

## iQ Super

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# Product Dashboard



## iQ Super

MySuper Investment Option – GoalTracker – for age 25 and under

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 26

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

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Total	\$668

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Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 28

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

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<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

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Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

# Product Dashboard



## iQ Super

MySuper Investment Option – GoalTracker – for age 29

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

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Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 30

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

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<b>Total</b>	<b>\$668</b>



## iQ Super

MySuper Investment Option – GoalTracker – for age 31

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Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 32

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## iQ Super

MySuper Investment Option – GoalTracker – for age 33

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## iQ Super

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<b>Total</b>	<b>\$668</b>

## iQ Super

MySuper Investment Option – GoalTracker – for age 35

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<b>Total</b>	<b>\$668</b>

## iQ Super

MySuper Investment Option – GoalTracker – for age 37

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## iQ Super

MySuper Investment Option – GoalTracker – for age 38

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
<b>Total</b>	<b>\$668</b>



## iQ Super

MySuper Investment Option – GoalTracker – for age 39

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 40

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 41

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 42

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 43

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

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<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

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The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36%p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 44

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

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<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
<b>Total</b>	<b>\$668</b>

## iQ Super

MySuper Investment Option – GoalTracker – for age 45

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

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<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
<b>Total</b>	<b>\$668</b>

## iQ Super

MySuper Investment Option – GoalTracker – for age 46

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

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<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668



## iQ Super

MySuper Investment Option – GoalTracker – for age 47

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

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<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 48

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

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<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 49

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

### MySuper Investment Option – GoalTracker – for age 50

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

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<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
<b>Total</b>	<b>\$668</b>

## iQ Super

MySuper Investment Option – GoalTracker – for age 51

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.2% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 52

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

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<b>Return target</b>	CPI plus 4.1% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5 to 6.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 53

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.0% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 54

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.9% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668



## iQ Super

MySuper Investment Option – GoalTracker – for age 55

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.8% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 56

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.7% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 57

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.6% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36%p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 58

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.5% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 4 to 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 59

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.4% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 4 to 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 60

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 4 to 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 61

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 4 to 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 62

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 4 to 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668



## iQ Super

MySuper Investment Option – GoalTracker – for age 63

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 4 to 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
<b>Total</b>	<b>\$668</b>

## iQ Super

MySuper Investment Option – GoalTracker – for age 64

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 4 to 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668

## iQ Super

MySuper Investment Option – GoalTracker – for age 65 and over

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super - General. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different investment option.

GoalTracker will automatically invest your super based on information it knows about you (such as your age), through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.
<b>Return</b>	Not available (new investment option)
<b>Return &amp; Comparison between return target and return</b>	Not available (new investment option)
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 4 to 5.
<b>Statement of fees and other costs<sup>1</sup></b>	\$668.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives. Therefore, the fee deducted from member accounts is less and would be, \$612.80.

<sup>1</sup>This cost represents the maximum cost for an iQ Super - General member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 28 March 2020. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you. The fee shown includes the Estimated Indirect Cost Ratio for the year to 30 June 2019 including performance related fees.

The statement of fees and other costs comprises:

Investment Fees	\$180 (0.36% p.a. of your account balance)
Administration Fees	\$368 (0.58% p.a. of your account balance plus \$6.50 per month)
Estimated Indirect Costs	\$120 (0.24% p.a. of your account balance)
Total	\$668