



HEALTHIER, LONGER,  
BETTER LIVES

# INVESTMENT OPTIONS

**Super and Pensions**  
**Issued by AIA Australia Limited**

## **ABOUT THIS BOOKLET**

This booklet provides information about the investment options available for your superannuation and pension products issued by AIA Australia Limited. It is important that you retain this booklet for your records. The information and advice contained in this booklet is of a general nature and does not take into account your individual objectives, financial situation or needs. You should obtain financial advice tailored to your personal circumstances before acting on this information, or making any changes.

The information in this document is correct as at 30 June 2023.

This document has been prepared by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia).

AIA Australia is not a registered tax (financial) adviser under the *Tax Agent Services Act 2009* and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.

## **Notices**

Issued by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). Unless expressly stated in your product disclosure statement or policy document, neither the AIA Company Limited and its subsidiaries (together, the AIA Group) guarantee or in any way stand behind the performance of the investment options or the repayment of capital or interest. Investments in these options are not deposits or other liabilities of the AIA Group (other than AIA Australia). Investment-type products are subject to investment risk, including delays in repayment and loss of income and principal invested.

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# INTRODUCTION

The purpose of this document is to provide you with information and general advice on the investment options in your product, issued by AIA Australia Limited.

The information in this document may help you to determine whether your selected investments are right for you, however it does not take into account your individual objectives, financial situation or needs.

Before making any decisions or taking any actions on your investments, we recommend you speak with your financial adviser.

To find out which investment options you are currently invested in, please refer to your Annual Statement.

If you would like to change your investments, please contact us. A phone number listing is located on the back page of this booklet.

**Some investment options are available only to specific policies or sub-products. You may not be eligible to invest in all investment options listed against your product in this booklet. Please contact us for further details.**

# INVESTMENT OPTION MENU

This section shows the investment menus of each superannuation and pension product issued by AIA and the investment fees and other costs associated with each investment option.

Other fees, such as administration fees and insurance fees (premiums), may also be applicable to your product, but these will depend on the nature of the product and the insurance chosen by you (if applicable).

The list below outlines the investment options in each product. Based on your specific sub-product or policy, you may not be eligible to invest in all investment options listed against your product. Please contact us for further details.

Please refer to *Investment option summaries* for details of each option.

**To determine which investment option is relevant to you, check the option name (and investment option code where it appears) on your annual statement.**

| Product and investment option name               |           | Investment fee (%)                             | Transaction costs (%) | Operational costs (%) | Buy/sell spread (%) |
|--|-----------|--|-----------------------|-----------------------|---------------------|
| <b>Allocated Annuity</b>                         |           |  |                       |                       |                     |
| Capital Secure                                   | AACS02    | 1.50   | 0.02                  | 0.07                  | —                   |
| Grow th  | AAMG02    | 1.75   | 0.08                  | 0.05                  | —                   |
| <b>Business Super Bonds</b>                      |           |  |                       |                       |                     |
| Capital Secure                                   | E2        | 1.75   | 0.02                  | 0.06                  | 0.10/0              |
| Capital Secure                                   | E3        | 1.76   | 0.02                  | 0.06                  | 0.10/0              |
| Balanced   | BB        | 1.94   | 0.07                  | 0.06                  | 0.25/0              |
| Balanced   | J2        | 1.76   | 0.07                  | 0.06                  | 0.25/0              |
| Grow th  | P2        | 1.75   | 0.07                  | 0.05                  | 0.30/0              |
| Grow th  | P3        | 1.75   | 0.07                  | 0.05                  | 0.30/0              |
| High Grow th                                     | BG        | 1.74   | 0.07                  | 0.04                  | 0.30/0              |
| High Grow th                                     | F2        | 1.76   | 0.07                  | 0.04                  | 0.30/0              |
| <b>Corporate Super Bonds</b>                     |           |  |                       |                       |                     |
| Capital Secure                                   | B3        | 1.08   | 0.02                  | 0.06                  | 0.10/0              |
| Capital Secure                                   | Z2        | 1.07   | 0.02                  | 0.06                  | 0.10/0              |
| Balanced   | CB        | 1.09   | 0.07                  | 0.06                  | 0.25/0              |
| Balanced   | I2        | 1.08   | 0.07                  | 0.06                  | 0.25/0              |
| Grow th  | H2        | 1.08   | 0.07                  | 0.05                  | 0.30/0              |
| Grow th  | L3        | 1.05   | 0.07                  | 0.05                  | 0.30/0              |
| High Grow th                                     | L2        | 1.08   | 0.07                  | 0.04                  | 0.30/0              |
| <b>Deferred Annuity</b>                          |           |  |                       |                       |                     |
| Capital Guaranteed (participating)               | CGSUP1    | *Refer to footnote at the bottom of this table |                       |                       |                     |
| <b>Managed Investment Super Plan - Corporate</b> |           |  |                       |                       |                     |
| Grow th  | SM_PROT   | 1.46   | 0.12                  | 0.05                  | —                   |
| Grow th  | SM_UNPROT | 1.46   | 0.12                  | 0.05                  | —                   |

| Product and investment option name          |        | Investment fee (%)                             | Transaction costs (%) | Operational costs (%) | Buy/sell spread (%) |
|---|--------|--|-----------------------|-----------------------|---------------------|
| <b>Personal Superannuation Bond</b>         |        |  |                       |                       |                     |
| Capital Guaranteed (participating)          | 1SUP   | *Refer to footnote at the bottom of this table |                       |                       |                     |
| Guaranteed Cash                             | 2CSH   | 1.41   | 0.00                  | 0.00                  | —                   |
| Multi-Manager Fixed Income                  | 2FIX   | 1.47   | 0.34                  | 0.16                  | —                   |
| Capital Stable                              | 2STB   | 1.58   | 0.09                  | 0.07                  | —                   |
| Grow th                                     | 2CMG   | 1.49   | 0.13                  | 0.05                  | —                   |
| Grow th                                     | 2MGD   | 1.58   | 0.12                  | 0.05                  | —                   |
| Global Property Securities                  | 2PRP   | 1.67   | 0.12                  | 0.22                  | —                   |
| Multi-Manager Australian Share              | 2EQY   | 1.63   | 0.08                  | 0.00                  | —                   |
| Multi-Manager Global Share                  | 2INT   | 1.60   | 0.09                  | 0.02                  | —                   |
| <b>Private Trustee</b>                      |        |  |                       |                       |                     |
| Capital Guaranteed (participating)          | 1LUS   | *Refer to footnote at the bottom of this table |                       |                       |                     |
| <b>PruPlan Superannuation</b>               |        |  |                       |                       |                     |
| Capital Guaranteed (participating)          | CGSUP4 | *Refer to footnote at the bottom of this table |                       |                       |                     |
| Capital Guaranteed (participating)          | CGSUP1 | *Refer to footnote at the bottom of this table |                       |                       |                     |
| Capital Guaranteed (participating)          | CGSUP3 | *Refer to footnote at the bottom of this table |                       |                       |                     |
| <b>PruPlan Superannuation "Unit-Linked"</b> |        |  |                       |                       |                     |
| Grow th                                     | PLAN5S | 1.60   | 0.12                  | 0.05                  | —                   |
| <b>Retirement Accumulation Plan</b>         |        |  |                       |                       |                     |
| Capital Guaranteed (participating)          | 1RAP   | *Refer to footnote at the bottom of this table |                       |                       |                     |
| <b>Retirement Investment Plan</b>           |        |  |                       |                       |                     |
| Capital Guaranteed (participating)          | 1RIP   | *Refer to footnote at the bottom of this table |                       |                       |                     |
| <b>Roll-Over Bond</b>                       |        |  |                       |                       |                     |
| Capital Secure                              | C3     | 0.37   | 0.02                  | 0.06                  | —                   |
| Grow th                                     | M3     | 0.73   | 0.07                  | 0.05                  | —                   |
| <b>Rollover Bond</b>                        |        |  |                       |                       |                     |
| Capital Guaranteed (participating)          | 1SUP   | *Refer to footnote at the bottom of this table |                       |                       |                     |
| Capital Guaranteed (non participating)      | 6ROL   | 1.30   | 0.05                  | 0.02                  | —                   |
| Capital Guaranteed (non participating)      | 6RNF   | 1.30   | 0.05                  | 0.02                  | —                   |
| Capital Guaranteed (non participating)      | 6RCG   | 1.30   | 0.05                  | 0.02                  | —                   |
| Guaranteed Cash                             | 2CSH   | 1.41   | 0.00                  | 0.00                  | —                   |
| Guaranteed Cash                             | 7RCA   | 0.85   | 0.00                  | 0.00                  | —                   |
| Capital Secure                              | RBCS02 | 1.25   | 0.02                  | 0.06                  | —                   |
| Multi-Manager Fixed Income                  | 2FIX   | 1.47   | 0.34                  | 0.16                  | —                   |
| Capital Stable                              | 2CST   | 1.51   | 0.09                  | 0.07                  | —                   |
| Capital Stable                              | 2STB   | 1.58   | 0.09                  | 0.07                  | —                   |
| Grow th                                     | 2CMG   | 1.49   | 0.13                  | 0.05                  | —                   |
| Grow th                                     | RBMG02 | 1.55   | 0.07                  | 0.05                  | —                   |
| Grow th                                     | 2MGD   | 1.58   | 0.12                  | 0.05                  | —                   |
| Grow th                                     | 7RMN   | 1.23   | 0.12                  | 0.05                  | —                   |
| Grow th                                     | M3     | 0.73   | 0.07                  | 0.05                  | —                   |
| Global Property Securities                  | 2PRP   | 1.67   | 0.12                  | 0.22                  | —                   |
| Global Property Securities                  | 7RPF   | 1.25   | 0.12                  | 0.22                  | —                   |
| Multi-Manager Australian Share              | 2EQY   | 1.63   | 0.08                  | 0.00                  | —                   |
| Multi-Manager Australian Share              | 7RAE   | 1.24   | 0.08                  | 0.00                  | —                   |
| Multi-Manager Global Share                  | 7RIE   | 1.18   | 0.09                  | 0.02                  | —                   |
| Multi-Manager Global Share                  | 2INT   | 1.60   | 0.09                  | 0.02                  | —                   |
| <b>Rollover Deferred Annuity</b>            |        |  |                       |                       |                     |
| Guaranteed Cash                             | SSGA   | 1.49   | 0.00                  | 0.00                  | —                   |
| Grow th                                     | SSMA   | 1.46   | 0.12                  | 0.05                  | —                   |

| Product and investment option name |        | Investment fee (%)                             | Transaction costs (%) | Operational costs (%) | Buy/sell spread (%) |
|------------------------------------|--------|--|-----------------------|-----------------------|---------------------|
| <b>Rollover Deposit Plan</b>       |        |  |                       |                       |                     |
| Capital Guaranteed (participating) | 1SUP   | *Refer to footnote at the bottom of this table |                       |                       |                     |
| <b>Rollover Fund</b>               |        |  |                       |                       |                     |
| Capital Secure                     | D2     | 1.34   | 0.02                  | 0.06                  | —                   |
| Capital Secure                     | D3     | 1.34   | 0.02                  | 0.06                  | —                   |
| Savings                            | S2     | 0.47   | 0.00                  | 0.00                  | —                   |
| Savings                            | RS     | 0.47   | 0.00                  | 0.00                  | —                   |
| Balanced                           | RB     | 1.62   | 0.07                  | 0.06                  | —                   |
| Balanced                           | R2     | 1.62   | 0.07                  | 0.06                  | —                   |
| Grow th                            | N2     | 1.71   | 0.07                  | 0.05                  | —                   |
| Grow th                            | N3     | 1.71   | 0.07                  | 0.05                  | —                   |
| High Grow th                       | G2     | 1.76   | 0.07                  | 0.04                  | —                   |
| High Grow th                       | RG     | 1.75   | 0.07                  | 0.04                  | —                   |
| <b>Rollover Plan</b>               |        |  |                       |                       |                     |
| Capital Guaranteed (participating) | CGSUP1 | *Refer to footnote at the bottom of this table |                       |                       |                     |
| Guaranteed Cash                    | FI93SG | 1.35   | 0.00                  | 0.00                  | —                   |
| Capital Stable                     | CAPSSG | 1.56   | 0.09                  | 0.07                  | —                   |
| Capital Stable                     | CS2SG  | 1.54   | 0.09                  | 0.07                  | —                   |
| Grow th                            | BALASG | 1.57   | 0.12                  | 0.05                  | —                   |
| High Grow th                       | FI93SG | 1.35   | 0.00                  | 0.00                  | —                   |
| <b>Rollover Plan "S" Series</b>    |        |  |                       |                       |                     |
| Capital Guaranteed (participating) | CGSUP1 | *Refer to footnote at the bottom of this table |                       |                       |                     |
| Guaranteed Cash                    | SCPFSG | 1.40   | 0.00                  | 0.00                  | —                   |
| Capital Stable                     | SCPSSG | 1.40   | 0.09                  | 0.07                  | —                   |
| Capital Stable                     | SCS2SG | 1.40   | 0.09                  | 0.07                  | —                   |
| Grow th                            | SBALSG | 1.39   | 0.12                  | 0.05                  | —                   |
| High Grow th                       | SEPSG  | 1.36   | 0.14                  | 0.04                  | —                   |
| <b>Rollover Plan Goldseal</b>      |        |  |                       |                       |                     |
| Grow th                            | BOND5S | 1.31   | 0.12                  | 0.05                  | —                   |
| <b>Superannuation Bond</b>         |        |  |                       |                       |                     |
| Capital Guaranteed (participating) | CGSUP1 | *Refer to footnote at the bottom of this table |                       |                       |                     |
| Capital Guaranteed (participating) | 1SUP   | *Refer to footnote at the bottom of this table |                       |                       |                     |
| Guaranteed Cash                    | 2CSH   | 1.41   | 0.00                  | 0.00                  | —                   |
| Guaranteed Cash                    | FI93SG | 1.35   | 0.00                  | 0.00                  | —                   |
| Multi-Manager Fixed Income         | 2FIX   | 1.47   | 0.34                  | 0.16                  | —                   |
| Capital Stable                     | CAPSSG | 1.56   | 0.09                  | 0.07                  | —                   |
| Capital Stable                     | CS2SG  | 1.54   | 0.09                  | 0.07                  | —                   |
| Capital Stable                     | 2STB   | 1.58   | 0.09                  | 0.07                  | —                   |
| Grow th                            | BALASG | 1.57   | 0.12                  | 0.05                  | —                   |
| Grow th                            | BOND5S | 1.31   | 0.12                  | 0.05                  | —                   |
| Grow th                            | 2MGD   | 1.58   | 0.12                  | 0.05                  | —                   |
| Global Property Securities         | 2PRP   | 1.67   | 0.12                  | 0.22                  | —                   |
| Multi-Manager Australian Share     | 2EQY   | 1.63   | 0.08                  | 0.00                  | —                   |
| High Grow th                       | EPSG   | 1.57   | 0.14                  | 0.04                  | —                   |
| Multi-Manager Global Share         | 2INT   | 1.60   | 0.09                  | 0.02                  | —                   |
| Grow th                            | SBALSG | 1.39   | 0.12                  | 0.05                  | —                   |

| Product and investment option name            |        | Investment fee (%)                             | Transaction costs (%) | Operational costs (%) | Buy/sell spread (%) |
|---|--------|--|-----------------------|-----------------------|---------------------|
| <b>SuperBridge</b>                            |        |  |                       |                       |                     |
| Capital Guaranteed (non participating)        | CGSB   | 1.50   | 0.05                  | 0.02                  | –                   |
| Guaranteed Cash                               | UW     | 1.47   | 0.00                  | 0.00                  | –                   |
| Grow th                                       | NS     | 1.48   | 0.12                  | 0.05                  | –                   |
| Grow th                                       | CS     | 1.47   | 0.12                  | 0.05                  | –                   |
| Capital Stable                                | FG     | 1.47   | 0.09                  | 0.07                  | –                   |
| <b>SuperBridge - Investment Linked</b>        |        |  |                       |                       |                     |
| Grow th                                       | CS     | 1.47   | 0.12                  | 0.05                  | –                   |
| <b>SuperBridge - New Series</b>               |        |  |                       |                       |                     |
| Grow th                                       | CS     | 1.47   | 0.12                  | 0.05                  | –                   |
| <b>SuperBridge - Series III</b>               |        |  |                       |                       |                     |
| Capital Guaranteed (non participating)        | CGSB1  | 1.50   | 0.05                  | 0.02                  | –                   |
| Capital Stable                                | FG1    | 1.48   | 0.09                  | 0.07                  | –                   |
| Guaranteed Cash                               | UW1    | 1.49   | 0.00                  | 0.00                  | –                   |
| Grow th                                       | NS1    | 1.50   | 0.12                  | 0.05                  | –                   |
| Grow th                                       | QS1    | 1.51   | 0.12                  | 0.05                  | –                   |
| Multi-Manager Australian Share                | WS1    | 1.53   | 0.08                  | 0.00                  | –                   |
| <b>SuperBridge - Series IV</b>                |        |  |                       |                       |                     |
| Capital Guaranteed (non participating)        | CGSB4  | 1.50   | 0.05                  | 0.02                  | –                   |
| Capital Stable                                | FG4    | 1.29   | 0.09                  | 0.07                  | –                   |
| Guaranteed Cash                               | UW4    | 1.33   | 0.00                  | 0.00                  | –                   |
| Multi-Manager Fixed Income                    | XS4    | 1.29   | 0.34                  | 0.16                  | –                   |
| Grow th                                       | NS4    | 1.29   | 0.12                  | 0.05                  | –                   |
| Grow th                                       | QS4    | 1.29   | 0.12                  | 0.05                  | –                   |
| Multi-Manager Australian Share                | WS4    | 1.31   | 0.08                  | 0.00                  | –                   |
| <b>SuperCash</b>                              |        |  |                       |                       |                     |
| Guaranteed Cash                               | UX     | 1.78   | 0.00                  | 0.00                  | –                   |
| <b>SuperPlan Superannuation</b>               |        |  |                       |                       |                     |
| Capital Guaranteed (participating)            | CGSUP5 | *Refer to footnote at the bottom of this table |                       |                       |                     |
| <b>SuperSpan - Limited Offer</b>              |        |  |                       |                       |                     |
| Capital Guaranteed (non participating)        | CGSSLO | 1.50   | 0.05                  | 0.02                  | –                   |
| <b>SuperSpan (Limited Offer) Multi Option</b> |        |  |                       |                       |                     |
| Grow th                                       | NS     | 1.48   | 0.12                  | 0.05                  | –                   |
| <b>SuperSpan II</b>                           |        |  |                       |                       |                     |
| Capital Guaranteed (non participating)        | CGSSLO | 1.50   | 0.05                  | 0.02                  | –                   |
| <b>SuperSpan II Multi Option</b>              |        |  |                       |                       |                     |
| Grow th                                       | NS     | 1.48   | 0.12                  | 0.05                  | –                   |
| Grow th                                       | CS     | 1.47   | 0.12                  | 0.05                  | –                   |
| <b>SuperSpan Plus</b>                         |        |  |                       |                       |                     |
| Capital Guaranteed (non participating)        | CGSB   | 1.50   | 0.05                  | 0.02                  | –                   |
| Guaranteed Cash                               | UW     | 1.47   | 0.00                  | 0.00                  | –                   |
| Grow th                                       | NS     | 1.48   | 0.12                  | 0.05                  | –                   |
| Grow th                                       | CS     | 1.47   | 0.12                  | 0.05                  | –                   |
| Capital Stable                                | FG     | 1.47   | 0.09                  | 0.07                  | –                   |



| Product and investment option name               |          | Investment fee (%)                             | Transaction costs (%) | Operational costs (%) | Buy/sell spread (%) |
|--|----------|--|-----------------------|-----------------------|---------------------|
| <b>SuperSpan Plus Series III</b>                 |          |  |                       |                       |                     |
| Capital Guaranteed (non participating)           | CGSB1    | 1.50   | 0.05                  | 0.02                  | —                   |
| Capital Stable                                   | FG1      | 1.48   | 0.09                  | 0.07                  | —                   |
| Guaranteed Cash                                  | UW1      | 1.49   | 0.00                  | 0.00                  | —                   |
| Multi-Manager Fixed Income                       | XS1      | 1.44   | 0.34                  | 0.16                  | —                   |
| Grow th  | NS1      | 1.50   | 0.12                  | 0.05                  | —                   |
| Grow th  | QS1      | 1.51   | 0.12                  | 0.05                  | —                   |
| Multi-Manager Australian Share                   | WS1      | 1.53   | 0.08                  | 0.00                  | —                   |
| <b>SuperSpan Plus Series IV</b>                  |          |  |                       |                       |                     |
| Capital Guaranteed (non participating)           | CGSB4    | 1.50   | 0.05                  | 0.02                  | —                   |
| Capital Stable                                   | FG4      | 1.29   | 0.09                  | 0.07                  | —                   |
| Guaranteed Cash                                  | UW4      | 1.33   | 0.00                  | 0.00                  | —                   |
| Multi-Manager Fixed Income                       | XS4      | 1.29   | 0.34                  | 0.16                  | —                   |
| Grow th  | NS4      | 1.29   | 0.12                  | 0.05                  | —                   |
| Grow th  | QS4      | 1.29   | 0.12                  | 0.05                  | —                   |
| Multi-Manager Australian Share                   | WS4      | 1.31   | 0.08                  | 0.00                  | —                   |
| <b>Tailored Annuity Plan - Allocated Annuity</b> |          |  |                       |                       |                     |
| Capital Guaranteed (non participating)           | KST2     | 1.50   | 0.07                  | 0.03                  | —                   |
| Capital Stable                                   | FGT2     | 1.34   | 0.14                  | 0.09                  | —                   |
| Guaranteed Cash                                  | UWT2     | 1.28   | 0.00                  | 0.00                  | —                   |
| Multi-Manager Fixed Income                       | XST2     | 1.34   | 0.39                  | 0.19                  | —                   |
| Grow th  | NST2     | 1.34   | 0.16                  | 0.05                  | —                   |
| Grow th  | QST2     | 1.34   | 0.16                  | 0.05                  | —                   |
| Multi-Manager Australian Share                   | WST2     | 1.33   | 0.16                  | 0.00                  | —                   |
| <b>Umbrella Investment Plan Super</b>            |          |  |                       |                       |                     |
| Capital Guaranteed (participating)               | 1SUU     | *Refer to footnote at the bottom of this table |                       |                       |                     |
| Guaranteed Cash                                  | 2CSU     | 0.49   | 0.00                  | 0.00                  | —                   |
| Multi-Manager Fixed Income                       | 2FIU     | 0.58   | 0.34                  | 0.16                  | —                   |
| Capital Stable                                   | 2STU     | 0.69   | 0.09                  | 0.07                  | —                   |
| Grow th  | 2MGU     | 0.74   | 0.12                  | 0.05                  | —                   |
| Global Property Securities                       | 2PRU     | 0.73   | 0.12                  | 0.22                  | —                   |
| Multi-Manager Australian Share                   | 2EQU     | 0.76   | 0.08                  | 0.00                  | —                   |
| Multi-Manager Global Share                       | 2INU     | 0.76   | 0.09                  | 0.02                  | —                   |
| <b>Wholesale Investment Portfolios</b>           |          |  |                       |                       |                     |
| Capital Guaranteed (non participating)           | SCOLFG   | 0.50   | 0.05                  | 0.02                  | —                   |
| Capital Guaranteed (participating)               | SCPGTD   | *Refer to footnote at the bottom of this table |                       |                       |                     |
| Capital Stable                                   | ECAPSF   | 0.75   | 0.14                  | 0.09                  | —                   |
| Capital Stable                                   | SCAPSF   | 0.64   | 0.09                  | 0.07                  | —                   |
| Capital Stable                                   | ECAPSF03 | 0.75   | 0.14                  | 0.09                  | —                   |
| Capital Stable                                   | SCAPSF03 | 0.64   | 0.09                  | 0.07                  | —                   |
| Guaranteed Cash                                  | SPACAS   | 0.30   | 0.00                  | 0.00                  | —                   |
| Grow th  | EDISCR   | 0.78   | 0.16                  | 0.05                  | —                   |
| Grow th  | SDISCR   | 0.69   | 0.12                  | 0.05                  | —                   |
| Balanced - Ordinary                              | ODISCR   | 0.62   | 0.10                  | 0.04                  | —                   |
| Multi-Manager Australian Share                   | EPAEQU   | 0.77   | 0.16                  | 0.00                  | —                   |

\*Participating capital guaranteed investment options do not have explicitly determined asset charges that are applied, in the determination of crediting rates. For the purposes of annual disclosure, a notional rate is reported in Annual Statements which is calculated based on the expenses charged to the fund for the year.

# INVESTMENT OPTION SUMMARIES

Your product may offer one or more investment option. This section details the investment options for superannuation and pension products issued by AIA as at 30 June 2023.

Each investment option summary contains:

- Investment option name
- Objective
- Strategy
- Standard Risk Measure
- Minimum suggested timeframe
- Benchmark asset allocation

Not all investment options are available or applicable to your account. Please refer to the section *Investment open menu*, or contact us for further details. Other restrictions may apply.

## Standard Risk Measure

The Standard Risk Measure (SRM) applying to each investment option is shown below. The SRM is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period (as outlined in the table below).

The SRM for each option is also a measure of the risk objective of the option. It is a measure of the expected variability of the return of the option. The SRM is not a complete assessment of all forms of investment risk. For example, while the SRM indicates the likely frequency of negative annual returns over any 20-year period, it does not indicate what the potential size of a negative return could be. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option(s). The SRM should not be considered personal advice. Members should regularly review their investment decision with their financial adviser.

### Risk measure categories

Below is a table that outlines our labelling of risk measures and categories.

| Risk bank | Risk label     | Estimated number of negative annual returns over any 20-year period |
|-----------|----------------|---|
| 1         | Very Low       | Less than 0.5   |
| 2         | Low            | 0.5 to less than 1  |
| 3         | Low to Medium  | 1 to less than 2  |
| 4         | Medium         | 2 to less than 3  |
| 5         | Medium to High | 3 to less than 4  |
| 6         | High           | 4 to less than 6  |
| 7         | Very High      | 6 or greater  |

## Diversification risks

It is important to understand the risks associated with your investment options and to consider the diversification risks of your overall investment strategy. Where you have more than 55 per cent of your total balance allocated in high risk option(s), we recommend that you speak to your financial adviser to determine if this strategy is appropriate for you.

## Investment option overview

The table below provides an index of investment options against their strategy, and the page numbers where they can be located in this booklet.

| Strategy group                    | Aggressive                     | Growth               | Moderate        | Conservative               | Defensive            |
|-----------------------------------|--------------------------------|----------------------|-----------------|----------------------------|----------------------|
| Page                              | 11                             | 19                   | 20              | 21                         | 23                   |
| Risk/return profile               | Higher                         |                      |                 |                            | Lower                |
| Suggested investment time horizon | 7 years or more                | 5 to 6 years or more | 5 years or more | 3 years or more            | 0 to 3 years or more |
| Investment options                | High Growth                    | Growth               | Balanced        | Capital Stable             | Capital Secure       |
|                                   | Multi-manager Australian Share |                      |                 | Multi-Manager Fixed Income | Savings              |
|                                   | Multi-Manager Global Share     |                      |                 |                            | Guaranteed Cash      |
|                                   | Global Property Securities     |                      |                 |                            | Capital Guaranteed   |

# Unit linked investment options

## Aggressive strategy

### High Growth

|                                    |  |
|------------------------------------|--|
| <b>Strategy</b>                    | To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. |
| <b>Objective</b>                   | To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes.   |
| <b>SRM</b>                         | High   |
| <b>Minimum suggested timeframe</b> | 7 years  |

|                            | Benchmark asset allocation % | Asset allocation ranges % |
|----------------------------|------------------------------|---------------------------|
| Australian Shares          | 37                           | 20 – 50                   |
| Global Shares              | 34                           | 20 – 50                   |
| Unlisted Infrastructure    | 8                            | 0 – 15                    |
| Unlisted Property          | 4                            | 0 – 10                    |
| Global Property Securities | 3                            | 0 – 10                    |
| Alternatives               | 4                            | 0 – 10                    |
| Fixed Income               | 5                            | 0 – 20                    |
| Private Debt               | 3                            | 0 – 10                    |
| Cash                       | 2                            | 0 – 20                    |

### Multi-Manager Australian Share

|                                    |  |                                  |
|------------------------------------|--|----------------------------------|
| <b>Strategy</b>                    | To invest in a diversified portfolio of predominantly Australian listed company shares in order to provide long term capital growth. This option may have a high level of short to medium-term volatility. |                                  |
| <b>Objective</b>                   | To outperform the S&P/ASX 300 Accumulation Index over a rolling seven-year period before fees and taxes.   |                                  |
| <b>SRM</b>                         | Very High  |                                  |
| <b>Minimum suggested timeframe</b> | 7 years  |                                  |
|                                    | <b>Benchmark asset allocation %</b>  | <b>Asset allocation ranges %</b> |
| Australian shares                  | 100  | 90 – 100                         |
| Cash                               | 0  | 0 – 10                           |

### Multi-Manager Global Share

|                                    |  |                                  |
|------------------------------------|--|----------------------------------|
| <b>Strategy</b>                    | To invest in a diversified portfolio of global listed company shares in order to provide long-term capital growth. The portfolio aims to leave currency risk unhedged. This option may have a high level of short to medium-term volatility. |                                  |
| <b>Objective</b>                   | To outperform the MSCI ACWI Index over a rolling seven-year period before fees and taxes.  |                                  |
| <b>SRM</b>                         | Very High  |                                  |
| <b>Minimum suggested timeframe</b> | 7 years  |                                  |
|                                    | <b>Benchmark asset allocation %</b>  | <b>Asset allocation ranges %</b> |
| Global shares                      | 100  | 90 – 100                         |
| Cash                               | 0  | 0 – 10                           |

### Global Property Securities

|                                    |  |                                  |
|------------------------------------|--|----------------------------------|
| <b>Strategy</b>                    | To invest in a portfolio of global listed property securities in order to seek total return through a combination of current income and long-term capital appreciation. The portfolio aims to hedge currency risk. This option may have a high level of short to medium-term volatility. |                                  |
| <b>Objective</b>                   | To outperform the FTSE EPRA NAREIT Developed Net Total Return Index hedged in AUD over a rolling seven-year period before fees and taxes.  |                                  |
| <b>SRM</b>                         | Very High  |                                  |
| <b>Minimum suggested timeframe</b> | 7 years  |                                  |
|                                    | <b>Benchmark asset allocation %</b>  | <b>Asset allocation ranges %</b> |
| Global Property Securities         | 100  | 95 – 100                         |
| Cash                               | 0  | 0 – 5                            |

## Growth strategy

### Growth

|                                    |  |                                  |
|------------------------------------|--|----------------------------------|
| <b>Strategy</b>                    | To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term. |                                  |
| <b>Objective</b>                   | To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.   |                                  |
| <b>SRM</b>                         | High   |                                  |
| <b>Minimum suggested timeframe</b> | 6 years  |                                  |
|                                    | <b>Benchmark asset allocation %</b>  | <b>Asset allocation ranges %</b> |
| Australian Shares                  | 31   | 15 – 40                          |
| Global Shares                      | 28   | 15 – 40                          |
| Unlisted Infrastructure            | 8  | 0 – 15                           |
| Unlisted Property                  | 4  | 0 – 10                           |
| Global Property Securities         | 2  | 0 – 10                           |
| Alternatives                       | 3  | 0 – 10                           |
| Fixed Income                       | 15   | 0 – 30                           |
| Private Debt                       | 4  | 0 – 10                           |
| Cash                               | 5  | 0 – 25                           |

## Moderate strategy

### Balanced

|                                    |  |                                  |
|------------------------------------|--|----------------------------------|
| <b>Strategy</b>                    | To invest in a diversified portfolio with a balance between growth and defensive assets expected to generate a mix of long-term capital growth and income with a moderate level of security and relatively stable returns. |                                  |
| <b>Objective</b>                   | To achieve a return of Consumer Price Index (CPI) plus 3.0% p.a. over a rolling five-year period before fees and taxes.  |                                  |
| <b>SRM</b>                         | Medium to High   |                                  |
| <b>Minimum suggested timeframe</b> | 5 years  |                                  |
|                                    | <b>Benchmark asset allocation %</b>  | <b>Asset allocation ranges %</b> |
| Australian Shares                  | 21   | 10 – 30                          |
| Global Shares                      | 19   | 10 – 30                          |
| Unlisted Infrastructure            | 7  | 0 – 15                           |
| Unlisted Property                  | 3  | 0 – 10                           |
| Global Property Securities         | 2  | 0 – 10                           |
| Alternatives                       | 4  | 0 – 10                           |
| Fixed Income                       | 28   | 10 – 45                          |
| Private Debt                       | 4  | 0 – 10                           |
| Cash                               | 12   | 5 – 30                           |

## Conservative strategy

### Capital Stable

|                                    |   |                                  |
|------------------------------------|---|----------------------------------|
| <b>Strategy</b>                    | To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. |                                  |
| <b>Objective</b>                   | To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.  |                                  |
| <b>SRM</b>                         | Medium  |                                  |
| <b>Minimum suggested timeframe</b> | 3 years   |                                  |
|                                    | <b>Benchmark asset allocation %</b>   | <b>Asset allocation ranges %</b> |
| Australian Shares                  | 11  | 0 – 20                           |
| Global Shares                      | 10  | 0 – 20                           |
| Unlisted Infrastructure            | 8   | 0 – 15                           |
| Unlisted Property                  | 3   | 0 – 10                           |
| Global Property Securities         | 1   | 0 – 10                           |
| Alternatives                       | 3   | 0 – 10                           |
| Fixed Income                       | 34  | 15 – 50                          |
| Private Debt                       | 5   | 0 – 10                           |
| Cash                               | 25  | 10 – 40                          |

### Multi-Manager Fixed Income

|                                    |  |                                  |
|------------------------------------|--|----------------------------------|
| <b>Strategy</b>                    | To invest in a diversified portfolio of Australian and global fixed income securities in order to provide relatively stable returns. The portfolio aims to hedge currency risk.  |                                  |
| <b>Objective</b>                   | To outperform the option's composite benchmark of 50% Bloomberg AusBond Composite 0+ Yr Index and 50% Bloomberg Barclays Global Aggregate Bond Index hedged in AUD over a rolling three-year period before fees and taxes. |                                  |
| <b>SRM</b>                         | Medium   |                                  |
| <b>Minimum suggested timeframe</b> | 3 years  |                                  |
|                                    | <b>Benchmark asset allocation %</b>  | <b>Asset allocation ranges %</b> |
| Fixed Income                       | 94   | 80 – 100                         |
| Cash                               | 0  | 0 – 20                           |



## Defensive strategy

### Capital Secure

|                                    |  |                                  |
|------------------------------------|--|----------------------------------|
| <b>Strategy</b>                    | To invest in a diversified portfolio of fixed interest and short-term money market securities with an emphasis on stable returns and a high level of security with the potential for limited capital growth. |                                  |
| <b>Objective</b>                   | To achieve a return of Consumer Price Index (CPI) plus 0.5% p.a. over a rolling three-year period before fees and taxes.   |                                  |
| <b>Risk</b>                        | Low  |                                  |
| <b>Minimum suggested timeframe</b> | 3 years  |                                  |
|                                    | <b>Benchmark asset allocation %</b>  | <b>Asset allocation ranges %</b> |
| Fixed Income                       | 34   | 10 – 60                          |
| Private Debt                       | 4  | 0 – 10                           |
| Cash                               | 62   | 45 – 90                          |

### Savings

|                                    |   |                                  |
|------------------------------------|---|----------------------------------|
| <b>Strategy</b>                    | To invest in predominantly short-term money market securities in order to provide both income and a very high level of capital stability. |                                  |
| <b>Objective</b>                   | To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.  |                                  |
| <b>SRM</b>                         | Low   |                                  |
| <b>Minimum suggested timeframe</b> | No minimum  |                                  |
|                                    | <b>Benchmark asset allocation %</b>   | <b>Asset allocation ranges %</b> |
| Cash                               | 100   | 100                              |

## Guaranteed Cash

|                                    |  |                                  |
|------------------------------------|--|----------------------------------|
| <b>Strategy</b>                    | To invest in predominantly short-term money market securities in order to provide both income and the highest level of security. |                                  |
| <b>Objective</b>                   | To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.   |                                  |
| <b>SRM</b>                         | Very Low   |                                  |
| <b>Minimum suggested timeframe</b> | No minimum   |                                  |
|                                    | <b>Benchmark asset allocation %</b>  | <b>Asset allocation ranges %</b> |
| Cash                               | 100  | 100                              |

## Capital Guaranteed investment options

### Capital Guaranteed (Participating) (1LUS, 1SUP, 1RAP, 1RIP, 1SUU, CGSUP1, CGSUP3, CGSUP4, CGSUP5, SCPGTD)

|                                    |   |                                  |
|------------------------------------|---|----------------------------------|
| <b>Objective and strategy</b>      | To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital. |                                  |
| <b>SRM</b>                         | Very Low  |                                  |
| <b>Minimum suggested timeframe</b> | 3 years   |                                  |
|                                    | <b>Benchmark asset allocation %</b>   | <b>Asset allocation ranges %</b> |
| Australian Shares                  | 4   | 0 – 25                           |
| Global Shares                      | 6   | 0 – 10                           |
| Unlisted Infrastructure            | 4   | 0 – 10                           |
| Unlisted Property                  | 2   | 0 – 10                           |
| Alternatives                       | 4   | 0 – 10                           |
| Fixed Income                       | 14  | 10 – 30                          |
| Private Debt                       | 5   | 0 – 10                           |
| Cash                               | 61  | 40 – 80                          |

**Capital Guaranteed (Non – Participating) (6ROL, 6RNF, 6RCG, CGSB, CGSB1, CGSB4, CGSSLO, KST2, SCOLFG)**

|                                    |   |                                  |
|------------------------------------|---|----------------------------------|
| <b>Objective and strategy</b>      | To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital. |                                  |
| <b>SRM</b>                         | Very Low  |                                  |
| <b>Minimum suggested timeframe</b> | 3 years   |                                  |
|                                    | <b>Benchmark asset allocation %</b>   | <b>Asset allocation ranges %</b> |
| Australian shares                  | 4   | 0 – 25                           |
| Global shares                      | 7   |                                  |
| Unlisted Infrastructure            | 4.5   | 0 – 10                           |
| Unlisted Property                  | 2   | 0 – 10                           |
| Alternatives                       | 4.5   | 0 – 10                           |
| Fixed Income                       | 12  | 5 – 30                           |
| Private Debt                       | 5   | 0 – 10                           |
| Cash                               | 61  | 30 – 75                          |

# UNDERLYING INVESTMENT MANAGERS

The table below outlines the underlying investment fund managers for AIA Australia Limited and confirms their split between unit-linked options, capital guaranteed options and whole of life and endowment products.

The responsible entity for each of the underlying funds has consented to the use of the relevant investment parameters disclosed throughout this document.

| Asset class                | Underlying Manager                     | Unit Linked | Capital Guaranteed |                                      | Whole of Life and Endowment |
|----------------------------|--|-------------|--------------------|--------------------------------------|-----------------------------|
|                            |  |             | 3PI sector         | 1PI, 1NPI, 3NPI sectors <sup>1</sup> |                             |
| Cash                       | First Sentier Investors                | ✓           | ✓                  | ✓                                    | ✓                           |
|                            | AIA Australia                          | ✓           | ✓                  | ✓                                    | ✓                           |
| Fixed Income               | Ardea Investment Management            | ✓           | ✓                  |                                      |                             |
|                            | First Sentier Investors                | ✓           | ✓                  | ✓                                    | ✓                           |
|                            | Macquarie Investment Management Global | ✓           | ✓                  |                                      |                             |
|                            | Robeco Asset Management                | ✓           |                    |                                      |                             |
| Private Debt               | Ares Management                        | ✓           | ✓                  | ✓                                    | ✓                           |
|                            | Benefit Street Partners                | ✓           | ✓                  | ✓                                    | ✓                           |
|                            | Metrics Credit Partners                | ✓           | ✓                  | ✓                                    | ✓                           |
|                            | Arcmont Asset Management               | ✓           | ✓                  | ✓                                    | ✓                           |
| Global Property Securities | DWS                                    | ✓           |                    |                                      |                             |
| Unlisted Infrastructure    | Igneo Infrastructure Partners          | ✓           | ✓                  | ✓                                    | ✓                           |
| Unlisted Property          | UBS Asset Management                   | ✓           | ✓                  | ✓                                    | ✓                           |
|                            | Vicinity                               |             |                    |                                      | ✓                           |
| Alternatives               | JP Morgan Asset Management (Australia) | ✓           | ✓                  | ✓                                    | ✓                           |

| Asset class       | Underlying Manager               | Unit Linked | Capital Guaranteed |                                      |   | Whole of Life and Endowment |
|-------------------|----------------------------------|-------------|--------------------|--------------------------------------|---|-----------------------------|
|                   |                                  |             | 3PI sector         | 1PI, 1NPI, 3NPI sectors <sup>1</sup> |   |                             |
| Australian Shares | AllianceBernstein                | ✓           | ✓                  | ✓                                    | ✓ |                             |
|                   | Alphinity Investment Management  | ✓           |                    |                                      |   |                             |
|                   | First Sentier Investors          | ✓           |                    |                                      |   |                             |
|                   | Realindex Investments            | ✓           |                    |                                      |   |                             |
|                   | Solaris Investment Management    | ✓           |                    |                                      |   |                             |
| Global Shares     | Baillie Gifford                  | ✓           |                    |                                      |   |                             |
|                   | Acadian                          | ✓           | ✓                  | ✓                                    | ✓ |                             |
|                   | RBC Global Asset Management (UK) | ✓           |                    |                                      |   |                             |
|                   | Realindex Investments            | ✓           |                    |                                      |   |                             |
|                   | Stewart Investors                | ✓           |                    |                                      |   |                             |

Footnote 1:

| Sector | Corresponding investment options |        |        |        |
|--------|----------------------------------|--------|--------|--------|
| 1PI    | 1LUS                             | 1SUP   | CGSUP3 | SCPGTD |
|        | 1RAP                             | 1SUU   | CGSUP4 |        |
|        | 1RIP                             | CGSUP1 | CGSUP5 |        |
| 1NPI   | 6RCG                             | CGSB   | CGSSLO | SCOLFG |
|        | 6RNF                             | CGSB1  | CGTSB  |        |
|        | 6ROL                             | CGSB4  | CGTSB1 |        |
| 3NPI   | KST2                             |        |        |        |

# CONTACT US

**1800 624 100**

Personal Superannuation Bond  
Private Trustee  
Retirement Accumulation Plan  
Retirement Investment Plan  
Rollover Bond  
Rollover Deposit Plan  
Umbrella Investment Plan Super

**13 2015**

Rollover Fund  
Roll-Over Bond  
Business Super Bonds  
Corporate Super Bonds  
Business Super Bonds

**1800 631 600**

Deferred Annuity  
Managed Investment Super Plan – Corporate  
PruPlan Superannuation  
PruPlan Superannuation "Unit-Linked"  
Rollover Deferred Annuity  
Rollover Plan  
Rollover Plan "S" Series  
Rollover Plan Goldseal  
Superannuation Bond  
SuperBridge  
SuperBridge - Investment Linked  
SuperBridge - New Series  
SuperBridge - Series III  
SuperBridge - Series IV  
SuperCash  
SuperPlan Superannuation  
SuperSpan - Limited Offer  
SuperSpan (Limited Offer) Multi Option  
SuperWise (all versions)  
SuperSpan II  
SuperSpan II Multi Option  
SuperSpan Plus  
SuperSpan Plus Series III  
SuperSpan Plus Series IV  
Tailored Annuity Plan - Allocated Annuity