

Quick guide – investing with Equip

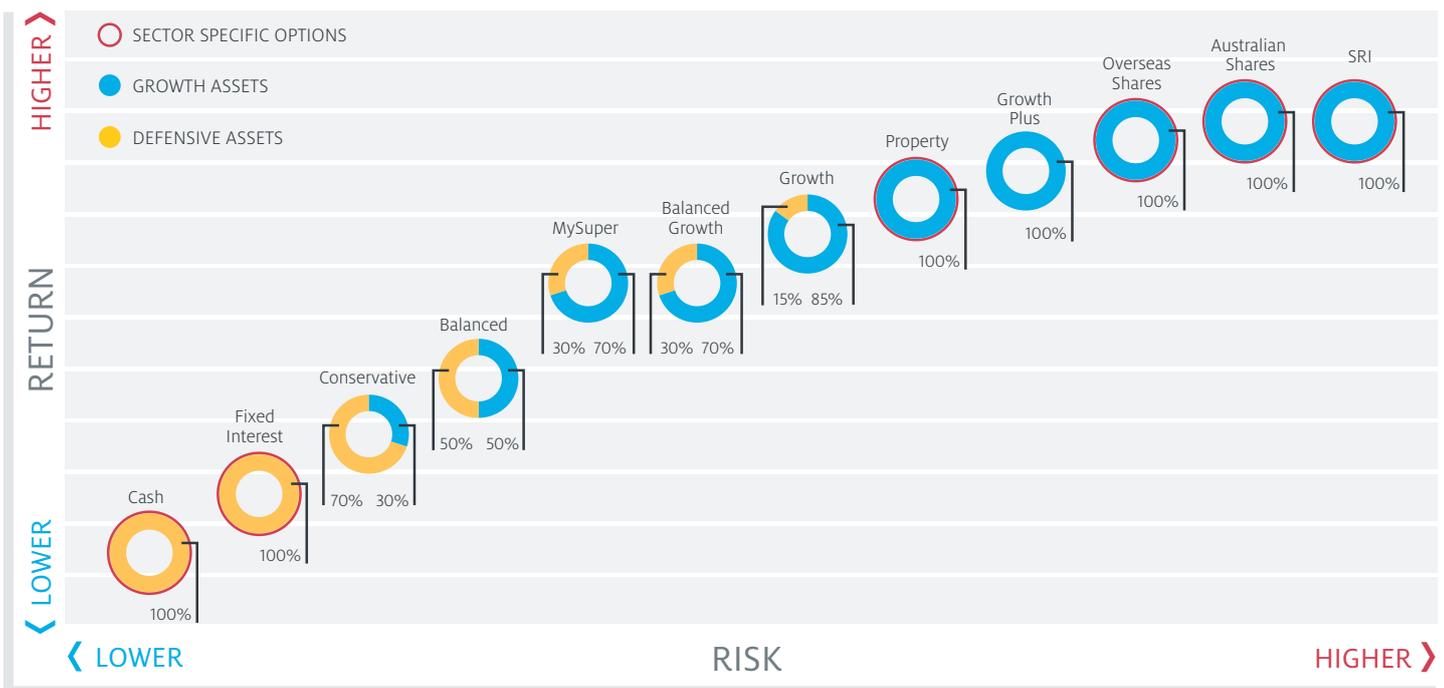
Equip offers two different types of investment products for its members:

Our six **Diversified options** contain a range of asset classes, balancing growth and defensive assets in different proportions, depending on your appetite for risk and returns. This allows you to choose a portfolio of asset weightings you are comfortable with.

Alternatively, if you wish to choose your own asset allocation, Equip’s six **Single Sector options** allow you to invest in single asset classes to make up your own asset allocation, or to complement any Diversified options.

The chart below summarises the investment options available to Equip members. Options circled in red are Single Sector options. Exposure to growth assets is in blue, and to defensive assets in yellow.

Investment options: risks and rewards



Investment glossary

Asset class: Similar assets or investments are generally grouped together in asset classes, as they share a number of characteristics, such as expected returns and the risks associated with these returns. Asset classes commonly available in super include cash, fixed interest, property and equities (or shares), as well as some alternatives, such as infrastructure.

Defensive assets: Defensive assets are expected to produce lower returns for investors than growth assets over the long term, but they do not carry the volatility that can be associated with other assets. Typical defensive assets include fixed interest and cash.

Growth assets: Growth assets are expected to produce higher returns for investors than defensive assets over the long term. Over shorter periods, however, they can produce negative returns. Typical growth assets include shares and property.

Return: The gain (if positive) or loss (if negative) of an investment over a period of time. The return consists of income and capital gains made by the investment. In super, returns are generally quoted as a percentage and net of fees (what you pay for your money to be invested), and taxes.

	Diversified options	Single Sector options
What you can choose from	<ul style="list-style-type: none"> • Six options • Each option has a unique mix of asset classes and a different investment objective • Lower risk options consist predominately of defensive assets, with lower return objectives • Higher risk options are expected to produce higher returns over the long term, but also have a higher probability to produce negative returns over shorter time periods • Lower risk options are on the bottom left hand side on the graph (see over), higher risk options progress from there 	<ul style="list-style-type: none"> • Six options • Enables you to invest in a single asset class or your desired mix of asset classes, from low risk (such as Cash) to high risk (such as Overseas Shares) • Lower risk options are on the bottom left hand side on the graph (see over), higher risk options progress from there
What you should consider	<ul style="list-style-type: none"> • Choose from these options if you like your asset allocation to be fully managed • Your asset allocation will only move within the permitted asset allocation ranges set out for each individual option* 	<ul style="list-style-type: none"> • You are in charge of your own asset allocation: develop your own investment plan, or seek advice from a qualified financial planner • You can either complement one of the Diversified options with Single Sector options, or build your own portfolio using several Single Sector options
What you have to do	<ul style="list-style-type: none"> • Select the investment option that best suits your ability to stomach the ups and downs of markets, and the goals you generally have when planning for your retirement • Re-evaluate your choice periodically, to make sure your circumstances or objectives have not changed 	<ul style="list-style-type: none"> • Ensure you have a plan in place to regularly monitor your asset allocation; different levels of performance between asset classes can substantially change the proportions of your exposure to them over time

* For example, even if market conditions are adverse to growth assets such as shares and property (as was the case during the Global Financial Crisis), we cannot switch all your investments into defensive investments only, if the option you have chosen includes an allocation to growth assets. For more information on each option, consult an Equip Product Disclosure Statement (specifically the *How we invest your money* guide), or check the website, equisuper.com.au/investments.

Activ8 your investments

- Set your investment goals. Do you want to grow your super over the long term, or will you need to start paying yourself an income from your super soon?
- Choose your investment option or a combination of investment options to suit your goals.
- Re-evaluate your choice/s periodically, to ensure your circumstances and/or objectives haven't changed.
- We can provide you with different levels of information and advice to help you with your investments

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Last updated October 2019

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