

INVESTMENT OPTION – PENSION

Australian Equities



Investment Objectives/Target Return

To achieve a return, before tax and fees that exceeds the S&P/ASX300 Accumulation Index over rolling 3 year periods. The probability of a negative return for this option is 1 in 3.4 years.

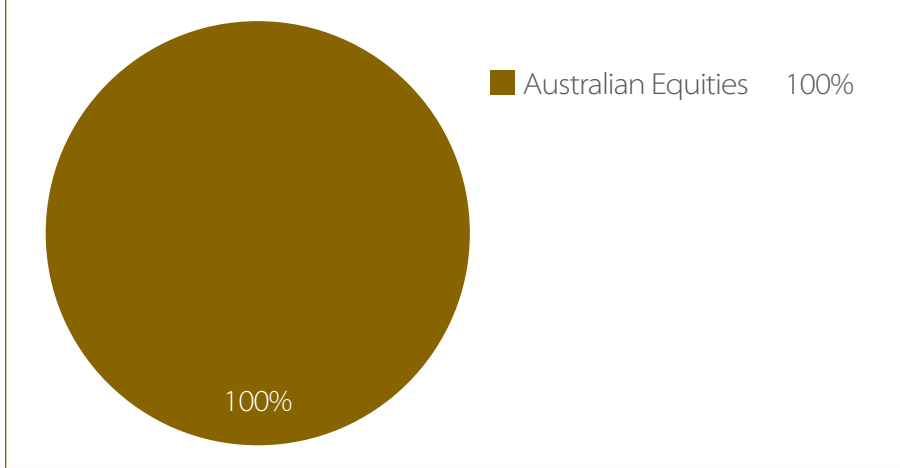
Investment Risk

This option will be expected to experience a moderate-high level of volatility.

Risk Profile

High

Target Asset Allocation	Investment Mix
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Asset Class	Range
Australian Equities	95-100%
Total Growth	95-100%
Cash	0-5%
Total Defensive	0-5%

Investment Timeframe

5 -7 years or more

This option is most suited to

Members who can withstand high short term volatility in the pursuit of higher returns over the long term.

Asset allocation ranges and targets are current at 29 November 2010. However, these may change due to changes in return characteristics and/or objectives. The Trustee may also vary the actual asset allocation of each or any MIC option, within a specified range in order to achieve an investment objective. The Trustee reserves the right to alter these specific strategic ranges, add new investment options or remove an investment option at its discretion, without prior notice.