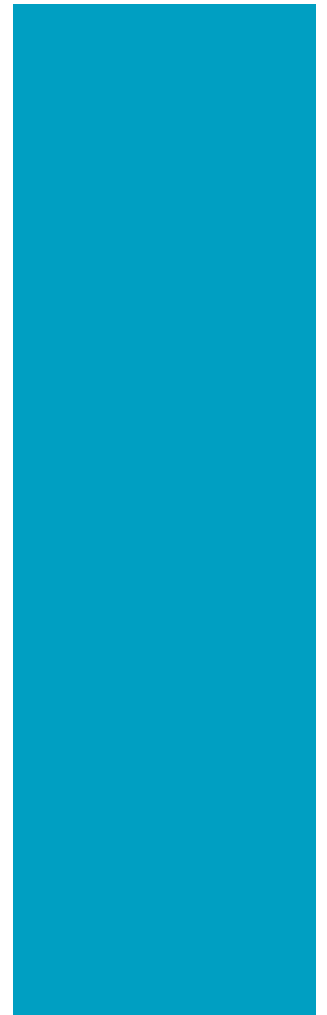


member investment choice guide



A guide to investing with AvSuper

introduction

People today are living much longer. This is excellent news... as long as you have enough money to live on in retirement, which may be for 30 years or more.

The key to a financially comfortable retirement is to save regularly while you're working. Your superannuation will probably be the cornerstone of your retirement savings, so it's important to invest it wisely. If you're too conservative, and put all your money in the bank, you could miss out on many thousands of dollars in investment earnings. On the other hand, if you're too aggressive, and put all your money into shares, you could find your nest egg hit by a sudden shift in the share market.

We understand how important the right investment decision can be. We also understand that the right investment isn't the same for everyone. It depends on many things including your age, your investment preferences, and your financial and personal circumstances. This is why we offer you a choice of investment options or a combination of those options.

The first step is to understand the difference between the options then select an investment strategy that's right for you. This guide is a good starting point. It explains the general principles of investment and the key features of the investment options available to you as a member of AvSuper.

Every care has been taken with the information provided in this guide. However, AvSuper Pty Ltd reserves the right to correct any error or omission. If there is any discrepancy between this guide and AvSuper's Trust Deed and rules, the Trust Deed and rules will be the final authority. The information in this guide is intended to provide useful information, not investment, tax or financial advice. You are ultimately responsible for making your own investment decisions and obtaining whatever assistance you consider necessary. AvSuper Pty Ltd does not recommend that you make decisions concerning superannuation arrangements or financial planning based solely on this booklet. Issued by AvSuper Pty Ltd (ABN 46 050 431 797), Australian Financial Services Licence (No. 239078), as Trustee of the AvSuper Fund (ABN 84 421 446 069).

contents

investment choice in brief	3
what are the main investments?	6
AvSuper's pre-mixed investment options	7
AvSuper's specific asset class investment options	8
investing to suit your needs	10
the power of compound interest	11
will you have enough super for your retirement?	12
the next step	13

investment choice in brief

Why is investment choice only applicable to accumulation accounts and not defined benefits?

To answer this question you need to understand the difference between a defined benefit fund and an accumulation fund.

In a defined benefit fund, benefits are calculated – or defined – using a formula. The formula is usually based on length of membership, rates of contribution and salary. **The fund's investment return does not affect the level of benefit that will ultimately be paid.** The employer bears the investment risk. In other words, when the fund performs poorly the employer may have to contribute more and conversely, when the fund performs well, the employer may contribute less. **Investment choice is therefore irrelevant to defined benefit members.**

An accumulation fund operates in a similar way to a bank account. Benefits are calculated – or accumulate – by the amount of contributions paid into the fund and the interest earned on the funds invested. In an accumulation fund, the member bears the investment risk – the benefit will increase or decrease in line with the fund's investment performance. **The choice of investment will therefore affect the level of your benefit.**

AvSuper is a hybrid fund. This means members may have joined AvSuper as either a defined benefit member or an accumulation member. Defined benefit members may also have an accumulation account. If so, investment choice is available only in relation to your accumulation account.

What are my investment options?

Members of AvSuper have the following seven investment options to choose from:

- High Growth
- Growth (default option)
- Stable Growth
- Conservative Growth
- Cash
- Australian Shares
- International Shares

If you wish, you can spread your investments over more than one option. Full details of the individual options are included in the table on pages 6–7.

What's the difference between the options?

The key difference is the level of risk and return you can expect. Each AvSuper option comprises investments that are either growth assets, defensive assets, or a combination of both. Growth assets may generate the highest returns, but also carry a greater risk of negative returns. Defensive assets are generally more stable than growth assets, but their returns are usually lower.

What is the right option for me?

The best investment option for you depends on your investment objectives, your investment timeframe, your age, your attitude to investment risk and your personal circumstances. While this guide provides a summary of investment choice, it is not intended to replace the advice of a professional financial planner. We recommend you consider the options carefully. You may wish to discuss your strategy with a financial planner before making any investment decisions (please contact us for information about referrals).

How is my investment calculated?

Your investment is calculated in 'units'. When you or your employer contribute to your superannuation account, you buy 'units' in your chosen investment option. Each unit has a dollar value or 'unit price'. The number of units you buy is equal to the amount you contribute divided by the unit price.

When an amount is withdrawn from an investment option, you sell units in that option. The number of units you sell is equal to the amount to be withdrawn divided by the unit price.

The number of units you have can be found online at www.avsuper.com.au. AvSuper also publish unit prices weekly online. You can calculate the total value of your super using the number of units you hold and the weekly unit price:

Number of units held x weekly unit price = Total \$ value of super

How are unit prices calculated?

Unit prices are based on the value of the investment option's assets, minus any liabilities and divided by the number of units held by investors in that option. Investment management fees, taxes and an asset based fee are deducted from the assets before the unit price is set.

Unit prices rise and fall depending on your investment option and the volatility of the market (see Risk/return profiles on pages 7 and 8).

Unit prices are calculated weekly, at the close of business each Friday, and are usually posted to www.avsuper.com.au the following Tuesday. Past unit prices are also online, so you can view how your investment has performed over time.

Do I have to make a choice?

No, it's not compulsory to make a choice. If you don't, your account balance will automatically be invested in the Growth option, which is AvSuper's current balanced portfolio. The advantage of making a choice is that you can tailor your investment to suit your personal situation and actively participate in the growth of your superannuation.

Can I change my choice?

You can change your investment choice (called switching) at any time. You can either allocate your existing account between options or direct future contributions to another option or a mix of options. Just log into Member Online or complete the **Nominate or switch investment options** available on our website and send or fax it to the address on the form.

There is currently no fee for switching options.

Remember that superannuation is a long term investment – investment decisions should be made with this in mind and not changed frequently. While it might be tempting to switch your options when markets fluctuate, history tells us that chasing last year's best performers is unlikely to give you the best results over the long term. Predicting when investment markets are going to rise or fall is almost impossible so, before deciding to switch, you should be sure that there is a good reason to change your investment strategy. Talk to your financial planner if need be.

How are switches processed?

A switch involves selling units in one investment option and then buying units in the option you are switching to. These two transactions are completed on the same day.

Your **Nominate or switch investment options** form must be received by AvSuper Administration before 5pm (AEST/ADEST) on Friday in order to be processed using the unit prices set at close of business that Friday. These prices are then published online the following week, usually Tuesday or Wednesday.

Forms received after 5pm (AEST/ADEST) on any Friday will be processed at the unit price set the following Friday.

The example below works through the switching process:

2.30pm Thursday 1st March	Andrew fills out a Nominate or switch investment options form and faxes it to AvSuper Administration. He has 10,000 units in the Growth option and wants to switch them to the High Growth option.	10,000 units x 1.54851 Growth unit price = \$15,485.10	\$15,485.10
5 pm Friday 2nd March	Cut off for switching options.		
COB Friday 2nd March	New unit prices set. • Growth unit price: 1.55347 • High growth unit price: 1.63036 Andrew's switch is processed. He now holds fewer units, but in an option with a higher unit price, so the value of Andrew's investment remains the same.	Sell: 10,000 units x 1.55347 Growth unit price = \$15,534.70 Buy: \$15,534.70 (see above) + 1.63036 High Growth unit price = 9,528.3863 units	\$15,534.70
COB Friday 9th March	New unit prices set. • Growth unit price: 1.55342 • High growth unit price: 1.63002	9,528.3863 units x 1.63002 High Growth unit price = \$15,531.46	\$15,531.46
COB Friday 16th March	New unit prices set. • Growth unit price: 1.55355 • High growth unit price: 1.63100	9,528.3863 units x 1.63100 High Growth unit price = \$15,540.79	\$15,540.79

Are there costs for each investment option?

A fee to cover the costs of managing AvSuper's investments is deducted weekly in the calculation of unit prices. The fee will vary according to the investment option you choose. The fees as at 1 May 2010 are shown at right. You can check the current fees in our current PDS or by contacting AvSuper on 1800 805 088.

An asset based fee (currently 0.23% pa) is also deducted weekly in the calculation of unit prices.

AvSuper reserves the right to amend or introduce fees as necessary.

How are costs paid?

Investment fees, taxes and the asset based fee are deducted when the unit price is being calculated. Other deductions, such as the weekly member fee, insurance premiums and contributions tax, are met by redeeming units from your account. More information on fees and charges can be found in AvSuper's *Product Disclosure Statements*.

I've made my choice. What now?

When you have enough information to make a choice that's right for you, log into Member Online or complete the *Nominate or switch investment options* form (available on our website) and send or fax it to the address on the form.

Investment Option Management Fees

<i>Investment option</i>	<i>Annual Fee</i>
<i>High Growth</i>	<i>0.82%</i>
<i>Growth</i>	<i>0.77%</i>
<i>Stable Growth</i>	<i>0.50%</i>
<i>Conservative Growth</i>	<i>0.46%</i>
<i>Cash</i>	<i>0.15%</i>
<i>Australian Shares</i>	<i>0.58%</i>
<i>International Shares</i>	<i>0.89%</i>



what are the main investments?

The main sectors (or asset classes) AvSuper invests in are listed in the table below.

Cash and fixed interest are **defensive** assets and tend to protect against the fluctuations often found in share and property markets. The lower risk of cash and fixed interest investments usually means lower long term returns. Cash and fixed interest are sometimes called **income** investments as most of the return comes from interest income, not capital gain.

Shares and property are **growth** assets which offer good potential for long term capital growth. They also provide income from dividends and rent but the income component is usually much less than the capital gain over the long-term. Returns from shares and property may fluctuate quite widely

from year to year (and are sometimes even negative) so these sectors need a reasonably long investment timeframe (e.g. seven years plus).

Defensive Alternatives are typically diversified pools of financial assets with a cash plus performance target with volatility similar to fixed interest.

Growth Alternatives typically generate high levels of growth over time but are subject to a higher level of uncertainty and sometimes lower liquidity than other investments.

Infrastructure investments aim to provide revenue streams from stable utilities with some measure of development to enhance returns

<i>Asset sector</i>	<i>Investment</i>	<i>Risk (extent it will fluctuate)</i>	<i>Projected returns</i>
Cash	<i>Cash, term deposits and short term money market investments</i>	<i>Very low</i>	<i>Low</i>
Fixed interest	<i>Government, semi-government and corporate bonds</i>	<i>Medium</i>	<i>Low - medium</i>
Property	<i>Listed and direct</i>	<i>Medium-high</i>	<i>Medium - high</i>
Shares	<i>Australian shares</i>	<i>High</i>	<i>High</i>
	<i>International shares</i>	<i>High</i>	<i>High</i>
Infrastructure	<i>Airports, ports, utilities, roads</i>	<i>Medium - high</i>	<i>Medium - high</i>
Growth Alternatives	<i>Shares, commodities, debt, unlisted equity, property</i>	<i>Medium - high</i>	<i>Medium - high</i>
Defensive Alternatives	<i>Fund of hedge funds, multi strategy funds</i>	<i>Low - medium</i>	<i>Medium</i>

what about specific asset class investment options?

Specific asset class options give you more control over how your money is invested by providing targeted exposure to a particular investment type. AvSuper offers two specific asset class options, the Australian and International Shares options, consisting of 100% shares and providing an affordable and simple way to buy shares as part of your financial strategy.

Purchasing shares simply means purchasing part ownership of a particular company, therefore sharing in its future, its capital gains (or losses) and ongoing income dividends. Share prices will move like the stock market so fluctuation in returns is expected, especially in the short term. However, shares generally produce good returns over the long term when daily fluctuations are smoothed.

Although you could purchase shares directly from a stock exchange, buying shares through an AvSuper investment option is an affordable and simple alternative - and our share choices are based on our knowledge, experience and considered research.

AvSuper's Australian and International Shares options are made of investments in a number of different industries and companies, and are managed by multiple managers to maintain a certain level of diversity and risk management. However, our pre-mixed options offer a greater level of diversity. Therefore, choosing a specific class along with one or more of AvSuper's pre-mixed options may provide a balance between control and risk-reducing diversification, and you can determine the proportions of each as best suits your needs.

AvSuper's pre-mixed investment options

	<i>High Growth</i>	<i>Growth</i>	<i>Stable Growth</i>	<i>Conservative Growth</i>	<i>Cash</i>
Objective	The primary objective is to achieve a return, after tax and fees, which exceeds Consumer Price index (CPI) increases by at least 5.5% p.a. over rolling seven-year periods. A further objective is to earn a rate of return, after tax and fees, which is in excess of the median growth manager over rolling seven year periods.	The primary objective is to achieve a return, after tax and fees, which exceeds Consumer Price index (CPI) increases by at least 4.5% p.a. over rolling five-year periods. A further objective is to earn a rate of return, after tax and fees, which is in excess of the median growth manager over rolling five year periods.	The primary objective is to achieve a return, after tax and fees, which exceeds Consumer Price index (CPI) increases by at least 2.5% p.a. over rolling four-year periods. A further objective is to earn a rate of return, after tax and fees, which is in excess of the median capital stable manager over rolling four year periods.	The primary objective is to achieve a return, after tax and fees, which exceeds Consumer Price index (CPI) increases by at least 1.5% p.a. over rolling three-year periods. A further objective is to earn a rate of return after tax and fees that is in excess of the median Conservative manager over rolling three year periods.	The primary objective is to achieve a return, after tax and fees, which exceeds Consumer Price index (CPI) increases by at least 1% p.a. over rolling three-year periods. A further objective is to earn a rate of return, after tax and fees, which is in excess of the median cash manager over rolling four year periods.
Investment strategy	100% in growth assets	80% growth assets and 20% in defensive assets	50% in growth assets and 50% in defensive assets	30% in growth assets & 70% in defensive assets	100% in cash
	High Risk	Medium Risk	Low to Medium Risk	Low Risk	Very Low Risk
Risk/return profile	Share market investments can be very volatile over the short to medium term but historically, these investments have offered the highest long-term returns	Returns can be volatile over short to medium term but are generally less volatile than the High Growth option	There may be some volatility in returns in the short term but they tend to stabilise over longer periods.	Less volatility in the short term but generally conservative returns over longer periods	Relatively low but stable returns
Probability of a negative return in any 12 months	1 in 3.5	1 in 4	1 in 8	1 in 10 or more years	N/A
Specific risks	Market Company Credit Inflation Liquidity Currency Derivatives Counter party and settlement Alternative strategies Change in law	Market Company Credit Inflation Interest Rate Liquidity Currency Derivatives Counter party and settlement Alternative strategies Change in law	Market Company Credit Inflation Interest Rate Liquidity Currency Derivatives Counter party and settlement Alternative strategies Change in law	Market Company Credit Inflation Interest Rate Liquidity Currency Derivatives Counter party and settlement Alternative strategies Change in law	Market Credit Inflation Interest Rate Derivatives Change in law
Investment time frame (years)	7 - 10 years	5 or more years	3 to 5 years	2 to 4 years	0 to 3 years
Benchmark asset allocation					
Australian shares	54%	36%	20%	12%	0%
International shares	36%	24%	10%	8%	0%
Property	0%	10%	10%	10%	0%
Infrastructure	5%	5%	5%	0%	0%
Growth Alternatives	5%	5%	5%	0%	0%
Diversified Fixed Income	0%	13%	30%	40%	0%
Cash	0%	2%	15%	20%	100%
Defensive Alternatives	0%	5%	5%	10%	0%

AvSuper's specific asset class investment options

	Australian Shares option	International Shares option
Objective	<p>The primary objective is to achieve a return, after tax and fees, which exceeds Consumer Price index (CPI) increases by at least 6% p.a. over rolling seven-year periods.</p> <p>A further objective is to earn a rate of return after tax and fees that is in excess of the median Australian Shares Option over rolling seven year periods.</p>	<p>The primary objective is to achieve a return, after tax and fees, which exceeds Consumer Price index (CPI) increases by at least 6% p.a. over rolling seven-year periods.</p> <p>A further objective is to earn a rate of return after tax and fees that is in excess of the median International Shares Option over rolling seven year periods.</p>
Investment strategy	100% in growth assets (Australian shares)	100% in growth assets (international shares)
Risk	High	High
Risk/return profile	Share market investments can be very volatile over the short to medium term but historically, these investments have offered the highest long-term returns	Share market investments can be very volatile over the short to medium term but historically, these investments have offered the highest long-term returns
Probability of a negative return in any 12 months	1 in every 3 years	1 in every 3 years
Specific risks	<ul style="list-style-type: none"> Market Company Credit Inflation Liquidity Derivatives Counter party and settlement Alternative strategies Change in law Lack of diversity 	<ul style="list-style-type: none"> Market Company Credit Inflation Liquidity Currency Derivatives Counter party and settlement Alternative strategies Change in law Lack of diversity
Investment time frame (years)	7+ years	7+ years
Benchmark asset allocation		
Australian shares	100%	0%
International shares	0%	100%
Property	0%	0%
Infrastructure	0%	0%
Growth Alternatives	0%	0%
Diversified Fixed Income	0%	0%
Cash	0%	0%
Defensive Alternatives	0%	0%

Notes on the tables of Avsuper's investment options

In preparing the details of the various investment options in the table, the Trustee has been advised by professional investment advisers.

About investment risks

All investments carry some form of risk. These may include:

- Market risk including investor sentiment, economic impacts, regulatory conditions and political events
- Company risk such as changes to management, legal action against the company or profit/loss announcements
- Credit risk where the borrower is not able to meet loan obligations
- Inflation risk that erodes the real value of an investment
- Interest rate risk where movements in interest rates affect the value of certain assets, especially bonds
- Liquidity risk where certain investments, especially unlisted or alternative investments, may be difficult to sell quickly and may be realised at a discount
- Currency risk where the value of international investments may be affected by movements in the Australian dollar relative to foreign currencies
- Derivatives risk where financial instruments are used that can result in significant gains or losses depending on the movement of the underlying investment
- Counterparty and settlement risk where the Fund is exposed to the market practices (for example settlement and custody practices) and the creditworthiness of the parties it deals with, and the level of government regulation in countries in which it invests
- Alternative strategies risk where there is a higher exposure to counterparty and settlement risk, liquidity risk and short selling risk, and more leverage than in traditional investment strategies. Any loss is limited to the amount invested in these strategies
- Changes in law, e.g. taxation, where a person's investment in the Fund can be affected
- Inadequate diversification where there is a strong emphasis on one investment type, which is especially relevant for specific asset class options as the pre-mixed options generally contain diversity

Each investment option is exposed to some or all of these risks to some degree. The effect may be that your investment does not continually accumulate returns, or that it falls in value.

About the table

The table is intended only to provide some guidance to help you choose appropriate investment options for your account balance.

The content of the table is not intended to be advice. It does not take into account your personal circumstances, and you should seek advice based on your personal circumstances before making a decision in relation to the fund.

The 'Risk/Return Profile' is intended to show the relative risk, or volatility, of each investment option.

The 'Specific risks' list the most important investment risks that apply to each option and that may affect its performance.

The 'Investment timeframe' is the period over which the Trustee, based on advice from our Asset Consultant (JANA), believes there is a strong likelihood of achieving its objective as stated in the table.

The terms 'high risk', 'medium risk' and 'low risk' are also relative terms. They are intended to show the likely future volatility of the investment options relative to each other. Similarly, where the table indicates the probability of a negative return for an investment option, this should be taken only as a measure of risk, not as a forecast or prediction of how that option may perform in future.

The Conservative Growth option was introduced on 1 January 2010 and the Australian Shares and International Shares options were introduced on 1 May 2010.

investing to suit your needs

Before you make your investment choice, you should understand what type of investor you are. In other words, you need to establish your investor profile.

The two most important factors to consider in establishing your profile are your attitude to risk and your investment timeframe.

Your attitude to risk

Most people fall into one of four broad investor types. While a particular category might apply to you today, it's quite likely that your circumstances will change and as they do, so too will your investor type.

Conservative	You want capital security and will forego capital growth or higher earnings in return for this security
Moderately conservative	You want stable returns but will accept moderate fluctuations in exchange for potential capital growth
Moderately aggressive	You want good long-term capital growth and accept the possibility that returns will fluctuate (and possibly be negative) over short periods
Aggressive	You aim to maximise long-term capital growth and are prepared to take a high level of risk to achieve these higher returns

Your investment timeframe

More than any other single factor, your age will determine your investment timeframe. If you have a reasonably long time until retirement (say seven years or more) you can afford to take more risk with growth assets, because you have more time to ride out the inevitable short-term market fluctuations while seeking higher returns.

If your retirement is more like four to seven years away, you may prefer to adopt a strategy that has a more balanced approach to risk and return.

If you only have a few years until retirement, then you will have much less time to ride out the fluctuations of the market and it might be more appropriate to concentrate on retaining the value of your investment by choosing a strategy with less risk.

However, it is important to remember that being too cautious and missing out on potential investment returns can be as detrimental to your retirement savings as being too aggressive and running the risk of a negative return.

The aim is to maximize the average return of your investment over the period of the investment, within a level of risk with which you are comfortable.

Of course, these are guidelines only and your actual investments will depend on many other factors including personal financial goals, final retirement age, and tax considerations. We encourage you to discuss these issues with your financial planner.

the power of compound interest

Albert Einstein once called compound interest the eighth wonder of the world. So what is it about compound interest that attracted such high praise from one of the world's greatest minds?

Most people understand that compound interest means earning interest on your interest. What some people overlook, however, is the huge difference that compound interest can make to your long-term investment returns.

The longer you have your money invested, and the higher the returns you earn, the bigger the impact of compound interest. Let's look at some simple examples.

Example 1 Start early

At age 18, John begins his saving plan. He puts away \$2,000 each year until age 30, when he stops saving. He has invested a total of just \$24,000, which has grown to \$37,000 over the 12 years he has been contributing (assuming a net return of 6.5%). This sits in John's super account continuing to earn a net 6.5% interest until his retirement at age 65.

Bob, on the other hand, delays his saving plan until age 30. He knows he's got some catching up to do so he saves \$2,000 a year every year until retirement at age 65, a total \$70,000 over 35 years. He also earns a net 6.5% return.

Even though Bob has saved nearly three times as much for almost three times as long, John still has a bigger lump sum at retirement because John's investment has been earning interest for longer.

	John	Bob
Amount invested	\$2,000	\$2,000
Total invested	\$24,000	\$70,000
Start at age	18	30
Finish at age	30	65
Net return	6.5%	6.5%
Amount at age 65	\$335,300	\$264,194

Source: Aon Consulting

Example 2 Earn a good return

While the security of cash in the bank might be appealing, it will be little comfort when you find the interest you earn is less than the inflation rate. One of the worst mistakes an investor can make is holding too much capital in cash and seeing its buying power eaten away by rising prices. For this reason, it is important to hold some investments that will protect you from inflation.

The best protection from inflation comes from growth assets such as shares and property. This is because the market value of shares and property tends to rise as inflation rises. Not only that, but shares and property are typically more risky than cash (their returns fluctuate to a greater degree) so their long-term returns are usually higher. Even a small difference in return can have a huge impact on your savings after 20 years or so.

Some people overlook the huge difference compound interest can make to long-term returns

will you have enough super for your retirement?

Your superannuation may play a large role in determining the kind of lifestyle you will have in retirement, so it's worthwhile considering whether your super will generate sufficient income to meet your retirement goals.

Obviously the amount of income required in retirement will differ from person to person but, as a guide, the table below has been provided to give you an idea of the level of monthly contributions required to fund a yearly retirement income of \$40,000.

So how does your current super profile look? Are you relying on your employer contributions only to fund your retirement? Should you be contributing more? Remember, as a member of AvSuper, you have flexibility in the type and level of contributions you can make. In addition to your employer's contributions, you can make your own contributions and contributions on behalf of your eligible spouse. You can choose the level of contributions you make and you can transfer super benefits from other funds into AvSuper.

Current age	Years to retirement	Monthly contribution if your current super balance is:				
		Nil	\$10,000	\$25,000	\$50,000	\$100,000
35	30	\$1,100	\$1,038	\$945	\$790	\$480
40	25	\$1,425	\$1,359	\$1,260	\$1,094	\$762
45	20	\$1,911	\$1,838	\$1,727	\$1,544	\$1,176
50	15	\$2,712	\$2,626	\$2,497	\$2,281	\$1,851
55	10	\$4,295	\$4,183	\$4,014	\$3,732	\$3,169

Source: CHR Consulting Pty Ltd.

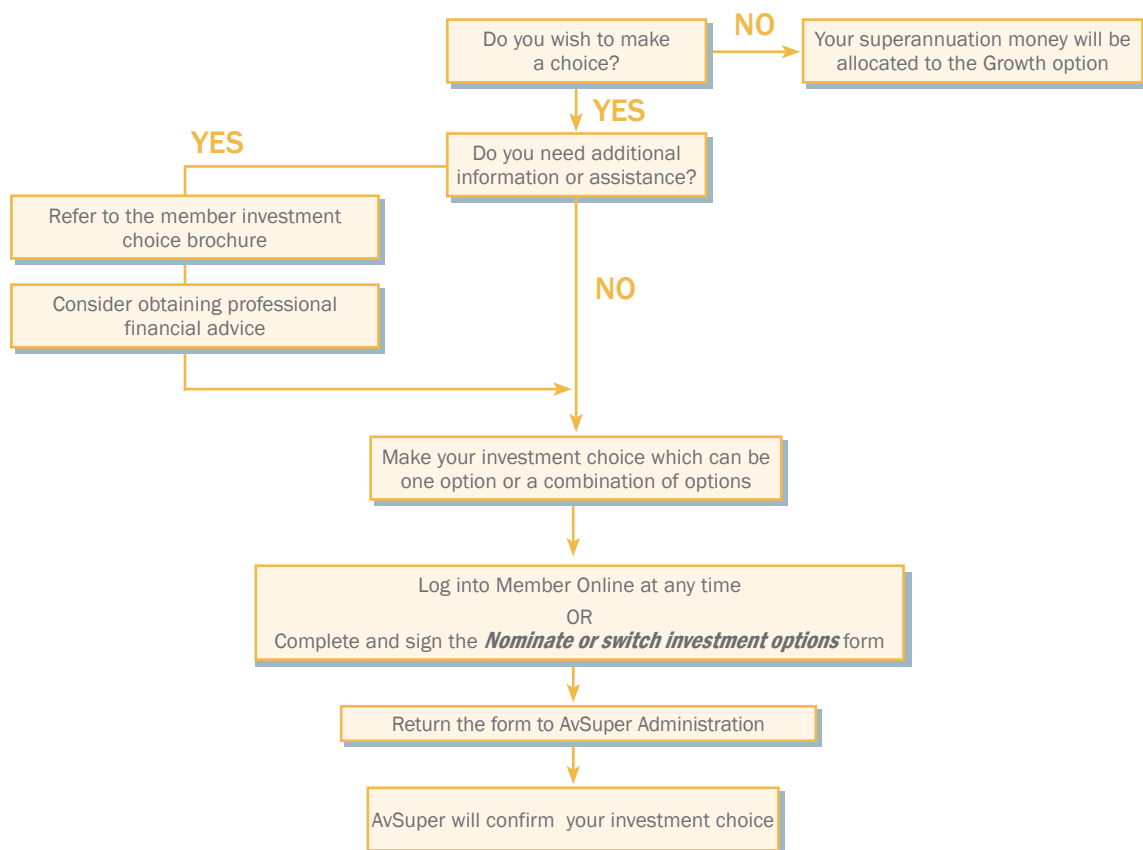
Figures are based on the following assumptions:

- income of \$40,000 is expressed in current dollars
- male mortality Australian Life Tables 2000-02
- mortality improvement 5 year age reduction
- retirement at age 65
- investment return 6.5% p.a. net of fees and taxation
- contributions invested in the Growth option
- income provided through an income stream (pension) product invested in the Stable Growth option
- inflation 2.5% pa.

Are you relying on your employer's contributions only? Perhaps you should be contributing a bit more yourself

the next step

Once you have made a decision on what investment best meets your needs, log into Member Online at www.avsuper.com.au or send us a completed **Nominate or switch investment options** form. If you prefer not to make a choice, your superannuation will be invested in the Growth option. If you have any questions, please call AvSuper on 1800 805 088.



getting good advice

We hope this guide has given you a useful introduction to AvSuper's investment options. However it is not intended to replace the advice of a qualified financial planner.

If you are not sure which option(s) best suit you, please contact us for further information and/or a referral to a financial planner.



Take off with AvSuper

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