

APPENDIX E:

ASSET PORTFOLIOS FOR BIC

INVESTMENTS ¹¹⁸

How are the contributions invested?

You have the choice as to how your money is invested as follows:

Portfolio 1 - is a market-linked investment arrangement where the investments are spread over a wide spectrum of investment products.

These would include Australian and overseas shares, property, Government bonds and liquid investments such as cash. The rates of return may vary substantially from year to year depending on the performance of the various investment sectors. This portfolio should be viewed as a long-term investment.

Portfolio 2 - investments are mainly in life office capital-guaranteed funds or capital stable investment arrangements. This portfolio is designed for high security and stable returns. Members who are close to retirement may be more comfortable with Portfolio 2.

You may vary your investment twice at any time during the year ending 30 June without an additional charge. You will be fully informed on a regular basis of the status of your investments.

¹¹⁸ Source: Australian Superannuation Savings Employment Trust (ASSET); Employer Kit - ASSET Member Booklet *Working Hard for your Retirement* (extract)