

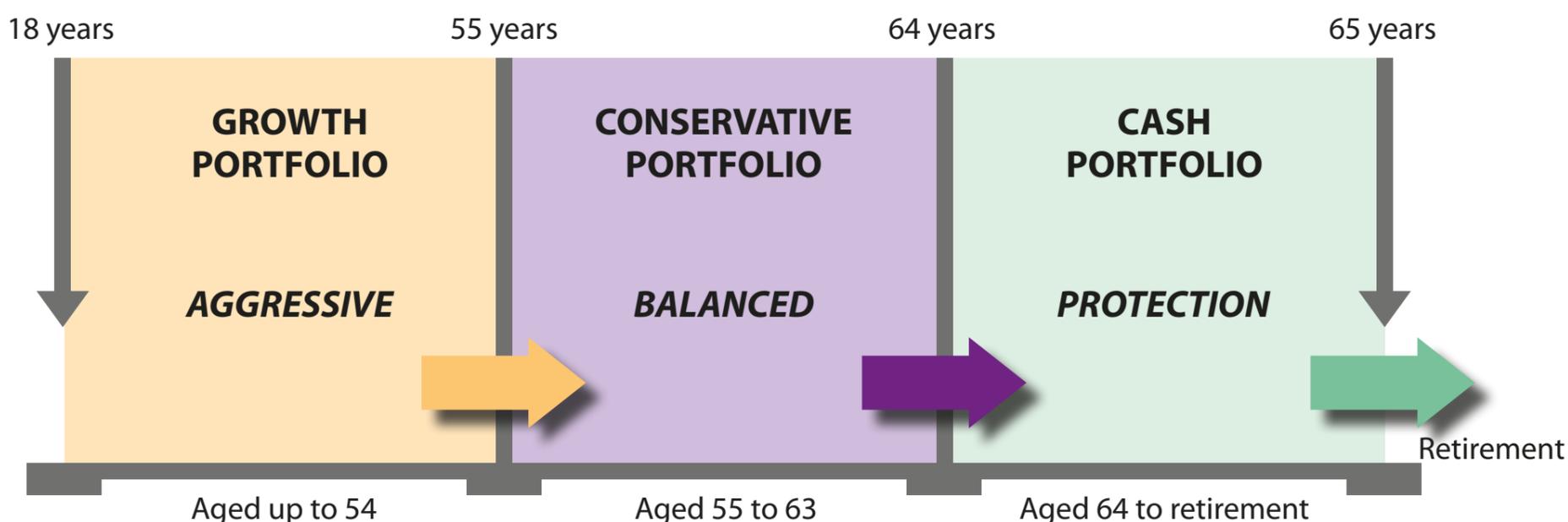
TSRF NEW LIFE STAGE PORTFOLIOS

MOVING TOWARDS A BETTER FUTURE



The Fund has created three new Life Stage investment portfolios that have been specifically designed to keep your investments safe as you near retirement. From 1 March 2018 you will be automatically invested in one of the below Life Stage portfolios according to your age and remaining term to retirement.

3 NEW LIFE STAGE INVESTMENT PORTFOLIOS



GROWTH PORTFOLIO - AGGRESSIVE

Here the focus is on growing the savings pot for retirement. When you are young you have a long time to retirement and therefore you can afford to take on more investment risk (invest money in growth investments such as shares) to increase potential investment returns.

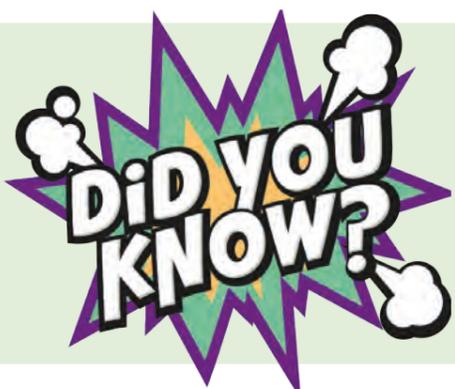
CONSERVATIVE PORTFOLIO - BALANCED

As you move closer to retirement you will want to be more conservative in your savings approach and take less investment risk (more money invested in low risk investments such as bonds and cash) to protect the capital that you have accumulated for retirement.

CASH PORTFOLIO - PROTECTION

As you approach your retirement age you will automatically be moved from the Conservative to the Cash portfolio (more money invested in cash) to protect your accumulated Fund Credit before you retire.

No action is required from you or your employer



Portfolios that contain greater risk tend to have more exposure in risky investments such as shares (equities) and can be aggressive in nature. These portfolios are risky as they are volatile over the short term (will move up and down as the share market grows and falls). Over the long term (10 years and longer) aggressive portfolios generally provide better growth than balanced or cash portfolios.

Portfolios that are invested in cash provide protection against any capital losses, but over the long term provide lower returns as they are not exposed to risky investments.

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