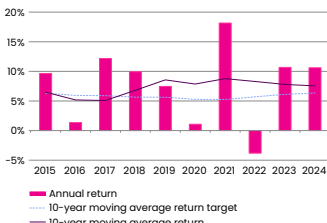
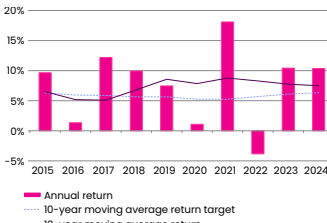
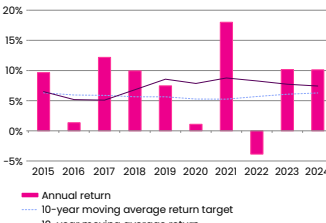
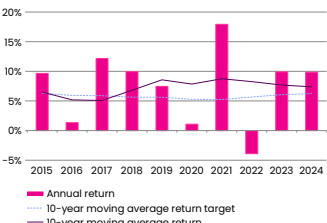
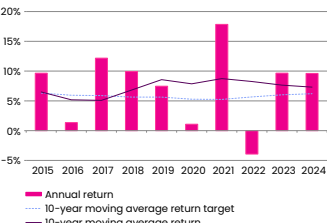


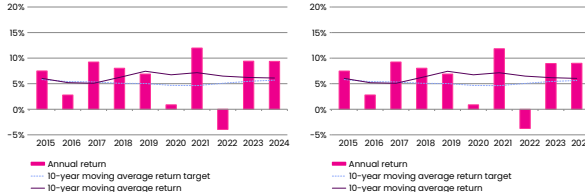
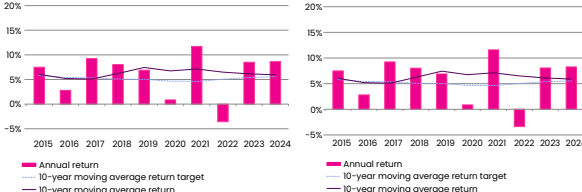
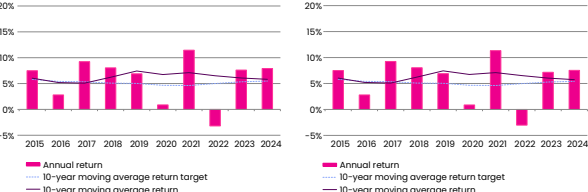
Product dashboard

Compare our MySuper Lifecycle approach with other MySuper products

Our MySuper Lifecycle approach means that from age 56 to 65 your investments are gradually transitioned from mostly growth-focused assets to a more balanced mix of growth and defensive assets.

See the Explanatory notes section on page 3 for information on the investment mix at each stage.

	Grow – Age 55 and under	Manage – Age 56	Manage – Age 57	Manage – Age 58	Manage – Age 59
Return target (above inflation) ¹	5.6% p.a.	5.5% p.a.	5.3% p.a.	5.2% p.a.	5.0% p.a.
Return (10-year average return to 30 June 2024) ²	7.55% p.a. ³	7.49% p.a. ³	7.43% p.a. ³	7.37% p.a. ³	7.31% p.a. ³
Comparison between return target and return⁴ for year ending 30 June 2024					
Level of investment risk⁵	High: Negative annual returns expected 4 to less than 6 times over 20 years.				
Statement of fees and other costs⁶	\$457 p.a.	\$452 p.a.	\$442 p.a.	\$437 p.a.	\$432 p.a.

	Manage – Age 60	Manage – Age 61	Manage – Age 62	Manage – Age 63	Manage – Age 64	Enjoy – Age 65 and over
Return target (above inflation) ¹	4.9% p.a.	4.7% p.a.	4.5% p.a.	4.4% p.a.	4.2% p.a.	4.0% p.a.
Return (10-year average return to 30 June 2024) ²	6.11% p.a. ⁷	6.03% p.a. ⁷	5.96% p.a. ⁷	5.89% p.a. ⁷	5.82% p.a. ⁷	5.75% p.a.
Comparison between return target and return⁴ for year ending 30 June 2024						
Level of investment risk⁵	High: Negative annual returns expected 4 to less than 6 times over 20 years.		Medium to high: Negative annual returns expected 3 to less than 4 times over 20 years.			
Statement of fees and other costs⁶	\$422 p.a.	\$417 p.a.	\$412 p.a.	\$407 p.a.	\$402 p.a.	\$397 p.a.

- The return target is expressed as a target level of return above inflation (as measured by the Consumer Price Index) for a representative member* over a ten-year period. The return target is the average of the expected annual returns projected over the next ten years, based on long-run return assumptions, net of investment management expenses, administration fees and taxes. The return target differs to the investment objective disclosed in our Product Disclosure Statement. The return target does not constitute a forecast or guarantee of future performance or future rate of return.
- The return is an average net return for a representative member* over the 10 years to 30 June 2024. The return is net of investment management expenses, administration fees and taxes. It is important to remember that past performance is not an indicator or guarantee of future performance, and the value of investments can rise or fall.
- The 10-year average return and the relevant chart reflect the historical returns and return targets for the default option which applied to members of this age under the old Lifecycle approach (i.e. the Balanced option) up until 10 June 2021, rather than the new investment mix shown in the Explanatory notes section on the following page. You can view the historical returns for all investment options on our website [here](#).
- The columns in the graph show the one-year net return of a representative member* for each year to 30 June. The return is net of all investment management expenses, administration fees and taxes. It is important to remember that past performance is not an indicator or guarantee of future performance, and the value of investments can rise or fall. The purple line shows the 10-year moving average net return of a representative member* to 30 June of each year. The blue line shows the 10-year moving average return target to 30 June of each year.

- The level of investment risk is based on the Standard Risk Measure (SRM). The risk bands and estimated number of negative annual returns over any 20-year period are current as at 30 September 2024. Click [here](#) for more information on the SRM and Aware Super's modelling methodology.
 - The statement of fees and other costs shows the dollar value of investment management expenses and costs, transaction costs and administration fees and costs for a representative member*. These fees and costs are indicative only and are based on the investment fees and costs and transaction costs for the year ended 30 June 2024, other than performance fees which are a five-year average. Click [here](#) for more information on fees and other costs.
 - The 10-year average return and the relevant chart reflect the average return for the default option which applied to members of this age under the old Lifecycle approach (i.e. the Conservative Balanced option) up until 10 June 2021, rather than the new investment mix shown in the Explanatory notes section on the following page. You can view the historical returns for all investment options on our website [here](#).
- * A representative member is a member who is fully invested in the MySuper Lifecycle approach, does not incur any activity fees during the year, and has an account balance of \$50,000 throughout that year.

Explanatory notes

Under our MySuper Lifecycle approach, your super balance and future contributions will be invested in our High Growth option up to and including age 55. When you turn 56, we'll begin making a series of annual adjustments, gradually transitioning your investments from High Growth into the Balanced and Conservative Balanced options as shown in the table. We rebalance your account each year on your birthday (or the following business day if your birthday falls on a non-business day) until you reach age 65.

Refer to the dashboards on the previous pages for details on how the return targets, level of investment risk and fees associated with the MySuper Lifecycle approach change for each Lifecycle stage.



More information on our MySuper Lifecycle approach is available on [our website](#).

The following table shows the approximate investment mix by age that applies across the three diversified investment options that form part of our Lifecycle approach.

Investment option allocation

Lifecycle stage	High Growth	Balanced	Conservative Balanced
Grow – Age 55 and under	100%	0%	0%
Manage – Age 56	80%	20%	0%
Manage – Age 57	60%	40%	0%
Manage – Age 58	40%	60%	0%
Manage – Age 59	20%	80%	0%
Manage – Age 60	0%	100%	0%
Manage – Age 61	0%	80%	20%
Manage – Age 62	0%	60%	40%
Manage – Age 63	0%	40%	60%
Manage – Age 64	0%	20%	80%
Enjoy – Age 65 and over	0%	0%	100%

We're here to help

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Important information

This is general information only and does not take into account your specific objectives, financial situation or needs. Seek professional financial advice, consider your own circumstances and read our product disclosure statement before making a decision about Aware Super. Call us or visit our website for a copy. Issued by Aware Super Pty Ltd ABN 11 118 202 672, AFSL 293340, the trustee of Aware Super ABN 53 226 460 365. AS172 12/24