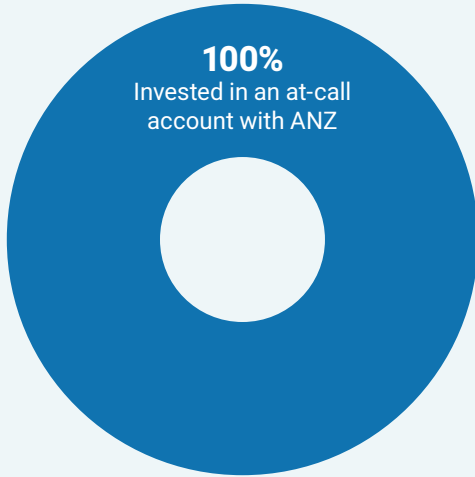


Your investment options:

**CASH**

The information in the document forms part of the Product Disclosure Statement (PDS) for the Team Superannuation Fund.



<span style="color: #f47920;">■</span>	Australian Shares
<span style="color: #4696b8;">■</span>	International Shares
<span style="color: #1a2b4d;">■</span>	Property
<span style="color: #a6c9e0;">■</span>	Bonds
<span style="color: #0072bc;">■</span>	<b>Cash</b>

**About Cash**

**Invests in cash at major banks**

Cash is a defensive asset, as it's expected to maintain the value of the principal investment but has relatively low returns.

**Who is Cash suitable for?**

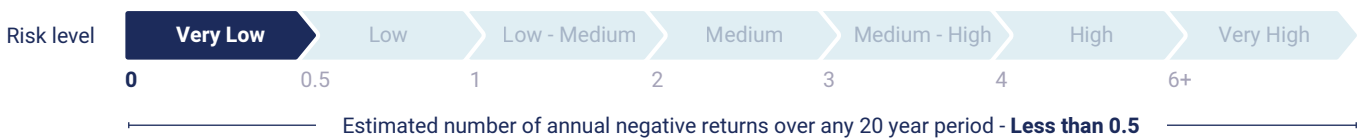
Suitable for people who are willing to accept lower returns in exchange for little or no risk of negative returns.

**What assets does Cash invest in?**

Money in the Cash investment option is held with Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ). When you invest in this option, your funds are pooled with those of other members and placed in an at-call account with ANZ. While our agreement with ANZ remains current, we won't withdraw from this account unless you choose to withdraw or switch your funds from this option.

**Cash's Standard Risk Measure^**

Cash's risk level is very low. The table below shows the estimated number of annual negative returns over any 20 year period. These negative returns can be experienced several years apart or several years in a row within the 20 year period.



## How has Cash performed?

### What to look for in investment performance?

As Cash is one of the least risky investment options, investors should expect to preserve their capital but to also experience low long-term returns. As such, Cash is more suitable for investors who have few years left to invest their super and have little time to ride out the ups and downs of riskier investment options.



Visit [teamsuper.com/returns](https://teamsuper.com/returns) for the latest investment returns.\*

### How we invest your money

We appoint professional investment managers to invest your money within strict guidelines. We regularly review their performance and can remove managers and add new ones.



Visit [teamsuper.com/investments](https://teamsuper.com/investments) for a list of our investment managers.

## Want to make an investment choice?

Read the **Making an Investment Choice** factsheet then log in to your online account at [teamsuper.com/login](https://teamsuper.com/login) using your member number and password.

Once you've logged in, select the menu item **Manage my investments** and select **Change my investment options** to make your investment choice.

If you don't want to make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

When deciding which investment option is right for you, it's important to focus on your investment horizon, how much risk you're comfortable with and how much super you need for retirement. If you're still unsure about the right investment option for you, you should talk to your financial adviser.

## Need more information or advice?

If you have any questions or need help, please get in touch. You can reach us on 13 64 63, Monday to Friday, 8am to 6pm or via our website.

**\* Past performance isn't necessarily an indication of future performance.**

<sup>^</sup> We've measured risk using the super industry's Standard Risk Measure so you can compare investment options between different funds. The Standard Risk Measure describes risk based on the number of negative annual returns expected over any 20 year period. It's calculated using a simulated model that takes into account factors that may affect returns. This isn't a complete assessment of investment risk, as it doesn't show the size of negative returns, whether you'll meet your investment objective or the impact of fees and taxes on your returns. You need to be comfortable with the risk and potential losses of your chosen investment options. Visit [teamsuper.com](https://teamsuper.com) for more information about the Standard Risk Measure, the Trustee's risk assessment methodology and other types of investment risk.