment option(s)* form. You can download a copy from www.twusuper.com.au or call us on **1800 222 071** to have one sent to you.

FURTHER INFORMATION

If you would like more information, call **1800 222 071** or visit www.twusuper.com.au

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