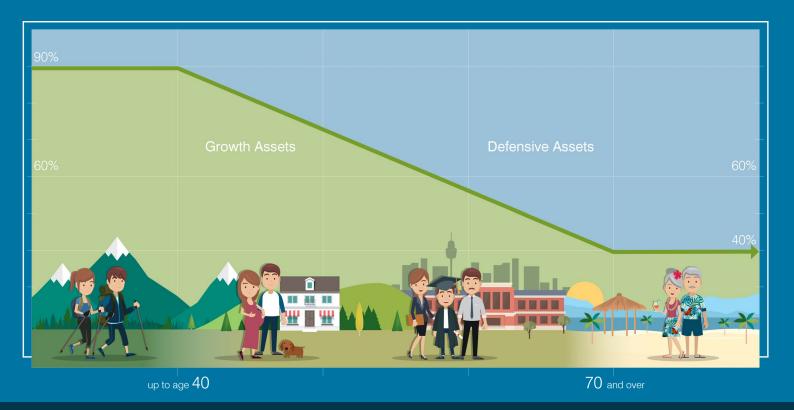


LifetimeOne is our new default investment option. It automatically changes your employee's asset mix as they age and their balance grows, helping them in turn grow their retirement savings. Available from May 2018!

LifetimeOne offers 31 different stages, which will provide your employees a smoother transition from a growth-focused asset mix to one that is more defensive, protecting their accumulated wealth.



If you have any questions or concerns, please contact your local Regional Manager for more information.

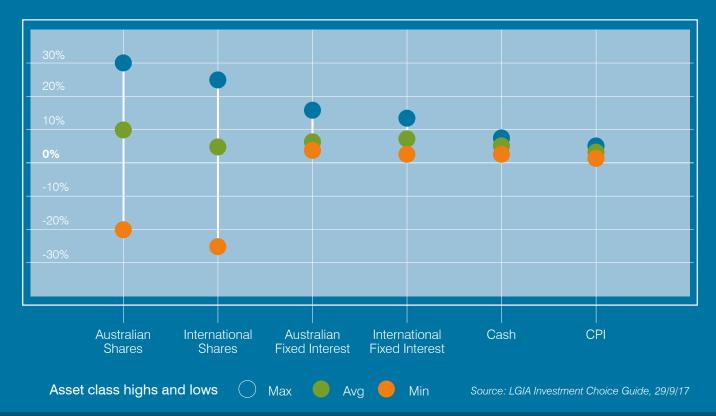


Risk vs Return



Lower Risk Higher Risk

This chart shows you the highest, average and lowest returns for each key asset class over a twenty year period to 30 June 2016



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