

# Member Outcomes Assessment

## Accumulation products

Financial Year 2024



Each year, we're required to assess whether we have promoted the financial interests of members. The Annual Member Outcomes Assessment is a measure of how our products perform against various comparison and assessment factors.

The assessment examines fees, performance, investment risk, services and operating costs across the MySuper and Choice<sup>1</sup> investment options.



**This year, our assessment has determined that we have promoted the best financial interests of members.**

As one of Australia's largest profit-for-member funds, we're here to help you achieve your best retirement outcome. We measure success by whether our members feel confident they're prepared for retirement and can generate a comfortable retirement income.

That's why we have a strong focus on member benefit projections.

- In 2024 we enhanced My Retirement Planner™, a tool that measures how members are tracking to achieve their personalised retirement income goals. We launched a public version that can be used by both members and non-members, helping all Australians reach their retirement income goals.
- As at 30 June 2024, the median Retirement Confidence Score™ for all Aware Super accumulation members was an estimated 84%.<sup>2</sup> This shows that the typical Aware Super member expects to meet 84% of their income goals through retirement. Younger members have a higher Retirement Confidence Score on average than members approaching retirement, reflecting the longer-term effect of the Superannuation Guarantee on superannuation balances.

For our MySuper investment options and our Choice diversified investment options, returns were positive over 1, 3, 5, 7 and 10 years to 30 June 2024.<sup>3</sup> The returns for our single asset class investment options were mostly positive.

Our scale allows us to take advantage of different investment opportunities with the aim of supporting the delivery of strong returns for our members. In addition, it allows us to better manage costs by bringing investment capabilities in-house.

<sup>1</sup> Our Choice investment options allow you to choose your own investment strategy.

<sup>2</sup> Calculated with Aware Super internal data as at 30 June 2024.

<sup>3</sup> Excludes the High Growth Socially Conscious, High Growth Indexed and Balanced Indexed investment options which commenced in 2022 and therefore do not yet have a 3, 5, 7 or 10 year performance history.

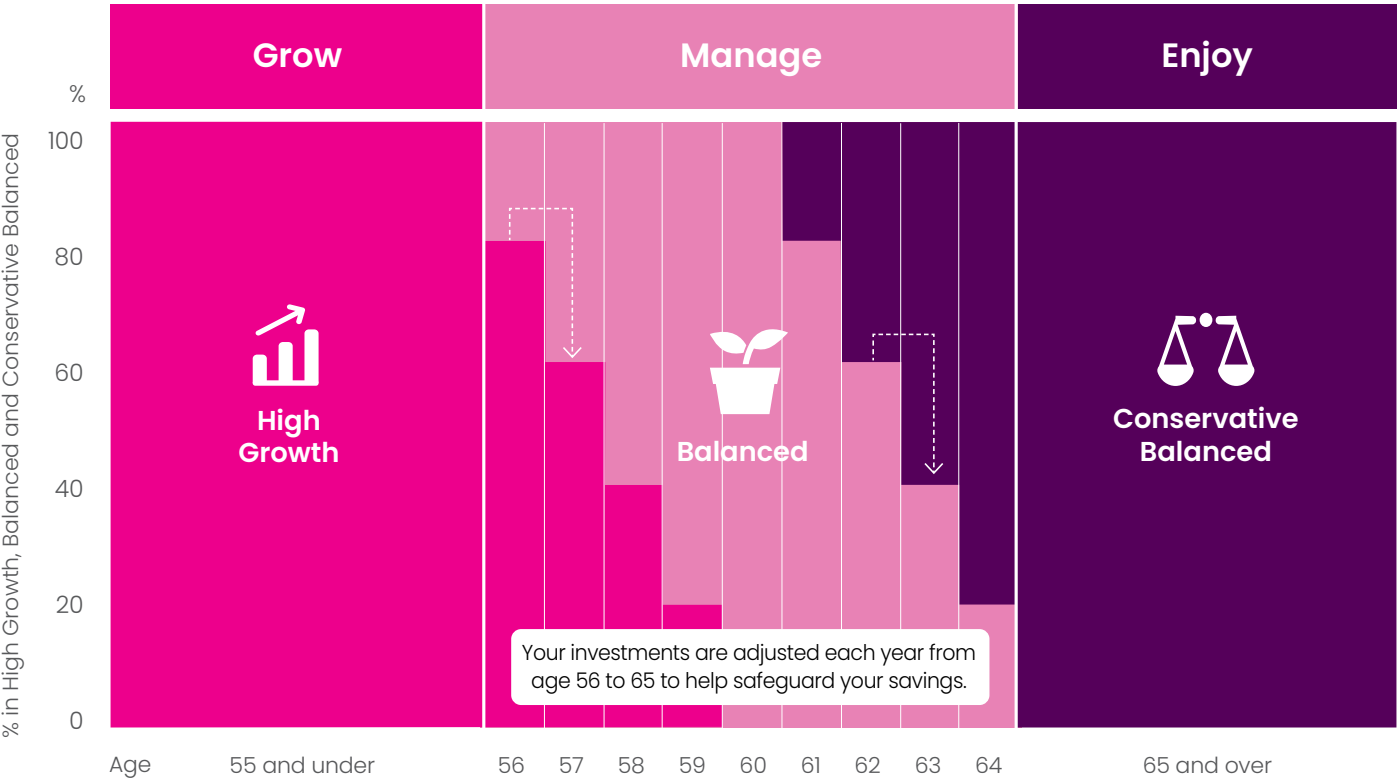
# Improving member outcomes

We've assessed our accumulation products based on two key areas.

- Comparing our performance with peers and benchmarks in relation to:
  - Investment returns
  - Level of investment risk
  - Fees and costs
- Assessing the appropriateness of our:
  - Investment strategy
  - Insurance
  - Fee setting and principles
  - Options, benefits, services and scale

## Aware MySuper Lifecycle

Our MySuper Lifecycle investment approach aims to help members grow their retirement savings when they're younger and reduce investment risk as they get closer to retirement. The MySuper Lifecycle approach has 11 stages and includes a combination of the High Growth, Balanced and Conservative Balanced investment options. Members' money automatically moves between the relevant investment options according to their age.



# Delivering strong long-term returns<sup>4</sup> for our members

## Investment returns – MySuper Lifecycle approach

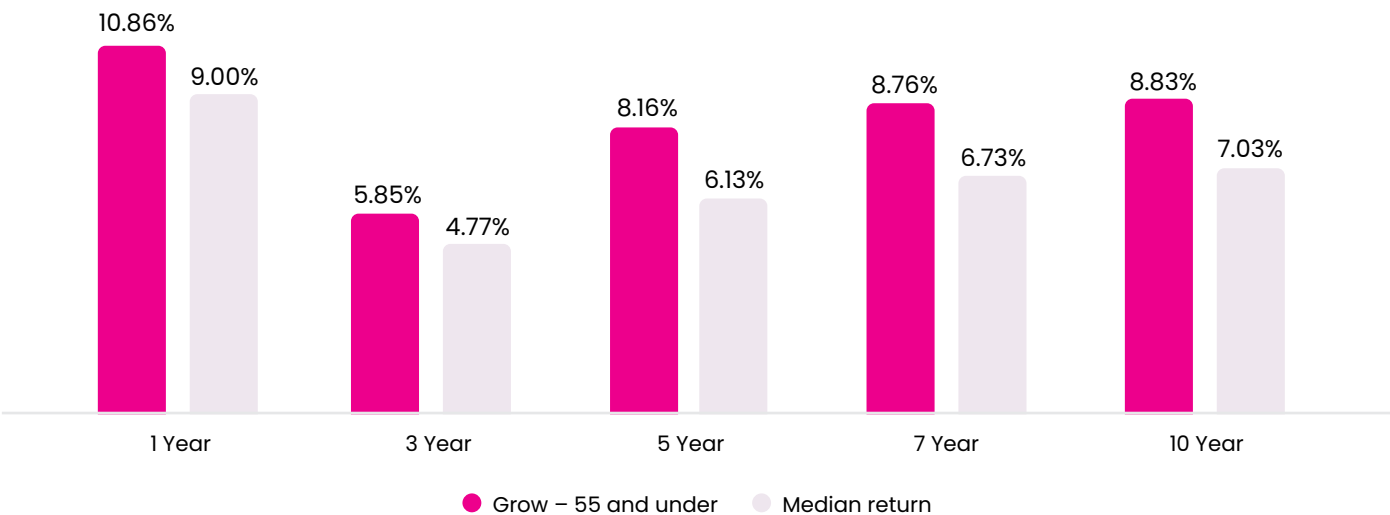
The graphs below and on page 4 show the performance of three of the Aware MySuper Lifecycle stages compared to other MySuper options<sup>5</sup> in the market. The median return is the one that falls in the middle of all returns in the comparison group.

MySuper Lifecycle returns reflect the indicative historical returns for a constant investment mix of the new Lifecycle stages implemented in June 2021. That is, what returns could have been expected if both the current Lifecycle approach and each Lifecycle stage investment mix had been in place historically.

## How Aware MySuper Lifecycle options performed<sup>6</sup>

- The returns for the Grow (age 55 and under) and Manage (age 56–61) Lifecycle stages outperformed the median return over all time periods measured.
- The returns for the Manage (age 62–64) and Enjoy (age 65 and over) stages were below the median return over all timeframes, largely due to the lower exposure to growth assets as members get closer to retirement.
- The three-year performance results for all Lifecycle stages show a reduced rate of return compared to other time periods, largely due to the COVID-19 related market volatility.

### Aware MySuper Lifecycle Grow – age 55 and under (High Growth)



The returns for 3, 5, 7 and 10 years are annualised.

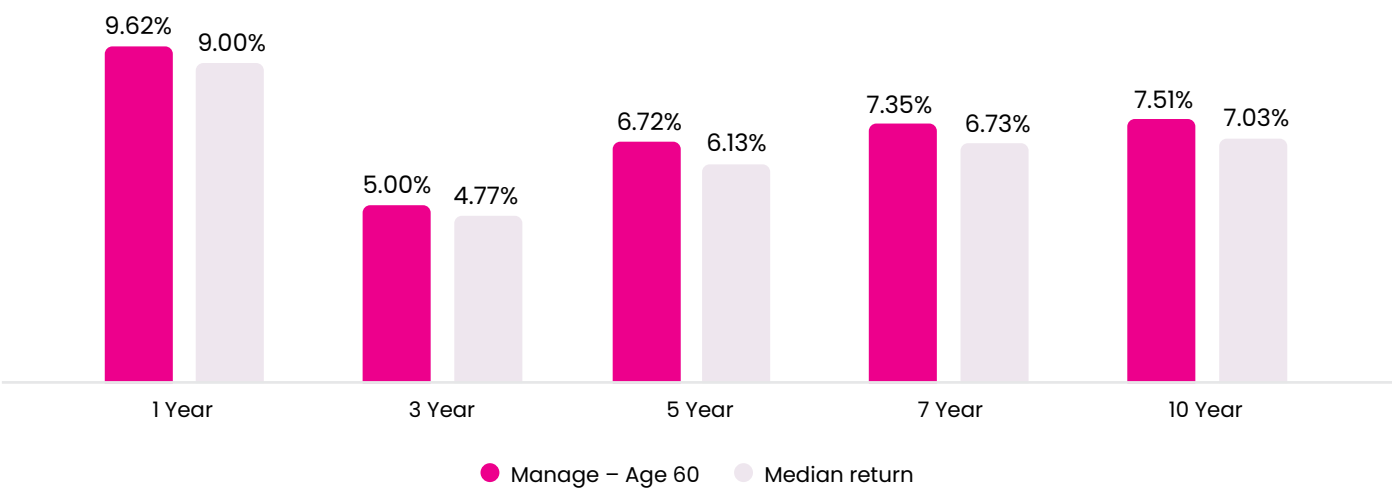
Source: Aware Super, SuperRatings Fund Crediting Rate Survey, June 2024. Medians are based on the SuperRatings SR50 MySuper Index. 'Grow – Age 55 and under' returns are based on the Aware Super MySuper Grow – Age 55 and under hard close returns over the stated period at 30 June 2024. Returns are after tax and investment management expenses but before the deduction of administration fees. Past performance is not an indicator of future performance.

4 Aware Super High Growth option return over 10 years to 30 June 2024 was 8.83% p.a. compared to the index median of 7.93% p.a. for the same period. Source: SuperRatings Fund Crediting Rate Survey 30 June 2024; Growth (77–90) Index. Aware Super Balanced and Conservative Balanced options delivered an average yearly return over 10 years to 30 June 2024 of 7.51% p.a. and 6.00% p.a. respectively, compared to the index medians of 6.98% p.a. and 5.46% p.a. respectively for the same period. SuperRatings Fund Crediting Rate Survey 30 June 2024; Balanced (60–76) Index and Conservative Balanced (41–59) Index. Returns are after tax and investment management expenses but before the deduction of administration fees. Past performance is not an indicator of future performance.

5 SuperRatings Fund Crediting Rate Survey June 2024 SR50 MySuper Index.

6 Past performance is not an indicator of future performance.

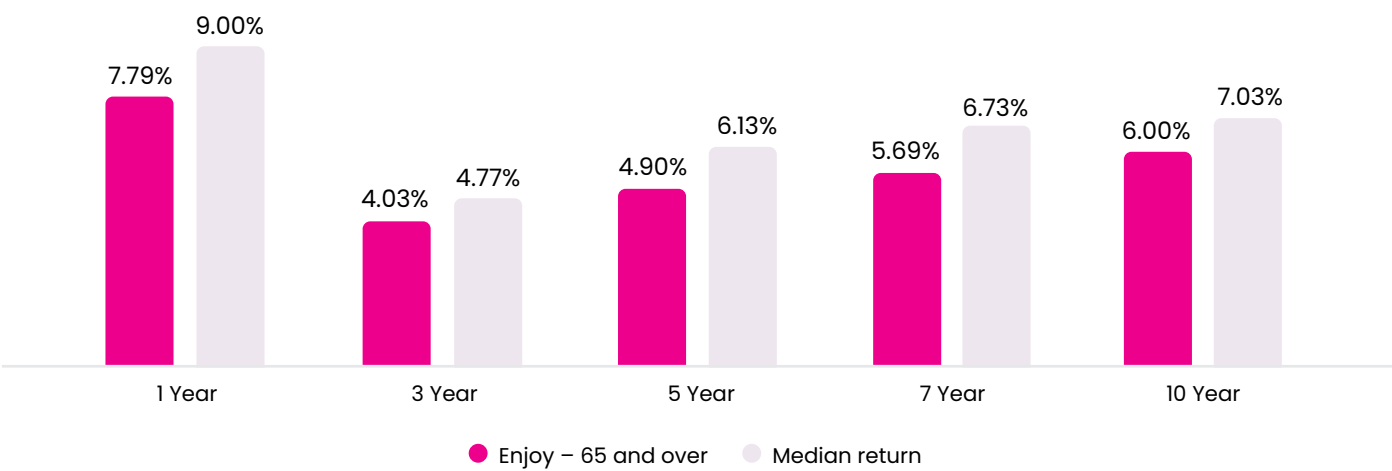
Aware MySuper Lifecycle Manage – age 60 (Balanced)



The returns for 3, 5, 7 and 10 years are annualised.

Source: Aware Super, SuperRatings Fund Crediting Rate Survey, June 2024. Medians are based on the SuperRatings SR50 MySuper Index. 'Manage – Age 60' returns are based on the Aware Super MySuper Manage – Age 60 hard close returns over the stated period at 30 June 2024. Returns are after tax and investment management expenses but before the deduction of administration fees. Past performance is not an indicator of future performance.

Aware MySuper Lifecycle Enjoy – age 65 and over (Conservative Balanced)



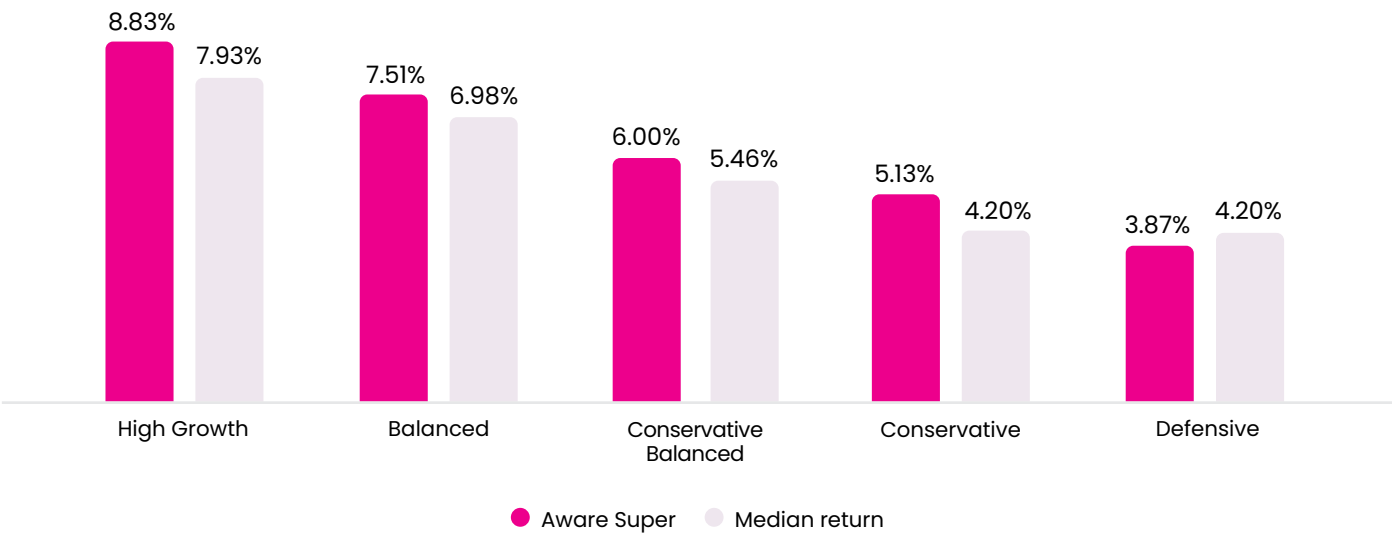
Source: Aware Super, SuperRatings Fund Crediting Rate Survey, June 2024. Medians are based on the SuperRatings SR50 MySuper Index. 'Enjoy – Age 65 and over' returns are based on the Aware Super MySuper Enjoy – Age 65 and over hard close returns over the stated period at 30 June 2024. Returns are after tax and investment management expenses but before the deduction of administration fees. Past performance is not an indicator of future performance.

## Investment returns – Aware Super Choice options

- Most Core Diversified options performed well, with almost all performing better than the median return for periods of three years or more.
- The Defensive option underperformed the median return over 1, 5, 7 and 10 years. This can be attributed in part to the Defensive option having a lower allocation to growth assets compared to most options in the relevant comparison group.
- Our Socially Conscious, Indexed, Australian Shares, International Shares and Cash investment options all outperformed the median return over all time periods (refer to Table 1 on page 6).
- The Property option has generally had lower returns than the median return over the measured time periods. However, a change in investment strategy to a passively managed portfolio of global listed property securities at the end of calendar year 2022 may help support more competitive outcomes relative to peers positioned in a similar manner.
- The Bonds option has also had lower returns than the median return over one year, although it exceeded its pre-tax benchmark over that same timeframe.

The graph below shows the performance of the different Aware Super Core Diversified investment options against other Choice investment options with a similar investment strategy.<sup>7</sup>

### Accumulation Core Diversified Investment Options – 10 year performance



Source: SuperRatings Fund Crediting Rate Survey June 2024. Medians are based on the following Indexes: Growth (77-90) Index (High Growth), Balanced (60-76) Index, Conservative Balanced (41-59) Index and Capital Stable (20-40) Index (Conservative and Defensive). Aware Super options' returns are based on the relevant Aware Super option's hard close return over the stated period as at 30 June 2024. Returns are after tax and investment management expenses but before the deduction of administration fees. Past performance is not an indicator of future performance.

<sup>7</sup> Source: Aware Super, SuperRatings Fund Crediting Rate Survey, June 2024.

Table 1 shows the performance of all the Aware Super Choice investment options against other Choice investment options.

**Table 1**

The arrows in Table 1 show how Aware Super's options performed compared to the median return. For example, an up arrow means that the Aware Super option performed better than the median return.

Investment option	Returns							
	1 year		3 year		5 year		10 year	
	Aware Super (%)	Median (%)	Aware Super (% p.a.)	Median (% p.a.)	Aware Super (% p.a.)	Median (% p.a.)	Aware Super (% p.a.)	Median (% p.a.)
<b>Diversified investment options</b>								
High Growth	10.86 ↓	11.06	5.85 ↑	5.46	8.16 ↑	7.39	8.83 ↑	7.93
Balanced	9.62 ↑	9.20	5.00 ↑	4.55	6.72 ↑	6.05	7.51 ↑	6.98
Conservative Balanced	7.79 ↑	7.60	4.03 ↑	3.49	4.90 ↑	4.49	6.00 ↑	5.46
Conservative	6.05 ↑	5.74	3.25 ↑	2.20	3.84 ↑	3.21	5.13 ↑	4.20
Defensive	5.39 ↓	5.74	2.58 ↑	2.20	2.66 ↓	3.21	3.87 ↓	4.20
High Growth Socially Conscious <sup>8</sup>	12.56 ↑	11.06						
Balanced Socially Conscious <sup>9</sup>	11.14 ↑	9.20	6.16 ↑	4.55	7.51 ↑	6.05	7.76 ↑	6.98
High Growth Indexed <sup>8</sup>	14.62 ↑	11.06						
Balanced Indexed <sup>8</sup>	12.90 ↑	9.20						
<b>Single asset class investment options</b>								
Australian Shares	11.82 ↑	11.47	6.73 ↑	6.57	7.73 ↑	7.55	8.41 ↑	8.11
International Shares	19.38 ↑	17.26	10.44 ↑	6.91	12.03 ↑	10.14	11.67 ↑	10.07
Property	3.64 ↓	4.28	-0.17 ↓	1.94	2.23 ↓	2.56	6.32 ↓	6.40
Bonds <sup>8</sup>	2.79 ↓	3.09						
Cash	4.31 ↑	4.06	2.57 ↑	2.26	1.87 ↑	1.58	1.96 ↑	1.73

Source: SuperRatings Fund Crediting Rate Survey June 2024. Medians have been extracted from the applicable SuperRatings index and tables and compared against the relevant Aware Super option's hard close return over the stated period as at 30 June 2024. Returns are after tax and investment management expenses but before the deduction of administration fees. Past performance is not an indicator of future performance.

<sup>8</sup> These options commenced on 3 November 2022. As a result, performance history is only available for the 1-year time period.

<sup>9</sup> The strategic asset allocation, investment objective and risk level for this option changed materially on 1 February 2017. This means the CPI+ target was reduced. As a result, the 10-year return does not reflect the performance of the current investment strategy.

## Level of investment risk

Each investment option performs differently and carries different risks. Table 2 shows our estimated short-term risk measure for each Aware Super Choice investment option and comparable like-for-like options. Short-term risk is the risk of not having enough time to recover from adverse market movements. This type of risk is also known as the Standard Risk Measure, and it classifies each investment option according to the likelihood of negative returns in a given year.

Overall, our short-term risk measures for the Diversified and Single asset class options are within a similar range for comparable investment options.

**Table 2**

Investment option – Accumulation	Aware Super short-term risk/Standard Risk Measure (SRM) risk labels	Range of comparable Standard Risk Measure (SRM) risk labels
<b>Diversified investment options</b>		
High Growth	High	Medium to High – Very High
High Growth Socially Conscious	High	Medium to High – Very High
High Growth Indexed	High	Medium to High – Very High
Balanced	High	Medium – High
Balanced Socially Conscious	High	Medium – High
Balanced Indexed	High	Medium – High
Conservative Balanced	Medium to High	Low to Medium – High
Conservative	Medium	Low – High
Defensive	Low to Medium	Low – High
<b>Single asset class investment options</b>		
Australian Shares	Very High	High – Very High
International Shares	Very High	High – Very High
Property	Very High	Medium to High – Very High
Bonds	Medium to High	Low – High
Cash	Very Low	Very Low – Low
Term Deposit <sup>10</sup>	Very Low	N/A

Source: SuperRatings Fund Crediting Rate Survey – Standard Risk Measure and Aware Super analysis conducted in October 2024 of SuperRatings data in SMART portal, accessed October 2024. Data is subject to change.

Similarly, for our MySuper Lifecycle stages – which are based on a combination of the High Growth, Balanced and Conservative Balanced investments options – our short-term risk measures are comparable to, and no higher than, comparable MySuper Lifecycle stages of other funds.

<sup>10</sup> There are no points of comparison for the Term Deposit investment option.

## Fees and costs

As a profit-for-member fund, we set our fees to cover the costs of running Aware Super (the Fund) and investing on behalf of our members. Our fees are categorised as follows.

- Administration fees and costs (an account-keeping fee and administration fee)
- Investment fees and costs (including transaction costs)

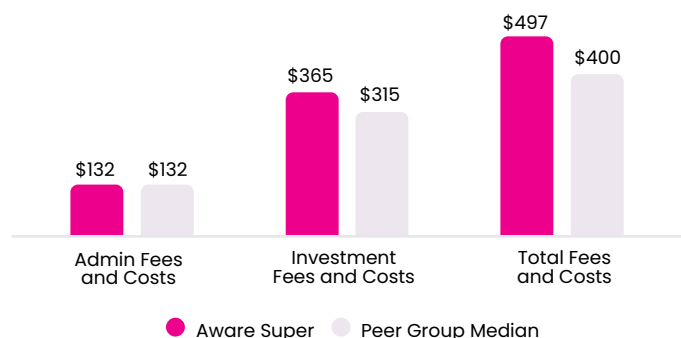
### Fees and costs – MySuper Lifecycle approach based on a \$50,000 balance

Total fees and costs for our MySuper Lifecycle approach were above the median fee for the Grow and Enjoy phases and lower than the median fee for the Manage – Age 60 stage, when compared to other MySuper options with a similar growth/defensive allocation.

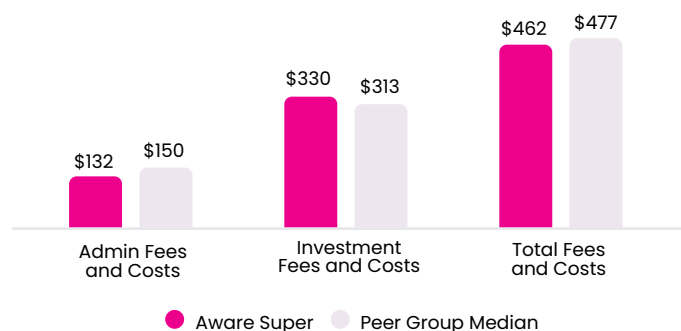
This is partly because Aware Super has a higher allocation to more expensive growth assets than the median MySuper option in each peer group, and the peers also include a number of indexed options that bring the median down.

While we aim to bring fees and costs down over time, we will be somewhat constrained from a competitor perspective due to our Lifecycle approach, which has been designed to help maximise the returns for our younger members by having a higher allocation to growth assets.

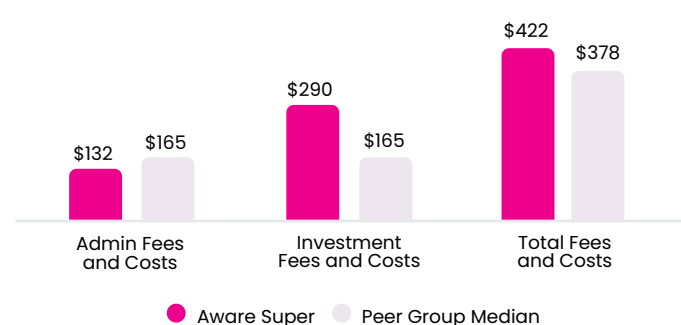
#### Aware MySuper Lifecycle – Grow (age 55 and under) High Growth \$50,000



#### Aware MySuper Lifecycle – Manage (age 60) Balanced \$50,000



#### Aware MySuper Lifecycle – Enjoy (age 65 and over) Conservative Balanced \$50,000



Source: APRA Quarterly MySuper Statistics as at 30 June 2024.



## Fees and costs – Aware Super Choice options based on a \$50,000 balance

Total fees across all accumulation options remain highly competitive, with all investment options lower than the median fund when compared with Choice options of a similar growth/defensive allocation.

- Our administration fees and costs were all lower than the median fund.
- Our investment fees and costs for Choice investment options were also lower than the median fund, with the exception of the High Growth investment option.

We aim to continue reducing investment-related fees and costs by managing more of our assets in-house. We'll also continue to develop strategic partnerships with external investment managers and use our increasing scale to help ensure the fees we pay to external investment managers and other intermediaries are competitive.

**Table 3: Total fees and costs on a \$50,000 balance**

The arrows in Table 3 show how the fees for Aware Super's options compare to the median fee of the relevant comparison group. For example, a down arrow means that the Aware Super option has lower fees than the median option.

Investment option	Aware Super Fee (\$ p.a.)	Median Fee (\$ p.a.)
<b>Diversified investment options</b>		
High Growth	497 ↓	551
Balanced	462 ↓	553
Conservative Balanced	422 ↓	490
Conservative	352 ↓	483
Defensive	277 ↓	483
High Growth Socially Conscious	352 ↓	551
Balanced Socially Conscious	337 ↓	434
High Growth Indexed	187 ↓	551
Balanced Indexed	177 ↓	481
<b>Single asset class investment options</b>		
Australian Shares	167 ↓	515
International Shares	167 ↓	446
Property	362 ↓	515
Bonds	187 ↓	310
Cash	157 ↓	225
Term Deposit <sup>11</sup>	127	N/A

Source: SuperRatings Member Outcomes Tool data as at June 2024 (accessed October 2024). This comparison is based on a member with a \$50,000 balance.

<sup>11</sup> There are no points of comparison for the Term Deposit investment option.



## Delivering value to Aware Super members

### Our investment strategy

We've formulated an investment strategy for Aware Super and for each investment option offered, and collectively these strategies make up the investment strategy for the whole of the Fund.

Our default MySuper Lifecycle approach is designed to automatically transition between investment options based on a member's age. It uses a mix of three of our Core investment options – High Growth, Balanced, and Conservative Balanced – to form 11 Lifecycle stages.

Where members prefer to make their own investment choice, we offer nine diversified investment options and six single asset class options. Within the Choice diversified investment options, we offer three styles – Core, Socially Conscious, and Indexed – to suit the varying needs of our members, with different return expectations, risk levels, and costs. The Choice single asset class options are all low-cost options predominantly using a passive investment style.

We've reviewed our investment strategy for the MySuper Lifecycle approach and Choice investment options and have determined that it is appropriate and in the best financial interests of members.

Our MySuper Lifecycle and relevant Choice investment options also passed the annual Your Future, Your Super (YFYS) Performance Test for the year to 30 June 2024.

### Fee setting and principles

Aware Super uses a combination of a fixed dollar account-keeping fee and a capped percentage administration fee for the accumulation products to help ensure fairness to all members, regardless of account balance. Our investment fees and costs and our insurance administration fees are charged on a cost recovery basis.

Given this approach, our assessment concluded that our basis for setting fees is appropriate for the membership, helping ensure fees provide good value, remain competitive, and are sustainable.

## Insurance through Aware Super

We recognise the important role that insurance plays in the lives of our working members. Our insurance offering aims to strike a balance between providing adequate automatic insurance and minimising any adverse effects on retirement savings, with options for members to tailor their cover if they choose to do so.

To ensure our insurance continues to provide quality outcomes and represent value for money in the context of members' retirement income, we regularly review our insurance arrangements to make sure they remain appropriate and affordable.

Since simplifying our insurance arrangements and services in FY23 to emphasise simplicity, ease of access, and greater confidence at time of claim, we have seen more members meaningfully engage with their insurance through frictionless interactions via our end-to-end digital capability. For example:

- 20% of members who visit the insurance information page then go on to review their insurance cover by engaging with our insurance needs and cost of cover calculator.
- We've seen a 200% increase in take-up of our IP Express and Basic Plus Cover insurance options on average per month (FY23 vs FY24).
- 57% of underwriting applications were straight-through processed into our registry system, enabling faster certainty for our members through increased confidence that the cover they've requested has been applied to their account.

Our insurance premium rates continue to compare well to other super funds, which in turn supports the appropriateness and affordability of both our premiums and the expected claims experience of the Fund.

Market competitiveness is expected to improve further with our 21% aggregate reduction of premiums from 1 September 2024, which reduces the cost of our Death only, Death and TPD and Income Protection cover (excluding Income Protection cover with an age 65 benefit period – which remains unchanged).

For the year ended 30 June 2024, 8,588 members and beneficiaries were paid an insurance benefit, and the claim admittance rates were above 94.5% for all benefit types – this was higher than the industry average for the year.<sup>†</sup>

<sup>†</sup> Source: APRA Life Insurance Claims and Dispute Statistics for FY24.



## Benefits of being an Aware Super member

Our role is to help our members achieve their best retirement outcome. We do this through the way we invest your money and the services we provide. Together, these tools and techniques give you the confidence to grow your retirement savings and meet your goals.

- **Strong long-term returns** – we're a top-performing fund, consistently striving to deliver strong, long-term returns.<sup>12</sup>
- **Size, scale and expertise** – with \$176.9 billion in funds under management as at 30 June 2024, we leverage our size and scale to drive down costs overall and keep our fees competitive. As one of Australia's largest profit-for-member super funds, we're able to access a wide range of investment opportunities and provide greater choice for members.
- **A fund suitable for every stage of your life** – we help you make the most of your super, from your first job through to retirement, with our range of investment options and products. You can also stay with us if you change jobs, or even if you're not working.
- **Invest based on your stage of life** – our default MySuper Lifecycle investment approach automatically adjusts your investments to best suit your stage in life.
- **Responsible ownership** – we integrate environmental, social and governance (ESG) considerations into our investment processes. We do this before we invest and during our ownership. This helps us better manage risk and take advantage of opportunities to support the delivery of strong long-term returns for our members.<sup>13</sup>
- **Secure access with our mobile app** – manage your super account when it suits you. Check your balance, update information, change investment options and more.
- **My Activities tracker** – track all your actions in our helpful My Activities tracker via our mobile app or member portal.
- **Education and support** – learn more about your super with our education events, on-demand videos, newsletters, webinars and seminars.
- **Help and guidance** – our range of advice options cater to simple or complex advice needs, with digital self-service, or face-to-face and online meetings with financial experts.
  - **Super Helpful Check-in** – a 45-minute video call where you can get advice about your Aware Super accounts at no extra cost.<sup>14</sup>
  - **My Retirement Planner** – access your own digital planner with a personalised step-by-step plan on how to achieve the retirement you want.
  - For broader and more complex needs, you can get advice tailored to your financial goals for a fee.<sup>15</sup>
- **Efficient transactions** – most of our member transactions no longer require paper forms. A simpler, faster online digital process has reduced processing times.

<sup>12</sup> Aware Super High Growth option return over 10 years to 30 June 2024 was 8.83% p.a. compared to the index median of 7.93% p.a. for the same period. Source: SuperRatings Fund Crediting Rate Survey 30 June 2024; Growth (77-90) Index. Aware Super Balanced and Conservative Balanced options delivered an average yearly return over 10 years to 30 June 2024 of 7.51% p.a. and 6.00% p.a. respectively compared to the index medians of 6.98% p.a. and 5.46% p.a. respectively for the same period. Source: SuperRatings Fund Crediting Rate Survey 30 June 2024; Balanced (60-76) Index and Conservative Balanced (41-59) Index. Returns are after tax and investment management expenses but before the deduction of administration fees. Past performance is not an indicator of future performance.

<sup>13</sup> For more information on our responsible ownership approach please refer to the *Investment and Fees Handbook*: [aware.com.au/pds](https://aware.com.au/pds)

<sup>14</sup> Members can get advice about their Aware Super accounts at no extra cost, or advice on their broader needs for a fee.

<sup>15</sup> Fees are payable for comprehensive advice, including about your financial situation outside super. If you decide to move forward with comprehensive financial planning, we'll explain our fees before you begin.

## During the financial year ending 30 June 2024, we supported:



# 809,899

calls, emails and  
serviced walk-ins



# 11,107

Intra-fund advice  
appointments



# 636 + 88

workplace  
activities

public  
seminars



# 248 + 219

workplace  
webinars

public  
webinars

## Award-winning fund

Aware Super has been recognised by the industry's top rating agencies over the past 12 months as a leading fund for 2024. These awards acknowledge Aware Super's products in terms of the products' features, benefits and in certain circumstances, performance. Highlights of awards received in 2024 include:

### Chant West<sup>^</sup>



### Super Ratings<sup>\*</sup>



Awards and ratings are only one factor to be taken into account when choosing a superannuation fund. For more on our awards see [aware.com.au/awards](https://aware.com.au/awards)

<sup>^</sup> Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872/AFS Rep No. 1280401 Chant West Awards issued 22 May 2024 are solely statements of opinion and not a recommendation in relation to making any investment decisions. Awards are current for 12 months and subject to change at any time. Awards for previous years are for historical purposes only. Full details on Chant West Awards at [chantwest.com.au/fund-awards/about-the-awards/](https://chantwest.com.au/fund-awards/about-the-awards/)

<sup>\*</sup> The rating is issued by **SuperRatings Pty Ltd** ABN 95 100 192 283 (SuperRatings) a Corporate Authorised Representative (CAR No.1309956) of Lonsec Research Pty Ltd ABN 11 151 658 561, AFSL No. 421445. Ratings are general advice only and have been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Ratings are subject to change without notice and SuperRatings assumes no obligation to update. SuperRatings use proprietary criteria to determine awards and ratings and may receive a fee for the use of its ratings and awards. Visit [SuperRatings.com.au](https://SuperRatings.com.au) for ratings information. © 2024 SuperRatings. All rights reserved.








## Acting in members' financial interests

Based on the assessments and comparisons summarised in this document, we've considered our performance compared to peers across fees and costs, investment risk and returns. We've determined that these are appropriate for our members and that we've been acting in members' best financial interests for both our MySuper and Choice investment options. Here are some of our key features and services available to members.

1. An **innovative MySuper Lifecycle approach** that helps deliver higher returns to younger members while ensuring risk is managed for members approaching retirement.
2. A **robust investment approach**, which seeks to optimise returns and manage a range of investment risks, including liquidity.
3. **Communication, education and information** to give members the confidence and knowledge to help manage their long-term savings.
4. A broad range of **member services and access points**, including member seminars/webinars, digital tools, a mobile app, simple and comprehensive advice (including telephone, video and face-to-face), and walk-in service centres where members can seek help or guidance.
5. **Competitive administration fees and costs** compared to other MySuper products.
6. Proven merger capability to **deliver scale and invest in new services**, with four successful mergers completed since June 2019.

We aim to achieve strong long-term returns, with our ultimate goal being to secure the best retirement outcomes for our members.

## Contact us

-  **1300 650 873**
-  **[aware.com.au/contact](https://aware.com.au/contact)**
-  **GPO Box 89, Melbourne VIC 3001**

### Important Information

This information is current at the time of publishing and is general advice only. We have not considered your objectives, financial situation, and needs. Before taking any action, you should consider whether the information contained in this document is appropriate for you and read our Product Disclosure Statement and Target Market Determination at **[aware.com.au/pds](https://aware.com.au/pds)**. Consider obtaining professional advice if you need it or contact us to make an appointment to see one of our representatives. Personal financial advice services are provided by Aware Financial Services Australia Limited (ABN 86 003 742 756, AFSL 238430), wholly owned by Aware Super. Issued by Aware Super Pty Ltd (ABN 11 118 202 672, AFSL 293340), the trustee of Aware Super (ABN 53 226 460 365).