

Simple Choice

Super

Investment Factsheet - Balanced Growth

10 JULY 2023

If you joined Simple Choice Super before 1 July 2020, your super account is wholly invested in our Balanced Growth investment option, which is now closed to new members.

This Investment Factsheet provides you with information about the investment strategy of the Balanced Growth investment option, as well as the fees and costs associated with having your Simple Choice Super account invested in the Balanced Growth investment option.

How Simple Choice Super invests your money

Investment Return Objective [#]			
CPI + 2.5% per annum over rolling 6-year periods (before tax and after investment costs)			
Investment Strategy			
The option aims to invest in a diverse mix of assets, primarily in growth assets such as shares and property, with a small allocation to defensive assets such as cash. This option aims to achieve long term growth by accepting higher levels of risk consistent with a high growth investment strategy. Specific allocations may vary but the option will retain a broad 70/30 split between growth and income assets.			
Asset Classes and Benchmark Allocations	Upper Limit	Lower Limit	Benchmark
Australian Shares*	55%	25%	40%
International Shares*	30%	10%	20%
Listed Infrastructure	20%	5%	10%
Total Growth			70%
Fixed Interest	30%	5%	20%
Cash	20%	5%	10%
Total Defensive			30%
Suitability			
This option is intended to be suitable for members comfortable with accepting short term market/performance volatility in order to achieve higher medium and long-term returns. This option is now closed.			
Recommended Minimum Investment Timeframe			
4 to less than 6 years			
Risk Level [^]			
6 - High (it is estimated that there may be a negative annual return 4 to less than 6 times over any 20-year period).			

[#] Target investment return objective is after investment fees but before tax and administration fees have been deducted. While we aim to achieve this return objective, future returns are not guaranteed.

* Includes property securities and real estate investment trusts (REITs).

[^] Based on the Standard Risk Measure. For more information contact us on (02) 8556 7576.

Responsible investment policy

Simple Choice Super's underlying Investment Manager engages in a negative screening process for Australian Equities and International Equities which seeks to exclude the following activities from the Fund's investment portfolio:

Fossil fuels

No exposure to companies directly involved in mining or burning of fossil fuels, or companies which have fossil fuel reserves. Green bonds may still be included if an issuer has up to 5% exposure to direct fossil fuel emissions but the Green Bond must have at least 95% of the monies raised earmarked to finance recognised types of climate friendly projects.

Tobacco

No exposure to companies producing or manufacturing, or making 5% of their revenue from the sale of, tobacco products.

Armaments

No exposure to companies which produce or manufacture weapons or armaments.

Gambling

No exposure to companies which derive more than 5% of their revenue from gambling services.

Human rights

No exposure to companies where there is evidence of violations of human rights and United Nation Conventions.

Our underlying Australian Equity and International Equity Asset Class Investment Manager monitors investments on a monthly basis to ensure adherence to our investment philosophy. An investment in any company which is subsequently found to be inconsistent with the philosophy will be disposed of. To the extent practicable, the underlying Investment Manager will manage the disposal of the investment to ensure the best value, and timing of the disposal will be up to a maximum of three months from the date on which the inconsistency was identified.

Performance and portfolio information

We may make changes to how Simple Choice Super invests your money from time to time, including the investment strategy and the types of assets the portfolio holds. We will notify members of these changes. In periods of uncertainty in investment markets, strategic changes may need to be made to the underlying allocation of assets or investment categories. Any decision taken will depend on the length of time the uncertainty is expected to persist.

The information in this Factsheet is general information only and does not take account of your personal financial objectives, situation or needs. You should obtain financial advice that is tailored to your personal circumstances before making a decision about Simple Choice Super.

The information in this Factsheet was up to date at the time of issue. We may change or update this information from time to time. Where the change in information is not materially adverse, the updated information can be obtained from our [website](#) or by contacting us. You may request an electronic or paper copy of this Factsheet and any updated information at any time, free of charge.

About us

Interests in Simple Choice Super are issued by Diversa Trustees Limited (ABN 49 006 421 638; AFSL 235153; RSE Licence L0000635) ("the Trustee") as trustee of the Grosvenor Pirie Master Superannuation Fund - Series 2 (ABN 32 367 272 075; RSE Registration R1001204) ("GPMSF-2"). Simple Choice Super is a sub-plan of GPMSF-2. The Fund is administered by OneVue Super Services Pty Limited (ABN 74 006 877 872; AFSL 246883).

The Promoter and Investment Manager of Simple Choice Super is Responsible Investment Services Pty Ltd (ABN 77 630 578 200; AFS Representative No. 001271438), which is a Corporate Authorised Representative of Simple Financial Choices Pty Ltd (ABN 58 629 890 900; AFSL 537462). The Sub-Promoter of Simple Choice Super is Simple Financial Choices Pty Ltd (ABN 58 629 890 900; AFSL 537462).

You can find information we are required to make available to members on the Simple Choice Super [website](#).