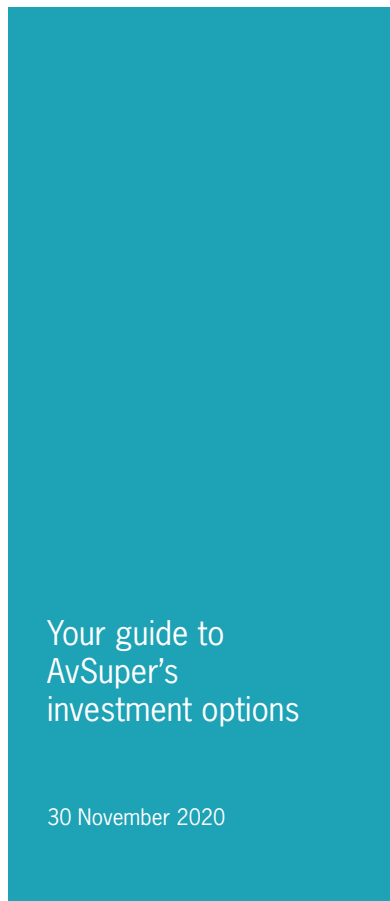




AvSuper Member Investment Choice



Your guide to
AvSuper's
investment options

30 November 2020

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The information in this guide forms part of the AvSuper Public Offer and Corporate PDSs (dated November 2020). This icon can be found on our website to indicate that the material forms part of these AvSuper PDSs. We suggest you regularly check our website for updated information.

This guide outlines AvSuper’s investment options and related information to help members make an informed decision about their super investment.

Current information, including unit prices, monthly investment market updates and lists of investment managers, can be found at www.avsuper.com.au. Please refer to our website for related fact sheets and forms, and to access AvSuper Online (AOL).



Disclaimer:

The information provided is general information only and does not take into account your specific financial needs or personal situation. You should assess our [Financial Services Guide](#) and your own financial position and personal objectives before making any decision based on this information. This Member Guide has been issued by AvSuper Pty Ltd (ABN 46 050 431 797, AFSL 239078), the Trustee of the AvSuper Fund (ABN 84 421 446 069). Although every effort has been made to verify the accuracy of the information contained in this document, AvSuper, its officers, representatives, employees and agents disclaim all liability (except for any liability which by law cannot be excluded), for any error, inaccuracy in, or omission from the information contained in this document or any loss or damage suffered by any person directly or indirectly through relying on this information. Where third party services are referred to, the Trustee has no responsibility for their products, services, views or actions and accepts no liability for the outcomes of your interactions with those third parties. Any alterations to the information contained in this guide that are not materially adverse will be available on www.avsuper.com.au and in printed or electronic form (free of charge) upon request, along with our privacy policy which includes the collecting and handling of your personal information.

“Investment choice gives you control - choose any combination of the options and switch your choices whenever you want to”



AvSuper is run only to profit members, does not pay commissions, charges competitive fees and maintains a strong focus on long term investment returns.

AvSuper investment choice

You can access AvSuper’s member investment choice through your accumulation account and/or your AvSuper Income Stream account (but not any defined benefit accounts).

AvSuper’s member investment choice enables you to choose one investment option or a combination of the available options. You can have your current balance and future contributions invested identically or in different ways. It’s up to you!

You can change the way your super is invested across our investment options at any time; this is called switching. Even better, AvSuper doesn’t charge a fee to switch investment options!

If you do not make an investment choice, your balance will be invested in the default strategy corresponding to your membership type (as explained on page 2).

Monthly Investment Update

AvSuper outlines key events on investment markets and their impact on Australian investors. Visit our website to read our monthly investment update



Want to be more confident about investments?

For many people, understanding investments is a challenge but it doesn't have to be. Taken one concept at a time, super and investments can be understood so you can make informed decisions for your financial future.

To help you develop your knowledge and understanding of investments we produce online investment information and fact sheets plus a monthly investment market commentary on our website.

investing in super

Super is probably a key pillar in your retirement savings plan, and needs to be viewed as a long term investment. Investment performance often varies year to year, but over the long term your super is expected to grow and override short term market fluctuations.

When thinking about super and your plans for retirement don't just think about short term results – look ahead, get a better perspective and plan for the long term. Long term investing is one of the most important factors influencing the final amount of your retirement savings as the investment earnings on those savings are compounded during your Fund membership.

Your aim is to set an investment strategy and then review it regularly to keep it related to your personal objectives.

AvSuper's default strategies

If you don't make an investment choice while you are still growing your super, your savings will be invested in AvSuper's Growth (MySuper) option by default. This is a diversified investment portfolio covering a wide range of assets, including property, infrastructure, shares and shorter term money market instruments. It is expected to provide strong, long term returns with a risk level suitable for most people, especially people who do not wish to make an investment choice.

If you don't make an investment choice for your Income Stream, your savings will be divided into two options (the Balanced Growth and Cash options) to give an approximately equal balance of growth and defensive assets. The Balanced Growth investment option is a diversified investment portfolio, similar to Growth (MySuper) but with a higher allocation to defensive assets. Your Income Stream payments will be drawn from your Cash investment option balance unless you make other arrangements (or your Cash balance reduces to zero). For detailed information about AvSuper's Income Streams, refer to the latest [AvSuper Income Stream Product Disclosure Statement](#) available from our website.

The best option for you will depend on your investment objectives, your investment timeframe, your age, your attitude to investment risk and your personal circumstances.

how do I choose?

Your investment choice needs careful consideration of risk, return potential and control.

It is important to understand that decisions you make today can have a big impact on your super balance at and during your retirement.

There are four key steps in choosing AvSuper investment options, and all are important.

- 1 Learn about investing**
The more you understand about how investments work, including likely returns and risks for each type of investment, the more informed your choices can be. See our website to learn more.
- 2 Understand your options**
AvSuper offers several investment options which you can choose in any combination. Each option has its own performance objectives and investment strategy as shown on pages 12-15.
- 3 Make a choice**
With the right information, you can choose the option(s) for your investment needs or you can get personalised help from our Member Advice Consultants (in person or over the phone).
- 4 Tell us how you want your money invested**
You can switch options [in AvSuper Online AOL](#) (available via our website) or [complete a simple form](#) and send it to us. Alternatively, our Member Advice Consultants can help you implement your choices as part of any personal advice consultation.

Some points you might consider when making decisions about your super

- What retirement lifestyle do you want? How much money do you need to live like that?
- What financial commitments do you have and will you have later? Think about children, mortgages, elderly relatives and loans
- How long until you might retire? And how long might you be in retirement for? This helps determine the timeframe for your investments
- How much risk are you comfortable with? Can you cope with fluctuations to obtain potentially higher returns? Do you need a steady but lower return?
- Do you have other resources for retirement? How much income will they provide?
- Do you like to actively control your money or would you prefer someone else to make the key investment decisions for you?

AvSuper performance

If you have super, then you're an investor – and AvSuper's investment performance will be one of the key contributors to the long term growth of your super.

You can view our history of long term investment performance, updated each business day, on our website. Of course, our historical investment performance only reflects what has happened and does not represent a prediction of the future performance of any of AvSuper's investment options.

Investment returns for each AvSuper investment option are on our website. Returns are calculated after allowing for fees and taxes.

investments and control

As an AvSuper member, you can choose between nine investment options.

How much control do you want over your super? While we will manage each option with professional fund managers, you can control your exposure to different asset classes through your choice of options. For instance, choosing to put more money into the Growth (MySuper) and Australian Shares options rather than in the Conservative Growth option gives you a larger proportion of growth assets in your portfolio.

Pre-mixed options	Single asset class options
Growth (MySuper) Conservative Growth Stable Growth Balanced Growth Diversified Index High Growth	Cash Australian Shares International Shares
Choose any combination that suits your needs	

For details of the investment strategy and objectives of these options, refer to page 12.

reviewing your investment choices

Making informed investment decisions is a good first step in managing your super and retirement savings. However, over time, your needs and circumstances change, as do investment conditions, so it is worth reviewing your investments periodically.

Some life events are obvious triggers for reviewing your finances, such as nearing retirement, having children and changing careers. Aside from such events, the best frequency for updating your choices will depend on your current investment choices – if you invest in options with longer term objectives, you can leave more time between reviews, for instance.

Not sure if now is a good time to review your investment choices? Ask our Member Advice Team – call, email or try our online chat tool, AvChat.

Remember to take a long term view of your super.

AvSuper may change, remove or add new investment options. You will be given advance notice of any material changes where required and all changes will be detailed on our website.



how do you manage my investment?

AvSuper's member-focussed approach means all investment decisions are made to benefit members for the lowest possible cost. Our investment portfolio is actively managed in response to market conditions.

AvSuper's highly experienced Investment Committee regularly reviews the performance and asset allocations of each AvSuper investment option.

Our Investment Committee uses the expertise of in house investment staff and external investment advisors. This includes researched analysis and advice on investment manager selection, asset allocations and financial market movements and trends.

All recommendations and strategies are in line with AvSuper's Investment Governance Framework Policy, and other relevant investment policies. Our current investment managers are listed on our website and in our Annual Report each year.

Following rigorous due diligence reviews, the Investment Committee selects suitable professional investment managers to invest members' money according to specific objectives and strategies (including strategies to guard against excessive risk). These managers are selected for their specialist knowledge in relevant sectors or markets (for example, emerging market specialists or experienced property investment managers).

The target asset allocation (the proportion of each asset class in a portfolio) for each investment option (see pages 12-15) is a strategic guide for investing. The allocation of assets can vary from time to time within the allowable ranges and you may not be notified of such variations. The performance objectives quoted are targets and not guaranteed.

active and passive management

We generally take an active approach to asset allocation, asset class and overall investment decisions. That is, we select specific sectors, assets and stocks we believe will outperform the broader market.

However, we may also use some passive (or index) managers from time to time, including when active management opportunities are lacking, or not required.

**Need help
understanding
your super
options?**



**Our Member Advice Consultants
offer personalised advice about your
super and investment needs**

understanding unit prices

Your investment in an AvSuper accumulation account is unitised. Unitisation is similar to buying and selling stocks, with the price (or value) of the units allocated to you changing frequently. For members, the buying and selling price for units is the same as AvSuper does not charge a buy-sell spread.

You are allocated a number of units depending on your account balance and your investment option(s). Units are also allocated to you each time we receive a contribution for you, or if you rollover money from another super fund. The buying (allocation) price is based on that day's unit price so your regular contributions will probably convert to a different number of units each time. Your unit holding reduces when you make a withdrawal, leave AvSuper or when we deduct dollar based administration and insurance fees, and taxes from your account. Please log into AOL or look at your last statement to find out how many units you currently have.

AvSuper's unit prices are calculated at the end of each business day. The prices are based on the value of the option's assets, less any liabilities, and divided by the number of units in the option. We take out investment fees, percentage based administration fees, indirect costs and taxes before setting our unit prices. You can find current and historical unit price information on our website. The degree of fluctuation in unit prices for your super will depend on the investment option(s) you select and each option's investment performance.

The AvSuper Trustee, together with our external investment advisers, regularly reviews the medium and long term outlook for all of the Fund's investments and the impact on each of our investment options.

The Trustee may suspend transactions due to extreme or sudden material market movements, or where the risk of material arbitrage is identified. Suspending unit pricing and the processing of transactions during extreme market movements ensures that members are not unfairly advantaged (or disadvantaged) by redeeming (or purchasing) units at artificially high (or low) unit prices.

understanding currency influences

Currency movements influence international investments held by the Fund.

Portfolios including international assets can be protected from adverse changes in exchange rates by currency hedging. Currency hedging is particularly important for defensive asset classes where income affects returns more than capital growth.

To help protect options from adverse currency movement, we set foreign currency hedging targets for each option containing international assets as part of our strategic asset allocation review.

The level of currency hedging is set after considering market conditions, volatilities, risks and the nature of the relevant asset class. AvSuper hedges by selecting managers with appropriate hedging skills, or by engaging specialist currency hedging managers.



understanding investment options

asset classes

An asset class is simply a group of investments with similar characteristics, behaviours and rules. The main asset classes are shares, real assets, alternatives, private markets and cash.

volatility

Investment returns fluctuate over time as is the nature of investment markets. Volatility is the term used to describe relative rates of fluctuation. Values of highly volatile assets will fluctuate more often than the values of low volatile assets like cash.

The volatility of investment returns is influenced by a number of factors, including world politics, domestic and global economies, natural events and demands. For example, fixed interest markets are potentially influenced by sovereign debt concerns while emerging markets' growth may have a flow on effect on local share markets.

asset allocations

By allocating assets across our options, AvSuper works towards meeting each option's investment objectives. In fact, asset allocation is the key driver in differentiating our options and determining their long term return targets.

AvSuper regularly adjusts the allocations with a long term perspective, not in response to short term markets and sentiments.

asset ranges

Investment options generally include different asset classes, unless labelled as single class specific. Instead of trying to maintain static proportions of assets in each option, AvSuper sets a range for each asset class in the option. This allows us to take advantage of market opportunities to vary allocations. At times, this means the asset class weighting for each investment option may vary from the target asset allocation.

balancing asset types

Over time, the impact of returns and the distribution of your money across our options may mean your super is not invested within your desired risk/returns allocations. You can rebalance your savings by switching your current investment choice and reviewing your future transaction choices. Remember there are no fees to switch options and it can be done online, via a paper form or by discussing your financial objectives with one of our Member Advice Consultants.

Assets such as shares generally have a greater level of short-term investment risk, with the possibility of higher returns over the longer term in comparison to cash investments.

Assets such as cash have a lower investment risk but usually provide lower returns over the longer term. Refer to our website for more details about asset classes.



Want to stay abreast of current investment market news?

SUBSCRIBE TO OUR **MONTHLY INVESTMENT UPDATE**

Want to grow your retirement income, even while in retirement?

VISIT THE INVESTMENT AREA OF OUR **WEBSITE**

Thinking of retiring? Learn how to plan for your best possible retirement

READ OUR **RETIREMENT GUIDE**

Not sure how to invest your AvSuper balance?

TALK TO OUR **MEMBER ADVICE CONSULTANTS**



what are the main risks?

There are always risks associated with investing, including investing in super. The investment options you choose will change in value over time and may perform differently at different times due to various factors, and may even fall in value over the short term, especially during times of investment market downturns.

AvSuper's investment options are exposed to some or all of the following risks to some degree, as are many non-super investments, depending on which assets the option invests in.

- **Market risk:**
changes in investment markets due to economic or political factors may occur, possibly causing your investments to change in value (not relevant for the Cash option)
- **Currency risk:**
International investments may be affected by changes in foreign currency or Australian dollar movements (not relevant for the Cash and Australian Shares options)
- **Derivative risk:**
AvSuper occasionally uses derivatives to reduce risk, reduce transaction costs and as an efficient way to gain exposure to asset classes. Derivatives are not used for speculative purposes or for gearing. Risks include falls in value of the derivative.
- **Legislative risk:**
super and tax legislation changes may affect your investment
- **Liquidity risk:**
your investments may be difficult to sell quickly and may be realised at a discount (not relevant for the Cash option)
- **Switching risk:**
trying to predict markets and frequently switching options risks crystallising losses in poor performing markets
- **Inflation risk:**
probability of an investment's cash flow being worth less in the future due to inflation causing changes in purchasing power
- **Adequacy risk:**
your super may or may not provide enough money for your entire retirement

AvSuper uses a **Standard Risk Measure** (as explained on our website) for our investment options, based on industry guidance to help members compare investment options. It is not a complete assessment of all forms of investment risk, specifically it does not take into account the impact of administration fees or the magnitude of investment earnings (positive or negative).

It is important you are comfortable with the risks (especially the risks of negative investment earnings) associated with your chosen investment option(s).

Note that returns are not guaranteed and the value of any investment option may rise and fall. Past performance is not a reliable indicator of future performance.

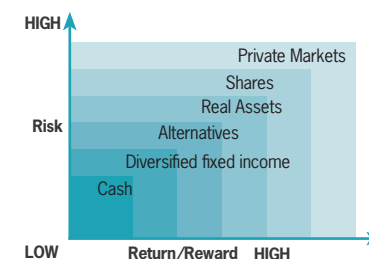
The impact of particular risks may be minimised or magnified over time. Over the long term, the key risk you face is likely to be your super being insufficient for your retirement needs.

minimising investment risk

While there is risk in investing, you may minimise those risks using some of these tips:

- learn about investments - use our fact sheets, guides, website and seminars
- review your strategy - as personal and external circumstances change your investments may need to change too
- consider your tolerance to risk
- avoid trying to time the market - take a long term perspective
- consider your investment timeframes - remember to include time after retirement
- diversify your investments adequately
- get trusted financial advice - such as from an [AvSuper Member Advice Consultant](#)

Investment Risk vs investment return for asset classes



diversifying your investment helps minimise risk

Diversification simply means spreading risk. It can be achieved by investing in a mix of growth and defensive assets. When one asset is not performing as well as expected, the other assets in your portfolio may help balance your overall investment performance and reduce the impact of negative returns on your investment.

AvSuper's pre-mixed options are deliberately invested with a long term focus and diversified among several asset classes and investment managers in each asset class. This helps spread the risk of an investment under-performing at any time and allows us to take advantage of various investment styles.

Our Australian and International Shares options consist 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, despite being in a single asset class.

Obviously our pre-mixed options generally offer a greater level of diversification. Therefore, choosing a specific asset class option along with one or more of AvSuper's pre-mixed options may provide a balance between control and risk-reducing diversification.



AvSuper diversified options

Visit our site for more details on each option

Growth (MySuper)

Designed for members who accept medium risk with short term fluctuations in a diversified portfolio for higher long term returns.

Investment Return objective: To achieve a return, after tax and fees, which exceeds Consumer Price Index (CPI) over **rolling ten-year periods**:

- By 3.5% pa for super members
- By 4.0% pa for income stream members

Suggested minimum timeframe to hold this option: 5+ years

Risk/return profile

Standard Risk Measure	
Risk band	6
Risk label	High
Estimated frequency of negative annual returns in 20 years	4 to less than 6

Strategic asset allocation effective since 30 November 2020

Asset Class	Benchmark	Range
Australian Shares	29%	20 - 45%
International Shares	33%	20 - 45%
Real Assets	19%	0 - 45%
Private Markets	7%	0 - 15%
Alternatives	5%	0 - 30%
Diversified Fixed Income	5%	0 - 30%
Cash	2%	0 - 15%

Default accumulation investment option

Conservative Growth

Designed for members who are generally risk averse or wanting short term access to their money, but want some capital expansion.

Investment Return objective: To achieve a return, after tax and fees, which exceeds Consumer Price Index (CPI) over **rolling ten-year periods**:

- By 1% pa for super members
- By 1.5% pa for income stream members

Suggested minimum timeframe to hold this option: 2 to 4 years

Risk/return profile

Standard Risk Measure	
Risk band	3
Risk label	Low to Medium
Estimated frequency of negative annual returns in 20 years	1 to less than 2

Strategic asset allocation effective since 30 November 2020

Asset Class	Benchmark	Range
Australian Shares	9%	0 - 20%
International Shares	11%	0 - 20%
Real Assets	10%	0 - 20%
Private Markets	0%	0 - 10%
Alternatives	10%	0 - 60%
Diversified Fixed Income	30%	0 - 60%
Cash	30%	0 - 60%

Stable Growth

Designed for members who want a diverse investment portfolio to obtain steady returns over time.

Investment Return objective: To achieve a return, after tax and fees, which exceeds Consumer Price Index (CPI) over **rolling ten-year periods**:

- By 2% pa for super members
- By 2.5% pa for income stream members

Suggested minimum timeframe to hold this option: 3 to 5 years

Risk/return profile

Standard Risk Measure	
Risk band	4
Risk label	Medium
Estimated frequency of negative annual returns in 20 years	2 to less than 3

Strategic asset allocation effective since 30 November 2020

Asset Class	Benchmark	Range
Australian Shares	13.5%	5 - 30%
International Shares	16.5%	5 - 30%
Real Assets	17%	0 - 30%
Private Markets	5%	0 - 10%
Alternatives	8%	0 - 40%
Diversified Fixed Income	20%	0 - 40%
Cash	20%	0 - 40%

Balanced Growth

Designed for members who accept medium volatility and risk through a balanced investment portfolio for a moderate return.

Investment Return objective: To achieve a return, after tax and fees, which exceeds Consumer Price Index (CPI) over **rolling ten-year periods**:

- By 3% pa for super members
- By 3.5% pa for income stream members

Suggested minimum timeframe to hold this option: 4 to 6 years

Risk/return profile

Standard Risk Measure	
Risk band	5
Risk label	Medium to High
Estimated frequency of negative annual returns in 20 years	3 to less than 4

Strategic asset allocation effective since 30 November 2020

Asset Class	Benchmark	Range
Australian Shares	19%	10 - 35%
International Shares	24%	10 - 35%
Real Assets	18%	0 - 35%
Private Markets	5%	0 - 10%
Alternatives	8%	0 - 35%
Diversified Fixed Income	14%	0 - 35%
Cash	12%	0 - 25%

Part of the default Income Stream investment strategy



AvSuper diversified options (continued)

Diversified Index

Designed for members who accept the high short-term volatility of listed markets and seek passive market returns with a long term investment horizon.

Investment Return objective: To achieve a return, after tax and fees, which exceeds Consumer Price Index (CPI) increases over **rolling 10-year periods**:

- By 3.0% pa for super members
- By 3.5% pa for income stream members

Suggested minimum timeframe to hold this option: 7+ years

Risk/return profile

Standard Risk Measure	
Risk band	6
Risk label	High
Estimated frequency of negative annual returns in 20 years	4 to less than 6

Strategic asset allocation effective since 30 November 2020

Asset Class	Benchmark	Range
Australian Shares	31.5%	15-50%
International Shares	38.5%	15-60%
Real Assets	0%	0-10%
Diversified Fixed Income	17%	0-40%
Cash	13%	0-40%

High Growth

Designed for members who accept higher risk and short term volatility through shares and real assets for greater long term returns.

Investment Return objective: To achieve a return, after tax and fees, which exceeds Consumer Price Index (CPI) over **rolling 10-year periods**:

- By 4.0% pa for super members
- By 4.5% pa for income stream members

Suggested minimum timeframe to hold this option: 7+ years

Risk/return profile

Standard Risk Measure	
Risk band	6
Risk label	High
Estimated frequency of negative annual returns in 20 years	4 to less than 6

Strategic asset allocation effective since 30 November 2020

Asset Class	Benchmark	Range
Australian Shares	40.5%	20 - 70%
International Shares	49.5%	30 - 70%
Real Assets	5%	0 - 40%
Private Markets	5%	0 - 25%

AvSuper single class options

Cash

Designed for members who have a short investment horizon for some or all of their investment and want to safeguard their savings.

Investment Return objective: To achieve a return, after tax and fees, which exceeds the Bloomberg AusBond Bank Bill Index over **rolling 10-year periods**.

Suggested minimum timeframe to hold this option: 0 to 3 years

Risk/return profile

Standard Risk Measure	
Risk band	1
Risk label	Very Low
Estimated frequency of negative annual returns in 20 years	Less than 0.5

Strategic asset allocation effective since 30 November 2020

Asset Class	Benchmark	Range
Cash	100%	N/A

Part of the default Income Stream investment strategy

Australian Shares

Designed for members who want to invest in local sharemarkets and accept higher risk for greater long term returns.

Investment Return objective: To achieve a return, after tax and fees, which exceeds the S&P / ASX 300 Accumulation Index over **rolling 10-year periods**.

Suggested minimum timeframe to hold this option: 7+ years

Risk/return profile

Standard Risk Measure	
Risk band	7
Risk label	Very high
Estimated frequency of negative annual returns in 20 years	6 or greater

Strategic asset allocation effective since 30 November 2020

Asset Class	Benchmark	Range
Australian Shares	100%	NA

International Shares

Designed for members who want to invest in global sharemarkets and accept higher risk for greater long term returns.

Investment Return objective: To achieve a return, after tax and fees, which exceeds the Morgan Stanley Capital International All Country World Index (ex Australia) 50% hedged and 50% unhedged in \$A over **rolling 10-year periods**.

Suggested minimum timeframe to hold this option: 7+ years

Risk/return profile

Standard Risk Measure	
Risk band	6
Risk label	High
Estimated frequency of negative annual returns in 20 years	4 to less than 6

Strategic asset allocation effective since 30 November 2020

Asset Class	Benchmark	Range
International Shares	100%	N/A

what else do I need to know?

fees and costs

Under our profit for members philosophy, we only charge fees to cover our expenses rather than to make a profit. Please refer to your PDS or our [website for our fees table](#).

Each investment option's investment fee and indirect cost ratio is based on complex estimates of fees and costs for each investment option. These are deducted as part of the unit price calculations and vary between investment options.

Your administration fees and insurance fees (if any) are charged at the same rate regardless of your investment choice. **AvSuper charges nothing to switch between investment options or to choose multiple options.**

General advice about AvSuper is included in the Administration fee for all members. If additional (more complex) advice is requested, additional advice fees apply which will be explained to you before the advice is given. Please refer to the [fees](#) information on our website for details. AvSuper advisers do not receive any commissions on advice given.

social and environmental considerations

Labour standards or environmental, social and ethical considerations are important factors in investment decisions and risk management. To obtain responsible financial returns for our members, our investment decisions do not specifically take into account such issues, nor do we require this of our investment managers, although many of our managers do so anyway.

death benefits

Your money will be invested in our Cash investment option from the day we receive written notification of your death.

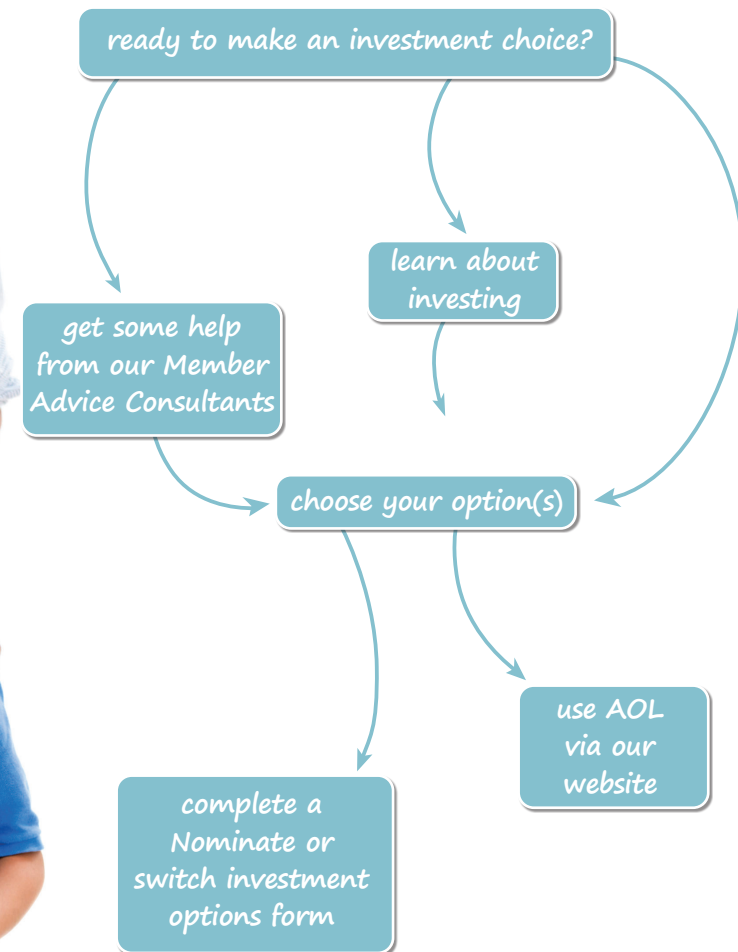
how we vote

As a shareholder in various companies, AvSuper has the opportunity to vote on issues and influence the performance of those companies.

The underlying premise of AvSuper votes is to act in members' best interests. This generally means voting in such a way as to maximise long-term investment performance, future dividends and/or share values.

get me started!

So you've read about your options and are ready to make an investment choice...



Once you have made a choice, all subsequent contributions and roll overs will be allocated accordingly. If you have requested a move of your existing investments, your current savings will be transferred between options after that day's unit prices have been set (see page 7).

AvSuper Advice

- > Thinking about your investment choices?
- > Unsure about how to start an income stream?
- > Not sure about your drawdown strategy?



AvSuper's Member Advice Consultants can answer these questions, and more, so book your appointment today*!

Call 1300 128 751 for details or visit www.avsuper.com.au

* fees may apply



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