

A photograph of two women with dark, curly hair, smiling and looking at a smartphone held by the woman on the left. They are in a kitchen setting, with a bowl of yellow fruit visible in the foreground. The image is used as a background for the report cover.

Investment Performance Report 2024

Helping our members feel
confident in planning and
living their best retirement



aware
super

How we report

Our purpose is to be a force for good in super and retirement, shaping the best outcomes for our members, their families and communities, and our industry.

Our Annual Report 2024 is one way we live up to our purpose, to be a force for good in super and retirement, by sharing with our members and other stakeholders our performance, achievements and future outlook. Aligned to the International Integrated Reporting <IR> Framework, our report includes the resources (known as ‘capitals’) we use to create services, products and value for our stakeholders.

Our annual reporting documents include:



Annual Report 2024

aware.com.au/annualreport2024



Investment Performance Report 2024

aware.com.au/investmentperformancereport2024



Governance Report 2024

aware.com.au/governancereport2024



Responsible Investment Report 2024

aware.com.au/responsibleinvestmentreport2024



Want to go paperless?

You can opt in for a digital copy of our annual report by calling us on 1300 650 873 or emailing us:

✉ enquiries@aware.com.au

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Important information and disclaimer: Prepared and issued by Aware Super Pty Ltd ABN 11 118 202 672, AFSL 293340, the trustee of Aware Super ABN 53 226 460 365. Unique Superannuation Identifier (USI) 53 226 460 365 001, MySuper Authorisation Number 53 226 460 365 073. When members receive advice, they receive it under our financial planning business, Aware Financial Services Australia Limited ABN 86 003 742 756 AFSL No. 238430. Aware Financial Services Australia Limited (ABN 86 003 742 756, AFSL 238430) is wholly owned by Aware Super. For more information or to request a printed copy free of charge, call 1300 650 873. Issued September 2024.

Investment objectives and performance

As at 30 June 2024

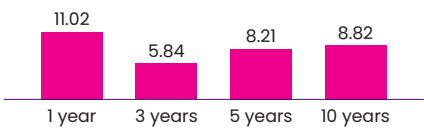
Aware Super Future Saver (Lifecycle approach)

MySuper Lifecycle is our default super investment approach. It's designed to help members maximise returns in their younger years and minimise the impact of large market falls as they approach retirement. For more on Lifecycle, see:

aware.com.au/lifecycle

Grow – Age 55 and under

Net investment returns % p.a.^{1,2}



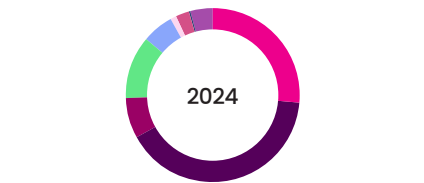
Investment objective

CPI + 4.00% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe³
10 years

Standard Risk Measure⁴
6 – High

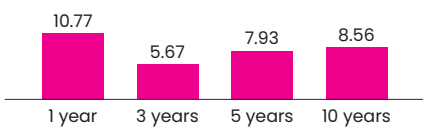
Asset allocation⁵



	Actual %	
	2023	2024
Australian shares	25.3	26.4
International shares	40.9	40.6
Private equity	7.8	7.7
Infrastructure	11.3	11.5
Property	6.6	6.0
Liquid alternatives (Growth)	1.0	0.9
Liquid alternatives (Defensive)	0.0	0.0
Credit income	3.0	2.6
Fixed income	0.0	0.3
Cash	4.1	4.0
Currency exposure	25.9	25.7

Manage – Age 56

Net investment returns % p.a.^{1,2}



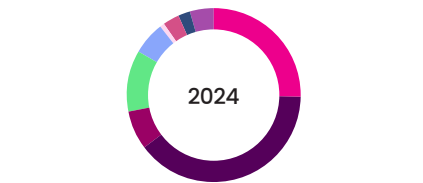
Investment objective

CPI + 3.95% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe³
9.4 years

Standard Risk Measure⁴
6 – High

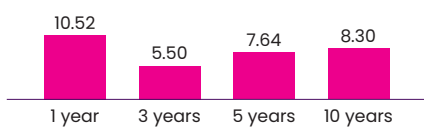
Asset allocation⁵



	Actual %	
	2023	2024
Australian shares	24.5	25.5
International shares	39.5	39.3
Private equity	7.4	7.3
Infrastructure	11.3	11.4
Property	6.6	6.0
Liquid alternatives (Growth)	1.0	0.9
Liquid alternatives (Defensive)	0.0	0.0
Credit income	3.4	3.0
Fixed income	2.0	2.4
Cash	4.3	4.2
Currency exposure	25.1	24.9

Manage – Age 57

Net investment returns % p.a.^{1,2}



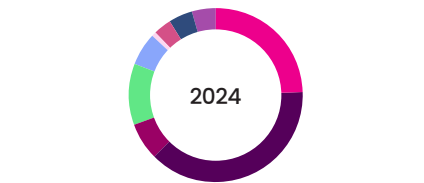
Investment objective

CPI + 3.90% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe³
8.8 years

Standard Risk Measure⁴
6 – High

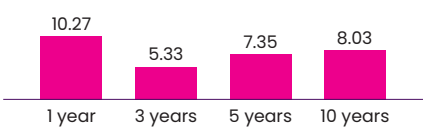
Asset allocation⁵



	Actual %	
	2023	2024
Australian shares	23.7	24.7
International shares	38.1	38.0
Private equity	7.0	6.9
Infrastructure	11.3	11.4
Property	6.6	6.0
Liquid alternatives (Growth)	1.0	0.9
Liquid alternatives (Defensive)	0.0	0.0
Credit income	3.8	3.4
Fixed income	4.0	4.5
Cash	4.4	4.2
Currency exposure	24.4	24.2

Manage – Age 58

Net investment returns % p.a.^{1,2}



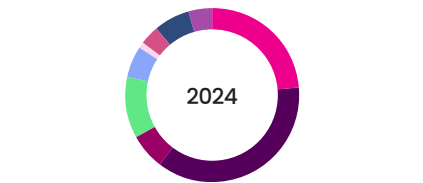
Investment objective

CPI + 3.85% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe³
8.2 years

Standard Risk Measure⁴
6 – High

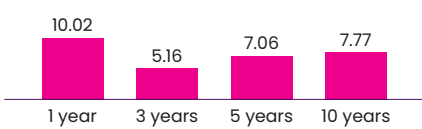
Asset allocation⁵



	Actual %	
	2023	2024
Australian shares	23.0	23.8
International shares	36.7	36.7
Private equity	6.7	6.5
Infrastructure	11.2	11.4
Property	6.7	6.0
Liquid alternatives (Growth)	0.9	0.9
Liquid alternatives (Defensive)	0.0	0.0
Credit income	4.3	3.8
Fixed income	6.0	6.6
Cash	4.6	4.3
Currency exposure	23.6	23.4

Manage – Age 59

Net investment returns % p.a.^{1,2}



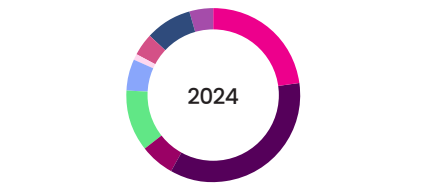
Investment objective

CPI + 3.80% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe³
7.6 years

Standard Risk Measure⁴
6 – High

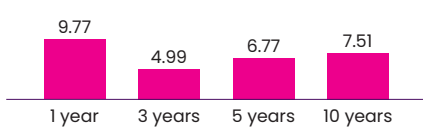
Asset allocation⁵



	Actual %	
	2023	2024
Australian shares	22.2	22.9
International shares	35.3	35.4
Private equity	6.3	6.2
Infrastructure	11.2	11.4
Property	6.7	6.0
Liquid alternatives (Growth)	0.9	1.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	4.7	4.2
Fixed income	8.0	8.6
Cash	4.7	4.3
Currency exposure	22.9	22.6

Manage – Age 60

Net investment returns % p.a.^{1,2}



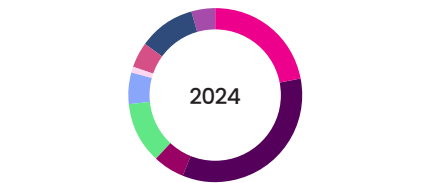
Investment objective

CPI + 3.75% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe³
7 years

Standard Risk Measure⁴
6 – High

Asset allocation⁵



	Actual %	
	2023	2024
Australian shares	21.4	22.0
International shares	33.9	34.2
Private equity	5.9	5.8
Infrastructure	11.2	11.4
Property	6.7	6.0
Liquid alternatives (Growth)	0.9	1.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	5.1	4.7
Fixed income	10.0	10.7
Cash	4.9	4.2
Currency exposure	22.1	21.8

1. As at 30 June 2024. Net investment returns are compound average returns after allowing for tax and investment management expenses, but before the deduction of administration fees. Past performance is not a reliable indicator nor is it a guarantee of future performance.

2. The MySuper Lifecycle approach was expanded from two to 11 stages in June 2021. These returns reflect the historical returns for the investment mix of the new Lifecycle stages. This illustrative return series is based on what returns could have been expected if the current Lifecycle approach and investment mix had been in place historically, rather than the actual historical returns that members received. For historical returns reflecting the old MySuper Lifecycle approach to 10 June 2021 and the new approach from this date onward, see: aware.com.au/investmentreturns.

3. This is the minimum investment timeframe we suggest for our MySuper Lifecycle approach overall. This may vary depending on your age when you start investing in Lifecycle.

4. For more information, see the Standard Risk Measure section on [page 19](#) or our website at aware.com.au/investmentandrisk.

5. Each of the asset classes may include small cash balances for portfolio management purposes.

Investment objectives and performance

As at 30 June 2024

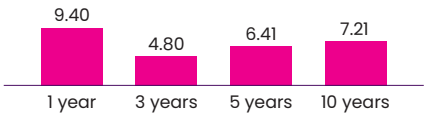
Aware Super Future Saver (Lifecycle approach)

MySuper Lifecycle is our default super investment approach. It's designed to help members maximise returns in their younger years and minimise the impact of large market falls as they approach retirement. For more on Lifecycle, see:

aware.com.au/lifecycle

Manage – Age 61

Net investment returns % p.a.^{1,2}



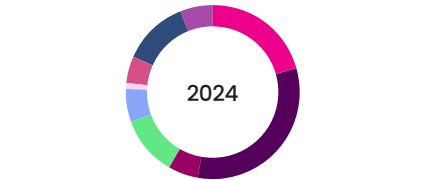
Investment objective

CPI + 3.55% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe³
6.6 years

Standard Risk Measure⁴
6 – High

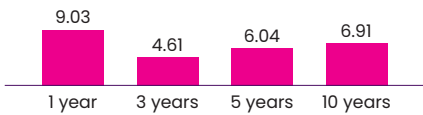
Asset allocation⁵



	Actual %	
	2023	2024
Australian shares	20.1	20.6
International shares	31.8	32.2
Private equity	5.7	5.6
Infrastructure	11.0	11.2
Property	6.9	6.2
Liquid alternatives (Growth)	0.9	1.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	5.5	5.0
Fixed income	11.4	12.1
Cash	6.7	6.1
Currency exposure	20.8	20.6

Manage – Age 62

Net investment returns % p.a.^{1,2}



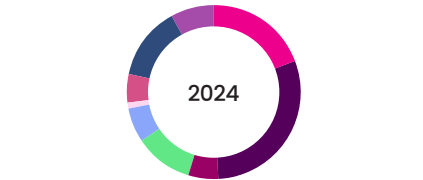
Investment objective

CPI + 3.35% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe³
6.2 years

Standard Risk Measure⁴
5 – Medium to High

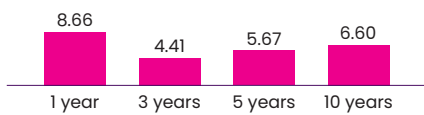
Asset allocation⁵



	Actual %	
	2023	2024
Australian shares	18.9	19.2
International shares	29.7	30.2
Private equity	5.5	5.4
Infrastructure	10.8	11.0
Property	7.1	6.4
Liquid alternatives (Growth)	0.9	1.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	5.9	5.4
Fixed income	12.7	13.6
Cash	8.5	7.8
Currency exposure	19.5	19.3

Manage – Age 63

Net investment returns % p.a.^{1,2}



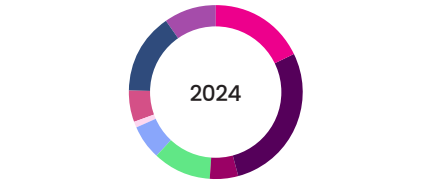
Investment objective

CPI + 3.15% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe³
5.8 years

Standard Risk Measure⁴
5 – Medium to High

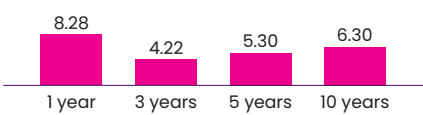
Asset allocation⁵



	Actual %	
	2023	2024
Australian shares	17.6	17.8
International shares	27.6	28.2
Private equity	5.3	5.2
Infrastructure	10.7	10.8
Property	7.3	6.6
Liquid alternatives (Growth)	1.0	1.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	6.2	5.8
Fixed income	14.1	15.0
Cash	10.2	9.6
Currency exposure	18.1	18.1

Manage – Age 64

Net investment returns % p.a.^{1,2}



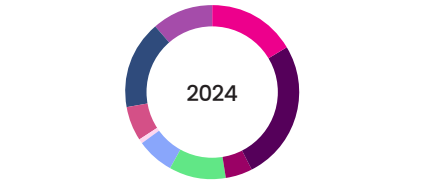
Investment objective

CPI + 2.95% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe³
5.4 years

Standard Risk Measure⁴
5 – Medium to High

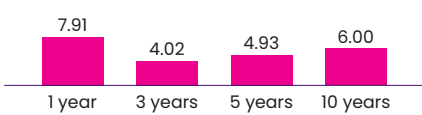
Asset allocation⁵



	Actual %	
	2023	2024
Australian shares	16.4	16.4
International shares	25.5	26.2
Private equity	5.1	5.0
Infrastructure	10.5	10.7
Property	7.5	6.8
Liquid alternatives (Growth)	1.0	1.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	6.6	6.2
Fixed income	15.4	16.4
Cash	12.0	11.3
Currency exposure	16.8	16.8

Enjoy – Age 65 and over

Net investment returns % p.a.^{1,2}



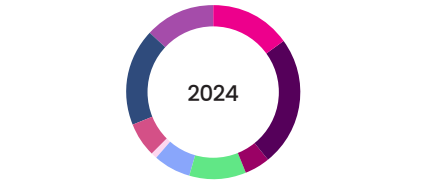
Investment objective

CPI + 2.75% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe³
5 years

Standard Risk Measure⁴
5 – Medium to High

Asset allocation⁵



	Actual %	
	2023	2024
Australian shares	15.1	15.0
International shares	23.4	24.2
Private equity	4.9	4.8
Infrastructure	10.3	10.5
Property	7.7	7.0
Liquid alternatives (Growth)	1.0	1.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	7.0	6.6
Fixed income	16.8	17.9
Cash	13.8	13.0
Currency exposure	15.4	15.6

1. As at 30 June 2024. Net investment returns are compound average returns after allowing for tax and investment management expenses, but before the deduction of administration fees. Past performance is not a reliable indicator nor is it a guarantee of future performance.

2. The MySuper Lifecycle approach was expanded from two to 11 stages in June 2021. These returns reflect the historical returns for the investment mix of the new Lifecycle stages. This illustrative return series is based on what returns could have been expected if the current Lifecycle approach and investment mix had been in place historically, rather than the actual historical returns that members received. For historical returns reflecting the old MySuper Lifecycle approach to 10 June 2021 and the new approach from this date onward, see: aware.com.au/investmentreturns.

3. This is the minimum investment timeframe we suggest for our MySuper Lifecycle approach overall. This may vary depending on your age when you start investing in Lifecycle.

4. For more information, see the Standard Risk Measure section on [page 19](#) or our website at aware.com.au/investmentandrisk.

5. Each of the asset classes may include small cash balances for portfolio management purposes.

Investment objectives and performance

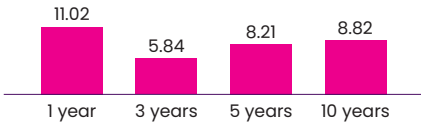
As at 30 June 2024

Aware Super Future Saver and Retirement Transition (Diversified options)

Core

High Growth

Net investment returns % p.a.^{1,2}



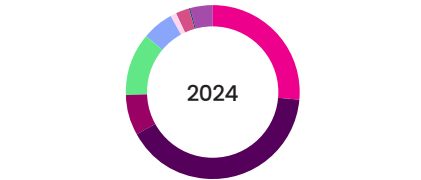
Investment objective

CPI + 4.00% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
10 years

Standard Risk Measure³
6 – High

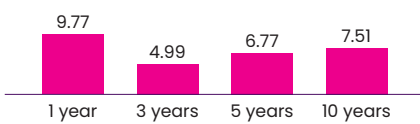
Asset allocation⁴



	Actual %	
	2023	2024
Australian shares	25.3	26.4
International shares	40.9	40.6
Private equity	7.8	7.7
Infrastructure	11.3	11.5
Property	6.6	6.0
Liquid alternatives (Growth)	1.0	0.9
Liquid alternatives (Defensive)	0.0	0.0
Credit income	3.0	2.6
Fixed income	0.0	0.3
Cash	4.1	4.0
Currency exposure	25.9	25.7

Balanced

Net investment returns % p.a.^{1,2}



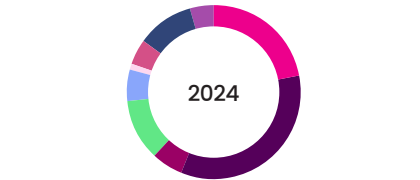
Investment objective

CPI + 3.75% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
7 years

Standard Risk Measure³
6 – High

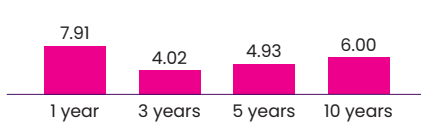
Asset allocation⁴



	Actual %	
	2023	2024
Australian shares	21.4	22.0
International shares	33.9	34.2
Private equity	5.9	5.8
Infrastructure	11.2	11.4
Property	6.7	6.0
Liquid alternatives (Growth)	0.9	1.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	5.1	4.7
Fixed income	10.0	10.7
Cash	4.9	4.2
Currency exposure	22.1	21.8

Conservative Balanced

Net investment returns % p.a.^{1,2}



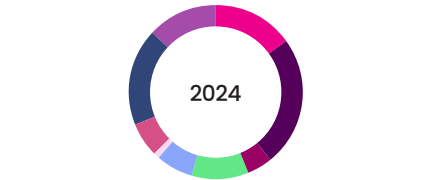
Investment objective

CPI + 2.75% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
5 years

Standard Risk Measure³
5 – Medium to High

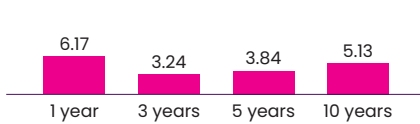
Asset allocation⁴



	Actual %	
	2023	2024
Australian shares	15.1	15.0
International shares	23.4	24.2
Private equity	4.9	4.8
Infrastructure	10.3	10.5
Property	7.7	7.0
Liquid alternatives (Growth)	1.0	1.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	7.0	6.6
Fixed income	16.8	17.9
Cash	13.8	13.0
Currency exposure	15.4	15.6

Conservative

Net investment returns % p.a.^{1,2,5}



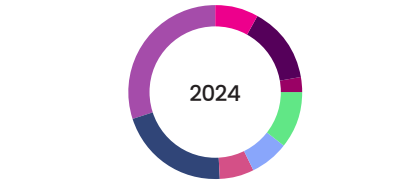
Investment objective

CPI + 1.75% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
4 years

Standard Risk Measure³
4 – Medium

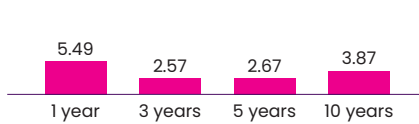
Asset allocation⁴



	Actual %	
	2023	2024
Australian shares	9.1	8.3
International shares	12.6	14.2
Private equity	2.9	2.7
Infrastructure	10.3	10.6
Property	7.7	7.0
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	7.0	6.6
Fixed income	19.9	20.7
Cash	30.5	29.9
Currency exposure	8.5	9.2

Defensive

Net investment returns % p.a.^{1,2}



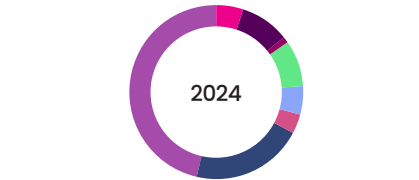
Investment objective

CPI + 1.00% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
3 years

Standard Risk Measure³
3 – Low to Medium

Asset allocation⁴



	Actual %	
	2023	2024
Australian shares	6.1	5.0
International shares	8.8	9.2
Private equity	0.0	1.2
Infrastructure	8.6	8.7
Property	5.7	5.2
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	4.1	3.7
Fixed income	19.9	20.7
Cash	46.8	46.3
Currency exposure	6.0	6.0

1. As at 30 June 2024. Net investment returns are compound average returns after allowing for tax and investment management expenses, but before the deduction of administration fees. Past performance is not a reliable indicator nor is it a guarantee of future performance.

2. Investment earnings on Retirement Transition accounts are subject to up to 15% tax. This is because of a change to super laws from 1 July 2017. The 10-year returns shown reflect the returns for Future Saver accounts only.

3. For more information, see the Standard Risk Measure section on [page 19](#) or our website at [aware.com.au/investmentandrisk](#).

4. Each of the asset classes may include small cash balances for portfolio management purposes. The latest asset allocations are available on our website at [aware.com.au/assetallocations](#).

5. This option was introduced on 11 May 2023, but is based on a historical VicSuper investment option. VicSuper was a division of Aware Super. On 11 May 2023, VicSuper members were moved into the Aware Super division of the fund. This investment option was retained and renamed an Aware option. The returns before this day reflect the historical performance of the equivalent VicSuper investment option.

Investment objectives and performance

As at 30 June 2024

Aware Super Future Saver and Retirement Transition (Diversified options) Socially Conscious

High Growth Socially Conscious

Net investment returns % p.a.^{1,5}



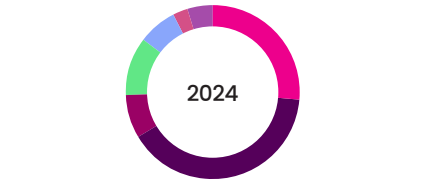
Investment objective

CPI + 4.00% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
10 years

Standard Risk Measure³
6 – High

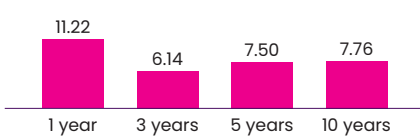
Asset allocation⁴



	Actual %	
	2023	2024
Australian shares	26.0	26.6
International shares	42.1	39.9
Private equity	8.0	8.0
Infrastructure	9.0	11.0
Property	7.0	7.0
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	3.0	3.0
Fixed income	0.0	0.0
Cash	4.9	4.5
Currency exposure	25.7	25.5

Balanced Socially Conscious

Net investment returns % p.a.^{1,2,5,6}



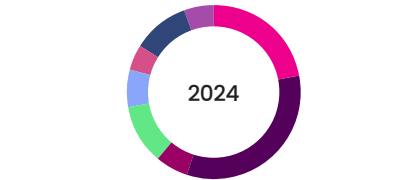
Investment objective

CPI + 3.75% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
7 years

Standard Risk Measure³
6 – High

Asset allocation⁴



	Actual %	
	2023	2024
Australian shares	21.6	22.2
International shares	35.7	33.0
Private equity	5.8	6.0
Infrastructure	8.9	11.2
Property	6.9	6.8
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	5.0	4.9
Fixed income	10.0	10.4
Cash	6.1	5.5
Currency exposure	22.4	22.5

1. As at 30 June 2024, Net investment returns are compound average returns after allowing for tax and investment management expenses, but before the deduction of administration fees. Past performance is not a reliable indicator nor is it a guarantee of future performance.

2. Investment earnings on Retirement Transition accounts are subject to up to 15% tax. This is because of a change to super laws from 1 July 2017. The 10-year returns shown reflect the returns for Future Saver accounts only.

3. For more information, see the Standard Risk Measure section on [page 19](#) or our website at [aware.com.au/investmentandrisk](#).

4. Each of the asset classes may include small cash balances for portfolio management purposes. The latest asset allocations are available on our website at [aware.com.au/assetallocations](#).

Aware Super Future Saver and Retirement Transition (Diversified options) Indexed

High Growth Indexed

Net investment returns % p.a.^{1,5}



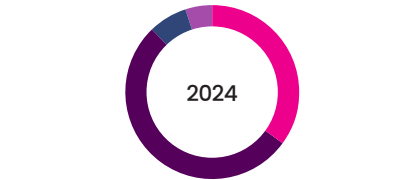
Investment objective

CPI + 3.25% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
10 years

Standard Risk Measure³
6 – High

Asset allocation⁴



	Actual %	
	2023	2024
Australian shares	33.4	35.1
International shares	54.6	52.9
Private equity	0.0	0.0
Infrastructure	0.0	0.0
Property	0.0	0.0
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	0.0	0.0
Fixed income	7.0	7.0
Cash	5.0	5.0
Currency exposure	35.4	35.6

Balanced Indexed

Net investment returns % p.a.^{1,5}



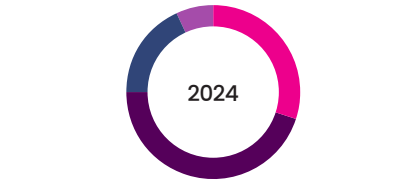
Investment objective

CPI + 3.00% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
7 years

Standard Risk Measure³
6 – High

Asset allocation⁴



	Actual %	
	2023	2024
Australian shares	28.4	30.1
International shares	46.6	44.9
Private equity	0.0	0.0
Infrastructure	0.0	0.0
Property	0.0	0.0
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	0.0	0.0
Fixed income	18.0	18.1
Cash	7.0	6.9
Currency exposure	30.1	30.2

5. This option was introduced on 11 May 2023, but is based on a historical VicSuper investment option. VicSuper was a division of Aware Super. On 11 May 2023, VicSuper members were moved into the Aware Super division of the fund. This investment option was retained and renamed an Aware option. Note that 3, 5 and 10-year returns are not available for the High Growth Socially Conscious, High Growth Indexed and Balanced Indexed options as they commenced on 3 November 2022.

6. The strategic asset allocation, investment objective and risk level for this option changed materially on 1 February 2017. Prior to this date the option was fully invested in growth assets. On 1 February 2017, it was restructured to invest in a mix of growth and defensive assets and the CPI+ target was reduced. As a result, the 10-year return does not reflect the performance of the current investment strategy.

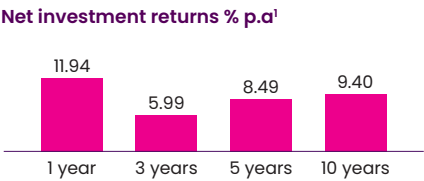
Investment objectives and performance

As at 30 June 2024

Aware Super Retirement Income* (Diversified options)

Core

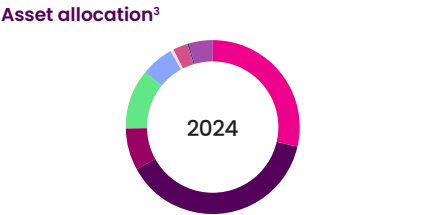
High Growth



Investment objective
CPI + 4.50% p.a. over rolling 10-year periods after taking into account fees, costs and tax

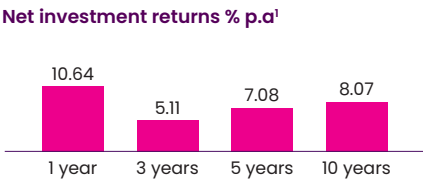
Minimum suggested investment timeframe
10 years

Standard Risk Measure²
6 – High



	Actual %	
	2023	2024
Australian shares	28.8	28.8
International shares	37.1	38.4
Private equity	7.7	7.6
Infrastructure	11.2	11.3
Property	6.6	5.9
Liquid alternatives (Growth)	0.9	0.7
Liquid alternatives (Defensive)	0.0	0.0
Credit income	3.0	2.6
Fixed income	0.0	0.4
Cash	4.7	4.3
Currency exposure	24.0	24.0

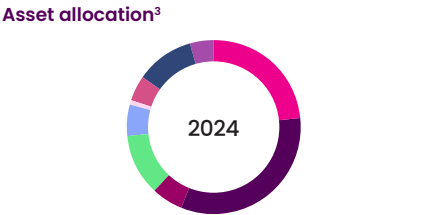
Balanced



Investment objective
CPI + 4.25% p.a. over rolling 10-year periods after taking into account fees, costs and tax

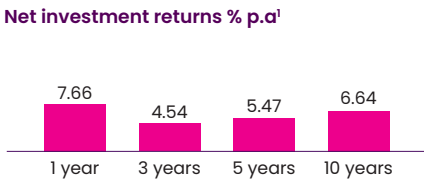
Minimum suggested investment timeframe
7 years

Standard Risk Measure²
6 – High



	Actual %	
	2023	2024
Australian shares	24.4	23.6
International shares	31.1	32.7
Private equity	5.9	5.8
Infrastructure	11.3	11.3
Property	6.7	6.0
Liquid alternatives (Growth)	0.9	0.8
Liquid alternatives (Defensive)	0.0	0.0
Credit income	5.0	4.7
Fixed income	9.9	10.7
Cash	4.8	4.4
Currency exposure	20.2	20.5

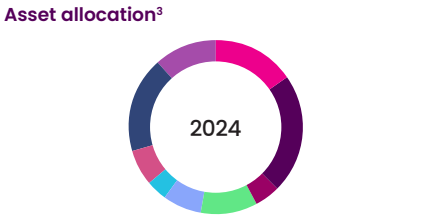
Conservative Balanced



Investment objective
CPI + 3.25% p.a. over rolling 10-year periods after taking into account fees, costs and tax

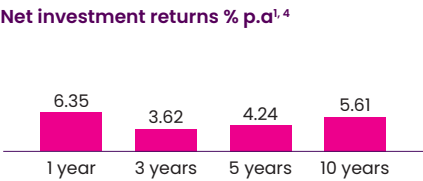
Minimum suggested investment timeframe
5 years

Standard Risk Measure²
4 – Medium



	Actual %	
	2023	2024
Australian shares	16.4	15.5
International shares	20.3	22.2
Private equity	4.9	4.8
Infrastructure	10.5	10.5
Property	7.7	7.1
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	4.1	3.9
Credit income	7.1	6.7
Fixed income	16.9	17.9
Cash	12.1	11.4
Currency exposure	13.1	14.5

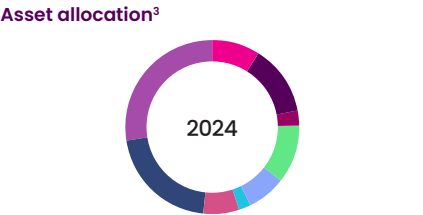
Conservative



Investment objective
CPI + 2.25% p.a. over rolling 10-year periods after taking into account fees, costs and tax

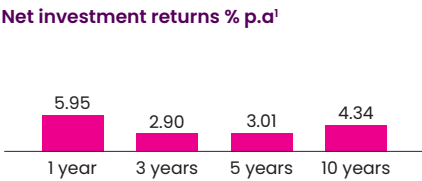
Minimum suggested investment timeframe
4 years

Standard Risk Measure²
3 – Low to Medium



	Actual %	
	2023	2024
Australian shares	9.4	9.1
International shares	11.5	12.9
Private equity	3.0	2.8
Infrastructure	10.6	10.8
Property	7.7	7.3
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	2.1	2.2
Credit income	7.2	6.8
Fixed income	19.8	20.7
Cash	28.7	27.4
Currency exposure	7.7	8.7

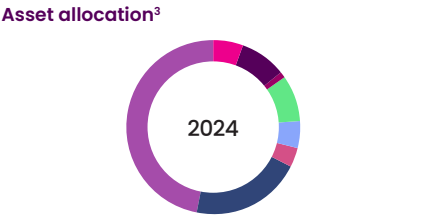
Defensive



Investment objective
CPI + 1.50% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
3 years

Standard Risk Measure²
3 – Low to Medium



	Actual %	
	2023	2024
Australian shares	7.1	5.7
International shares	7.6	8.6
Private equity	0.0	1.2
Infrastructure	8.6	8.5
Property	5.7	5.0
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	4.0	3.6
Fixed income	20.0	20.7
Cash	47.0	46.7
Currency exposure	5.5	5.6

* As the Aware Super Term Allocated Pension (TAP) invests in the same way as Aware Super Retirement Income, this information also applies to members in the TAP.

1. As at 30 June 2024. Net investment returns are compound average returns after allowing for tax and investment management expenses, but before the deduction of administration fees. Past performance is not a reliable indicator nor is it a guarantee of future performance.

2. For more information, see the Standard Risk Measure section on [page 19](#) or our website at [aware.com.au/investmentandrisk](#).

3. Each of the asset classes may include small cash balances for portfolio management purposes. The latest asset allocations are available on our website at [aware.com.au/assetallocations](#).

4. This option was introduced on 11 May 2023, but is based on a historical VicSuper investment option. VicSuper was a division of Aware Super. On 11 May 2023, VicSuper members were moved into the Aware Super division of the fund. This investment option was retained and renamed an Aware option. The returns before this day reflect the historical performance of the equivalent VicSuper investment option. Note that 3, 5 and 10-year returns are not available for the Conservative Socially Conscious, Conservative Balanced Indexed and Conservative Indexed options as they commenced on 3 November 2022.

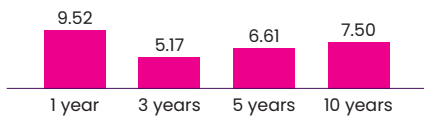
Investment objectives and performance

As at 30 June 2024

Aware Super Retirement Income* (Diversified options) Socially Conscious

Conservative Balanced Socially Conscious

Net investment returns % p.a.^{1, 4, 5}



Investment objective
CPI + 3.25% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
5 years

Standard Risk Measure²
5 – Medium to High

Asset allocation³



	Actual %	
	2023	2024
Australian shares	16.9	16.4
International shares	23.3	21.8
Private equity	4.9	5.0
Infrastructure	8.0	10.1
Property	7.9	7.8
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	7.0	6.9
Fixed income	16.9	17.3
Cash	15.1	14.7
Currency exposure	14.6	14.5

Conservative Socially Conscious

Net investment returns % p.a.^{1, 4}

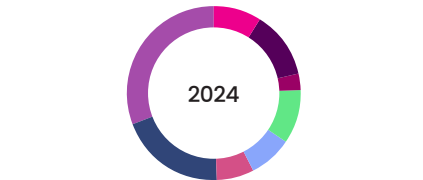


Investment objective
CPI + 2.25% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
4 years

Standard Risk Measure²
4 – Medium

Asset allocation³



	Actual %	
	2023	2024
Australian shares	10.0	9.0
International shares	13.1	12.5
Private equity	3.0	3.0
Infrastructure	8.0	10.0
Property	8.0	8.0
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	7.0	7.0
Fixed income	20.1	19.9
Cash	30.8	30.6
Currency exposure	7.9	7.9

* As the Aware Super Term Allocated Pension (TAP) invests in the same way as Aware Super Retirement Income, this information also applies to members in the TAP.

1. As at 30 June 2024, Net investment returns are compound average returns after allowing for tax and investment management expenses, but before the deduction of administration fees. Past performance is not a reliable indicator nor is it a guarantee of future performance.

2. For more information, see the Standard Risk Measure section on [page 19](#) or our website at [aware.com.au/investmentandrisk](#).

3. Each of the asset classes may include small cash balances for portfolio management purposes. The latest asset allocations are available on our website at [aware.com.au/assetallocations](#).

Aware Super Retirement Income* (Diversified options) Indexed

Conservative Balanced Indexed

Net investment returns % p.a.^{1, 4}

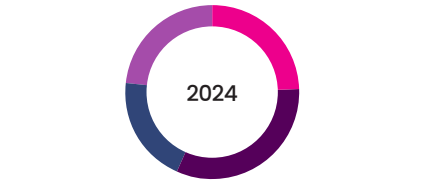


Investment objective
CPI + 2.75% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
5 years

Standard Risk Measure²
6 – High

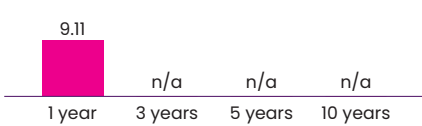
Asset allocation³



	Actual %	
	2023	2024
Australian shares	24.5	24.5
International shares	32.6	32.4
Private equity	0.0	0.0
Infrastructure	0.0	0.0
Property	0.0	0.0
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	0.0	0.0
Fixed income	20.0	20.0
Cash	22.9	23.1
Currency exposure	20.2	21.9

Conservative Indexed

Net investment returns % p.a.^{1, 4}

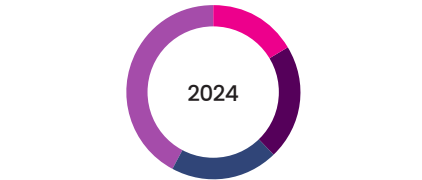


Investment objective
CPI + 2.00% p.a. over rolling 10-year periods after taking into account fees, costs and tax

Minimum suggested investment timeframe
4 years

Standard Risk Measure²
5 – Medium to High

Asset allocation³



	Actual %	
	2023	2024
Australian shares	16.5	16.5
International shares	21.6	21.4
Private equity	0.0	0.0
Infrastructure	0.0	0.0
Property	0.0	0.0
Liquid alternatives (Growth)	0.0	0.0
Liquid alternatives (Defensive)	0.0	0.0
Credit income	0.0	0.0
Fixed income	20.0	20.0
Cash	41.9	42.1
Currency exposure	14.3	14.4

4. This option was introduced on 11 May 2023, but is based on a historical VicSuper investment option. VicSuper was a division of Aware Super. On 11 May 2023, VicSuper members were moved into the Aware Super division of the fund. This investment option was retained and renamed an Aware option. The returns before this day reflect the historical performance of the equivalent VicSuper investment option. Note that 3, 5 and 10-year returns are not available for the Conservative Socially Conscious, Conservative Balanced Indexed and Conservative Indexed options as they commenced on 3 November 2022.

5. The strategic asset allocation, investment objective and risk level for this option changed materially on 1 February 2017. Prior to this date the option was fully invested in growth assets. On 1 February 2017, it was restructured to invest in a mix of growth and defensive assets and the CPI+ target was reduced. As a result, the 10-year return does not reflect the performance of the current investment strategy.

Investment objectives and performance

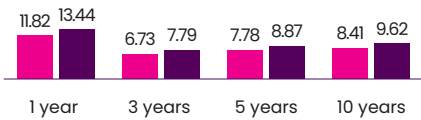
As at 30 June 2024

Aware Super Future Saver, Retirement Transition and Retirement Income* (Single asset class options)

- Future Saver and Retirement Transition
- Retirement Income

Australian Shares

Net investment returns % p.a.^{1,2}



Investment objective

To track the return of the Aware Super Custom Index on MSCI Australia Shares 300,³ before taking into account fees, costs and tax

Minimum suggested investment timeframe
10 years

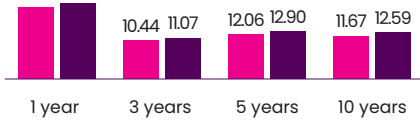
Standard Risk Measure⁴
7 – Very High

Asset allocation⁵

	Actual %	
	2023	2024
Australian shares	100	100
Cash	0	0

International Shares

Net investment returns % p.a.^{1,2}



Investment objective

To track the return of the Aware Super Custom Index on MSCI World ex-Australia³ (unhedged) in Australian dollars, before taking into account fees, costs and tax

Minimum suggested investment timeframe
10 years

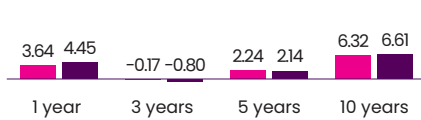
Standard Risk Measure⁴
7 – Very High

Asset allocation⁵

	Actual %	
	2023	2024
International shares	100	100
Cash	0	0

Property

Net investment returns % p.a.^{1,2,6}



Investment objective

To track the return of the FTSE EPRA/NAREIT Developed Rental Index Net Dividends Reinvested (100% hedged) in Australian dollars, before taking into account fees, costs and tax

Minimum suggested investment timeframe
10 years

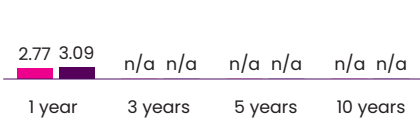
Standard Risk Measure⁴
7 – Very High

Asset allocation⁵

	Actual %	
	2023	2024
Listed property	100	100
Cash	0	0

Bonds

Net investment returns % p.a.^{1,2,7}



Investment objective

To track the returns of a weighted index – namely 50% to the Bloomberg AusBond Composite 0+ Yr Index and 50% to the Bloomberg Global Aggregate Float Adjusted ex CNY Hedged AUD Index, before taking into account fees, costs and tax

Minimum suggested investment timeframe
5 years

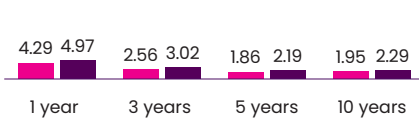
Standard Risk Measure⁴
5 – Medium to High

Asset allocation⁵

	Actual %	
	2023	2024
Australian fixed income	49.9	50.1
International fixed income	50.1	49.9
Cash	0.0	0.0

Cash

Net investment returns % p.a.^{1,2}



Investment objective

To meet or exceed the return of the Bloomberg AusBond Bank Bill Index, over rolling 12-month periods, before taking into account fees, costs and tax

Minimum suggested investment timeframe
Up to 2 years

Standard Risk Measure⁴
1 – Very Low

Asset allocation

	Actual %	
	2023	2024
Cash	100	100

Term Deposit

Net investment returns % p.a

The return members receive varies depending on the term chosen and the interest rate available at the time the term deposit is processed.

Investment objective

To outperform the returns of the Bloomberg AusBond Bank Bill Index, over rolling 12-month periods, before taking into account fees, costs and tax

Minimum suggested investment timeframe³
Investors can choose a 3, 6, 9, or 12-month investment timeframe.

Standard Risk Measure⁴
1 – Very Low

Asset allocation

	Actual %	
	2023	2024
Cash	100	100

* As the Aware Super Term Allocated Pension (TAP) invests in the same way as Aware Super Retirement Income, this information (as it relates to Retirement Income) also applies to the members in the TAP.

1 As at 30 June 2024. Net investment returns are compound average returns after allowing for tax and investment management expenses, but before the deduction of administration fees. Past performance is not a reliable indicator nor is it a guarantee of future performance.

2 Investment earnings on Retirement Transition accounts are subject to up to 15% tax. This is because of a change to super laws from 1 July 2017. The 10-year returns shown reflect the returns for Future Saver accounts only, where applicable.

3 A custom index calculated by MSCI based on the Responsible Ownership criteria provided by Aware Super.

4. For more information, see the Standard Risk Measure section on [page 19](#) or our website at [aware.com.au/investmentandrisk](#).

5. Each of the asset classes may include small cash balances for portfolio management purposes. The latest asset allocations are available on our website at [aware.com.au/assetallocations](#).

6. From 31 December 2022, the Property option is fully invested in listed property. Prior to this date the option invested in a mix of listed and unlisted property. As a result, the returns prior to this date do not reflect the performance of the current investment strategy.

7. The Bonds option was introduced on 11 May 2023, but is based on a historical VicSuper investment option. VicSuper was a division of Aware Super. On 11 May 2023, VicSuper members were moved into the Aware Super division of the fund. This investment option was retained and renamed an Aware option. Note that 3, 5 and 10-year returns are not available because this option commenced on 3 November 2022.

Defined benefit fund

Health Super defined benefit fund

Actuarial review

We're responsible for managing the defined benefit fund so its financial position remains 'satisfactory'. The fund's defined benefit asset value must be at a level sufficient to cover the value of vested benefit liabilities of members as they fall due. Every year, our actuary reviews the financial position of our defined benefit fund and makes a recommendation about the required level of future employer contributions. The fund is considered to be in a satisfactory financial position if the fund's defined benefit asset value is at least 100% of vested benefit liabilities. We have increased the shortfall limit from 98% to 100% following an innovative de-risking solution which was successfully implemented on 31 July 2023. More details about the de-risking solution are provided below.

If the defined benefit asset value of the fund falls below the shortfall limit, we'll work with employer sponsors and the actuary to set out a restoration plan to return the fund to a satisfactory financial position.

The actuarial report for the year to 30 June 2024

This year's annual investigation report dated 23 August 2024 shows the fund was in a satisfactory financial position as at 30 June 2024. The defined benefit fund position, with assets of A\$383.7 million, exceeded vested benefits liabilities of A\$298.0 million by A\$85.7 million (28.7%). A margin of assets above vested benefits is desirable to provide some security against adverse market conditions.

Innovative de-risking solution implemented and potential contribution holiday

On 31 July 2023, we implemented an innovative de-risking solution partnering with Challenger Limited to insure our current defined benefit pension liabilities against investment, inflation and longevity risks through a master annuity policy. As the vast majority of pension liabilities are 100% covered by a master annuity policy following the implementation, we focus on the funding position excluding these covered pension liabilities. The funding position excluding covered pensioners reached 128.7% – a margin over the covered pension liabilities is no longer required.

Following the successful implementation of the de-risking solution, we were pleased to bring the fund to the stage where funding can be self-reliant and would not require any additional funding from employers. We have worked diligently with the principal employer, Victorian Government Department of Treasury and Finance, our actuary, and individual employers to allow employers to cease contributions from 1 July 2024.

Investment objectives

- The investment objectives for the defined benefit fund are to:
- (primary objective) maintain a ratio of assets to vested benefit liabilities at a minimum target level of 100% over the long term
 - achieve sufficient asset coverage above vested benefits to adopt a plan that minimises funding risk over the long term
 - maintain a balance between reducing the long-term cost of the benefits and reducing the volatility of the required employer contribution rate, generating sufficient liquidity to provide for the cash flow requirements of the fund.

Investment returns and member benefit entitlements

Member benefit entitlements are determined by a formula in the trust deed, based on salary and length of service. While investment returns don't generally affect a defined benefit entitlement, there are some limited instances where benefit entitlements are calculated with reference to investment returns. Employers bear the risk of lower-than-expected investment performance affecting the financial position of the fund. For more on investment returns that may be relevant to our members' benefits, see:

[aware.com.au/factsheets](https://www.aware.com.au/factsheets)

Investment policy and liquidity

The actuary reviewed and confirmed the current investment policy is suitable.

How the defined benefit lifetime pension grows

We adjust the defined benefit lifetime pension and deferred benefits twice a year in accordance with movement in the Consumer Price Index (CPI). The update is reflected in the first pension payment in June and December each year. The defined benefit lifetime pension and deferred defined benefits do not have investment returns allocated to them in the same way as other superannuation products, but we invest the pool of defined benefit assets in a way to allow it to meet the benefit payment liabilities.

How the defined benefit assets are invested (actual asset allocation)

Asset class	Defined benefits as at 30 June 2023	Defined benefits as at 30 June 2024
Australian shares	0.0%	0.0%
International shares	0.0%	0.0%
Private equity	0.0%	0.0%
Infrastructure	0.0%	0.0%
Property	0.0%	0.0%
Liquid alternatives (Growth)	0.0%	0.0%
Liquid alternatives (Defensive)	0.0%	0.0%
Credit income	14.3%	34.7%
Australian fixed income	0.0%	0.0%
Inflation linked bonds	66.8%	9.7%
Cash	18.9%	55.6%
Total	100%	100%
Currency exposure	0.2%	0.2%



Other investment disclosures

Product upgrade

On 2 November 2023, members in the StatePlus division of the fund were transferred to the Accumulation and Pension division and into the following products, as relevant:

- Aware Super Future Saver
- Aware Super Retirement Income
- Aware Super Term Allocated Pension

Moving into these products provided members access to a wider range of investment options, including new low-cost Indexed options, a wider range of Socially Conscious options, a single asset class Bonds option and term deposits. In addition, accumulation members gained access to Aware Super's Lifecycle approach.

As part of this investment menu update, the Fixed Interest investment option closed on 2 November 2023 and members in this option were switched into the new Bonds option.

This represents the final phase of our fund-wide project to align the investments, products and systems across all of Aware Super.

For more on these changes, see the relevant Significant Event Notice (SEN) at [aware.com.au/sen](https://www.aware.com.au/sen) that was sent to members in the following products in September 2023: Tailored Super Plan, Personal Retirement Plan, Transition to Retirement Pension, Flexible Income Plan, Allocated Pension and Term Allocated Pension.

Fees and costs

Investment fees and costs and transaction costs can vary from year to year as they depend on our investment activities and performance. For the latest investment fees and costs and transaction costs for each investment option and Lifecycle stage, see:

[aware.com.au/fees](https://www.aware.com.au/fees)

The investment fees and costs and transaction costs in future years will depend on the actual fees and costs incurred by the trustee in managing the investment options.

Calculating our members' investment returns

For all investment options other than Term Deposit, members' account balances are calculated each business day by multiplying the number of units they have in each investment option by the unit price for the relevant option(s). The daily fluctuation in unit prices means members' account balances can move up or down each day.

For the Term Deposit option, the return members receive varies depending on the term chosen and the interest rate available at the time the term deposit is processed. When a term deposit matures, the interest earned (less any tax payable on the interest earned) is applied to the member's account and reflected in their account balance.

After deducting taxes and investment expenses, all investment earnings/losses are passed onto members. The trustee does not maintain a reserve to smooth the investment returns for any investment option.

For unit prices, see:

[aware.com.au/unitprices](https://www.aware.com.au/unitprices)

For indicative term deposit rates, see:

[aware.com.au/termdeposit](https://www.aware.com.au/termdeposit)

Holdings over 5% of total fund assets

At 30 June 2024, the fund held no single underlying asset valued at more than 5% of the fund's total assets. For more on the portfolio holdings of each investment option, see:

[aware.com.au/portfolioholdings](https://www.aware.com.au/portfolioholdings)

Derivatives

Derivatives are investment instruments that provide exposure to a certain asset or asset class without physically owning it. Futures, options, swaps and forwards are considered derivatives.

We may use derivatives as part of the fund's overall investment strategy to enhance returns, manage tactical investment decisions (e.g. asset allocation activities), improve transaction efficiency, reduce costs and manage risk (e.g. hedging against foreign currency movements). We may invest directly in derivatives and the investment managers we partner with may also invest in derivatives on our behalf. Where this is the case, we consider the risks and controls in place and ensure the parameters within which derivatives can be used are clearly defined.

During the 2023/24 financial year, our derivatives charge ratio did not exceed 5% of the total market value of the fund's assets. The derivatives charge ratio is the percentage of the total market value of the assets of the fund (other than cash) that the trustee has charged as security for derivatives investments made by the trustee.

Currency hedging

When investing in overseas assets, returns reflect changes in the value of the underlying investments, as well as currency movements. We may hedge some of the currency exposure back to Australian dollars to manage risk or enhance returns.

The target level of foreign currency exposure, as well as the minimum and maximum amounts, are provided for each diversified investment option as part of the strategic asset allocation. We may change the currency exposure over time with the intention of improving the investment option's ability to meet its performance and risk objectives.

The level of foreign currency exposure for each investment option is monitored on an ongoing basis and hedges are rebalanced when the estimated foreign currency position drifts away from its target.

Our custodian

We have appointed State Street Australia Limited as custodian of the fund. Its role is to:

- hold the assets of the fund on our behalf
- perform certain administrative, unit pricing, accounting, taxation, monitoring and reporting functions.

Standard Risk Measure

The Standard Risk Measure (SRM) is based on industry guidance and allows consumers to compare investment options within and across funds. We use it to assign a risk band, risk label and estimated number of negative annual returns over any 20-year period to each investment option. Band 1 is the lowest risk measure while Band 7 is the highest. The SRM of an investment option is based on asset class risk and return expectations and the option's investment mix.

As superannuation serves as a long-term investment for most people,

both working and retired, we have implemented a new Long-Term Risk Measure from 30 September 2024. This measure complements our existing Standard Risk Measure and is designed to provide an indication of the risk of investment returns being less than the amount required to stay ahead of the rising cost of living over time (inflation).

For more information, see:

[aware.com.au/investmentandrisk](https://www.aware.com.au/investmentandrisk)

or refer to the relevant product disclosure statement or handbook:

[aware.com.au/forms](https://www.aware.com.au/forms)



Recognition and awards

Chant West¹



Canstar²



Finder³



Money magazine^{4,5}



Rainmaker information⁶



SuperRatings^{7,8,9}



Workplace Gender Equality Agency¹⁰



1. The Aware Super Future Saver (Super) and Aware Super Retirement Income (Pension) both received a 5 Apples rating from Chant West. The Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872/AFS Rep No. 1280401 Chant West rating (assigned February 2024) is limited to General Advice only and has been prepared without considering your objectives or financial situation, including target markets where applicable. The rating is not a recommendation to purchase, sell or hold any product and is subject to change at any time without notice. You should seek independent advice and consider the product disclosure statement or offer document before making any investment decisions. Ratings have been assigned based on third-party data. Liability is not accepted, whether direct or indirect, from use of the rating. Past performance is not an indication of future performance. For full ratings information, see: chantwest.com.au. For Chant West's Financial Services Guide, see: chantwest.com.au/financial-services-guide. 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. For more on the Chant West Awards, see: chantwest.com.au/fund-awards/about-the-awards.

2. Canstar Outstanding Value Award – Superannuation awarded to Aware Super in March 2024, March 2023 and March 2022. For more on awards and ratings, see: canstar.com.au/star-ratings-awards/superannuation. Awards and ratings are only one factor to be taken into account when choosing a super fund. Past performance is not an indication of future performance.

3. Finder's Best Balanced Super Fund 2023 recognises Aware Super's Balanced Socially Conscious option. For information on the methodology used by Finder, see: finder.com.au/super-funds/how-we-pick. Awards and ratings are only one factor to be taken into account when choosing a super fund. Past performance is not an indication of future performance.

4. Money magazine's Best Super Lifecycle Product 2024 recognises Aware Super's MySuper lifecycle design as a leader in improving members' retirement balances, by guiding them through an investment path over their lifetime, boosting their growth potential for as long as possible and gradually de-risking in the lead up to retirement, helping to safeguard member's savings and provide the best possible retirement outcome. For more on the awards, see: www.moneymag.com.au/best-of-the-best-2024-how-we-chose-the-winners. Awards and ratings are only one factor to be taken into account when choosing a super fund. Past performance is not an indication of future performance.

5. The ability of Aware Super to deliver ultra long-term performance can be attributed to a highly diversified portfolio constructed to deliver consistently sound returns. The fund's balance of growth and defensive opportunities allows it to meet members' needs over time. For more on the awards, see: www.moneymag.com.au/best-of-the-best-2024-how-we-chose-the-winners. Awards and ratings are only one factor to be taken into account when choosing a super fund. Past performance is not an indication of future performance.

6. To achieve the AAA Quality Rating from Rainmaker Information, each superannuation product is reviewed and rated across a range of benchmarks, including organisational strength, administration, communications, investment mix, investment performance, fees, charges, investment processes, insurances and extra services offered. For more on this rating, see: rainmaker.com.au/products/ratings-awards. Awards and ratings are only one factor to be taken into account when choosing a super fund. Past performance is not an indication of future performance.

7. The SuperRatings Lifetime Return 2024 award recognises Aware Super's ability to generate strong positive returns across a member's entire lifetime, while also factoring in the level of risk members are exposed to as they approach retirement.

8. The Retirement Offering of the Year 2024 award recognises Aware Super's investment performance and processes, fees, pension flexibility and choice, administration capabilities, member servicing and governance practices.

9. 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. For ratings information, see: superratings.com.au. © 2024 SuperRatings. All rights reserved.

10. The WGEA EOCGE citation verifies to employees and potential employees that an organisation is taking meaningful action to improve the working lives of women and men throughout the business.



We'd love your feedback on our report

Let us know your thoughts on our annual report by emailing us:

enquiries@aware.com.au



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