



## **Why is my super affected by the share market?**

Most of our members are invested in Balanced Growth, the default investment option that has an asset allocation, which has been carefully constructed by the Trustee taking into account long-term returns and providing a balance between risk and return.

The Balanced Growth option is diversified, as we don't put all your eggs in one basket. We invest your money;

- In shares, property, fixed interest, cash and alternative investments
- In Australia and overseas
- Using over 50 different investment managers.

Shares are just one of the things your super is invested in. While shares are down this year, in the previous 4 years, Australian shares have gone up by over 145% and overseas shares by 54%.

While returns may be down in any one-year, over the long-term having a diversified portfolio allows you to benefit from the gains in the market and protect your investments during downturns.

### **We can help!**

If you have any questions about market volatility, your super or want to make an appointment to see a financial planner phone our Member Services team on 9911 3222 (regional callers 1300 300 820).

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