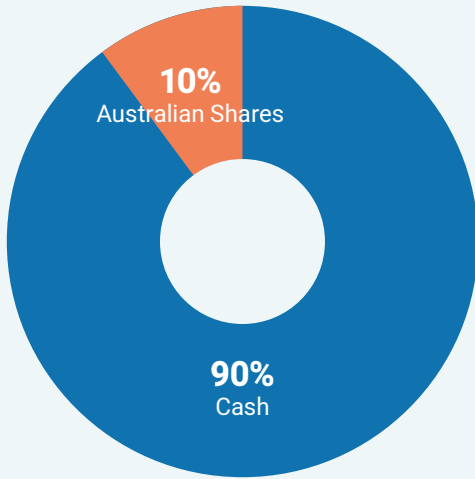


Your investment options:

**SECURE**

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: #3498db;">■</span>	International Shares
<span style="color: #2c3e50;">■</span>	Property
<span style="color: #add8e6;">■</span>	Bonds
<span style="color: #0070c0;">■</span>	Cash
<span style="color: #f47920;">■</span>	Term Deposit

**About Secure**

**Invests in cash (90%) and passively invests in the Australian share market (10%)**

Secure aims to provide a low-risk investment. It invests predominantly in cash (a defensive asset class), with a small allocation to Australian shares. Defensive assets have lower short-term risk, but provide low long-term returns. It's possible Secure could generate a negative return, particularly over the short-term, as outlined below under the 'Standard Risk Measure'.

**Who is Secure suitable for?**

Suitable for people who wish to invest their super for at least two years.

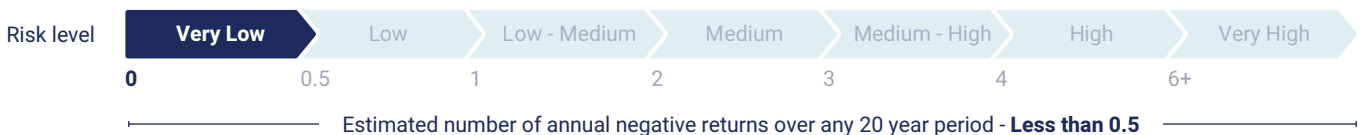
**What assets does Secure invest in?**

The Cash portion of Secure is pooled with those of other members and invested in a diversified portfolio of income producing securities (including term deposits, government and government related securities, investment grade corporate securities and residential mortgage-backed securities) and enhanced cash funds.

The Australian shares portion of Secure is invested in companies listed on the Australian share market.

**Secure's Standard Risk Measure^**

Secure'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.

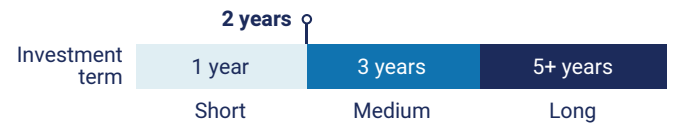


**What's the investment return objective?**

Before investment fees and relevant superannuation taxes, to track the return of a composite benchmark comprising 90% RBA Cash Rate and 10% S&P / ASX 200 Accumulation Index (Net Total Return).

**What's the minimum time you should invest in Secure?**

At least two years.



## How has Secure performed?

### What to look for in investment performance?

Secure is one of our least risky investment options, though there is a small likelihood it could provide a negative return. Investors should be aware that Secure does not include a capital guarantee.



For the latest investment returns go to [teamsuper.com/returns](https://teamsuper.com/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.**

**^** 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.