

Investment Guide

Prepared and issued on 1 July 2023

Along with this document, make sure you read the *Product Disclosure Statement* and the important information in the *Insurance Guide* and the *How GuildSuper Works Guide*.

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Inside this Guide

This Guide provides additional information about GuildSuper investments that may help you make decisions both before and after you join GuildSuper.

For example, it will help you decide how you choose to invest your account balance and future contributions with GuildSuper. It also provides important information about risks. This information is subject to change, so you should read the latest version before making any decisions.

Important information

Under the law and the Guild Retirement Fund's ('The Fund') Trust Deed, the Trustee reserves the right to change GuildSuper's product specifications and terms. While very comprehensive, this Guide does not cover every situation that may arise. Together the Trust Deed, superannuation law and any insurance policy taken out by the Trustee set out your rights and entitlements.

The Trust Deed requires the Trustee to comply with superannuation law and any other relevant laws and gives the Trustee the power to do anything necessary to comply with the law, including limiting or adjusting benefits.

GuildSuper is a regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993 (SIS)* and is not subject to a direction under section 63 of *SIS* (which would prevent it from accepting employer contributions). As a member you can request to see information you may reasonably need (and that is publicly available) to make a decision in relation to GuildSuper.

For example, you can request to see GuildSuper's:

- Trust Deed
- Insurance policy documents
- Financial Statements; and
- Annual Report.

The information in this document is general information only and does not take into account your personal financial situation or needs. You may wish to consult a licensed financial adviser to obtain financial advice tailored to suit your personal circumstances.

Trustee and Issuer

Issued by Guild Trustee Services Pty Limited ABN 84 068 826 728 AFS Licence No. 233815 RSE Licence No. L0000611 as Trustee of the Guild Retirement Fund ABN 22 599 554 834 (which includes GuildSuper and Child Care Super) MySuper Authorisation No. 22599554834526. GuildSuper insurance is provided by MetLife Insurance Limited, ABN 75 004 274 882 AFS Licence No. 238096. SUPERSUPER™ is provided to you by EonX Services Pty Ltd ABN 39 615 958 873 and PBC Nominees Pty Ltd ABN 68 146 885 930, not GuildSuper.

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1. Some investment basics

How you invest your super savings can make a big difference to your balance and the quality of life in retirement. Before deciding how to invest your super, it is a good idea to be across the investment basics and become familiar with some investment terms.

Consider this

- **Choosing the best investments for your super depends on factors such as how long you have to invest, what investment returns you need so you hit your retirement savings goals and how comfortable you are with investment risk over this period.**
- **Different types of investments have different risk and return relationships. Generally, the higher the level of potential return associated with an investment over the long term, the higher its level of risk over the short term.**
- **Your super investments don't have to retire when you do – in fact, many people remain invested well into their retirement, drawing down money at regular intervals.**

Consider your investment horizon

Your investment horizon is the length of time your super will be invested. Generally speaking, the longer you have, the more aggressively you can invest. This is because when investment markets fall, you have time to allow those markets to rebound and make up for any short-term losses.

Your super doesn't have to stop working when you do

When considering how long you've got to invest, keep in mind how long you're likely to be retired. You may choose not to withdraw your entire super balance as soon as you retire. Instead, you may choose to keep it invested and make small, regular withdrawals to replace your income. This means that your investment horizon may extend well into your retirement.

What's right for you?

There are several factors to consider when choosing investment options that will help you reach your retirement savings goals, so you can retire when you want. These include:

- your retirement savings goal*
- how long you have to invest (investment horizon)
- understanding and being comfortable with investment risk, and
- any other investments you may have outside of super.

* According to the Association of Superannuation Funds of Australia (ASFA), a single person retiring today needs \$595,000 in retirement savings to live a comfortable retirement. See the 'ASFA Retirement Standard' for the latest information.



1. Some investment basics

continued

Asset classes and risk

Different types of investments are broadly categorised into 'asset classes'. These include Cash, Fixed Interest, Shares, Property and Alternative Investments. Each asset class carries a different level of potential risk as well as different level of potential return (known as the risk/return relationship).

In addition, assets are categorised as either 'growth' or 'defensive'. Generally, growth assets are expected to produce the highest return over the long term, say 20 years or more. They also have the highest chance (or risk) of producing a negative return in the short to medium term. Shares and Property are considered growth assets.

Defensive assets tend to provide comparatively lower returns over the long term, but also have a lower chance of producing a negative return. Cash and Fixed Interest are considered defensive assets.

Investment risk is the chance that your investment will fall in value (e.g. due to negative investment returns). All investments carry a degree of risk and super is no different. The level of risk that your investments might experience depends on the types of investments you choose (i.e. growth or defensive). As mentioned previously, the higher the level of risk associated with an investment, the higher its potential return over the long term, and conversely the lower the level of risk, the lower its potential return over the same term.



The table below allows you to compare the different asset classes and their typical features.

Asset class	Types of investments	Risk and return	Growth or defensive
Cash/Money market securities	Represents cash on hand and demand deposits, as well as cash equivalents such as money market securities.	Cash is the least risky of the asset classes and has historically generated the lowest returns of the asset classes – cash, fixed interest, property and shares – over the longer term.	Defensive
Fixed Interest	Represents a loan, placement or debt security. Loans are financial assets that are created when a creditor lends funds directly to a debtor. Loans are evidenced by documents that are nonnegotiable. Placements are liabilities of entities not described as authorised deposit-taking institutions, e.g. State treasuries. Debt securities are securities that represent borrowed funds which must be repaid by the issuer with defined terms.	Generally expected to be less volatile than shares and property but with a lower expected return in the long term. The interest rate is generally fixed and usually paid on a set date, so the risk is relatively low and returns relatively stable, however market values may vary based on interest rate movements.	Defensive
Property	Represents an investment in real estate where the earnings and capital value are dependent on cash flows generated by the property through sale or rental income. Includes investment in direct and/or listed property.	Property related investments are historically less volatile than shares but provide the potential for higher returns than fixed interest securities and cash. However, they are also subject to market sentiment and are influenced by general economic conditions and events that affect the overall share market.	Growth
Shares	Represents an ownership interest in a business, trust or partnership. Includes common shares, preference shares and units. Holdings may include Australian Shares, International Shares, International Small Companies and Emerging Markets. Excludes units in property trusts and units in infrastructure trust.	Shares have historically delivered the best return of the major asset classes, over the longer term. However, they are the most volatile as their value can be impacted by the expectation of their earnings and profits, industry trends and general market sentiment.	Growth
Alternative Investments	Represents a growing range of investments that do not fall within the four main asset classes shown above. Alternative investments may include holdings in infrastructure assets such as roads and ports and exposure to natural resources. These assets may be listed or unlisted. Other examples may include absolute return funds (e.g. hedge funds, private equities/markets, opportunistic, etc.)	Alternative investments have a wide range of return, risk and correlation characteristics. Some have high return expectations and can be risky (these are sometimes referred to as growth alternatives). Some have lower return expectations and can be less risky (these are sometimes referred to as defensive alternatives).	May be growth or defensive

If you would like further information on these asset classes or any of the other assets described in the investment tables, please contact GuildSuper.

1. Some investment basics

continued

Different risks that can affect your investments

Investment risk can come from a number of sources and depending on the investments you choose for your super, they may be exposed to some or all of these risks.

- **Market risk** – this is the general term used to describe the impact of market forces and the health of the economy. Market risk applies to all GuildSuper investment options.
- **Inflation risk** – the rate of inflation can exceed the return from your investment. If this happens, the real value of your investment reduces. Inflation risk is relevant to all GuildSuper investment options.
- **Liquidity risk** – the ability of GuildSuper's investments to be readily converted into cash to meet expected cash flow requirements. Liquidity risk may apply to all GuildSuper investment options.
- **Currency risk** – depending on whether investments are held or purchased outside Australia, the value of the Australian dollar relative to other currencies will influence the price paid for the assets, thereby affecting investment returns. Currency risk applies to GuildSuper's investment options that utilise overseas investments such as international shares (refer to the investment tables appearing later in this Guide for an indication of which options have exposure to international investments). Some portion of the allocation to international investments may be hedged against currency movements. Hedging is reviewed periodically to protect against currency fluctuations.
- **Interest rate risk** – fluctuations in interest rates over time can impact the economy and as a consequence they may adversely impact investment returns from all asset classes. Interest rate risk is relevant to all GuildSuper investment options.

An indication of the risk level of each of GuildSuper's investment options is shown in Section 2 of this Guide.

GuildSuper – balancing the risks

No one likes to see their investments fall in value, but it's important to strike the right balance when it comes to your investments. For example, it is important not to invest so conservatively that you don't hit your retirement savings goals and can't live the lifestyle you want in retirement.

Fortunately, there are ways to manage risks when it comes to your investments. Setting a retirement savings goal, considering your time horizon and diversifying your investments across a number of investments or assets, are key ways to manage risk.

GuildSuper offers three investment options, all of which take these important risk management strategies into account. For example, all GuildSuper investment options offer diversification in one or more ways; across asset classes, investments within an asset class, across different managers or across countries.

In Section 2 of this Guide, we take you through the GuildSuper investment options in more detail.

How the Trustee manages risk

The Trustee manages investment risks by establishing appropriate investment strategies that consider a range of factors including the risk, return, diversification and cash flow needs of GuildSuper, as well as by providing members with a range of investment option choices to meet their own needs.

The Trustee monitors investment performance on a regular basis to ensure the investment objectives of each investment option are appropriate.

Are you ready to invest?

- **Have you set a retirement savings goal? Consider targeting at least \$595,000* in today's dollars if you're single and want to live a comfortable retirement lifestyle.**
- **Have you considered how long your super will be invested for?**
- **Do you understand investment risk? What level of investment risk are you prepared to accept?**
- **Have you considered how you will balance those risks with your retirement savings goals?**
- **Do you know your needs and the types of investments that may be right for you?**

* According to the Association of Superannuation Funds of Australia (ASFA), a single person retiring today needs \$595,000 in retirement savings to live a comfortable retirement. See the ASFA Retirement Standard for the latest information.

2. Your GuildSuper investment options

Everybody is different, and that's why GuildSuper offers different ways to invest your super. So whether you prefer to leave the decision making to us, or you take a keen interest in your super and want to make your own investment choices, we've got an investment option to suit you.

GuildSuper investment fast facts

- GuildSuper offers two ways to invest – either we choose an investment strategy for you based on your age, or you can select your own investment mix from a range of different options.
- As a GuildSuper member you can change how your super is invested at any time. Check out all the investment options available to you on pages 8 to 14.
- If you don't make an investment choice after becoming a GuildSuper member, your money will be invested in the MySuper Lifecycle Investment Strategy described on page 8.

How GuildSuper invests your money

We aim to achieve the objectives of each investment option by investing in pooled investment products that are managed by external professional investment managers. The performance of each manager is closely monitored and changes are made when appropriate. While we aim to achieve the investment objectives, it's important to remember future returns are not guaranteed.

The Trustee's investment strategy is to invest in a diversified portfolio of asset classes including: shares, property securities, fixed interest, alternatives and cash in accordance with each respective benchmark. Each investment option's investment mix is managed by the Trustee in accordance with the investment strategies set out in the following pages. The actual asset allocation may vary from time to time but will generally remain within the ranges set out in the following pages. The asset allocation may move outside those ranges in limited circumstances such as any large transition of assets.



2. Your GuildSuper investment options continued

Making your investment choice

GuildSuper offers two solutions when it comes to your super investments – the MySuper Lifecycle Investment Strategy and the MyMix Solution – each one specifically designed with the needs of members in mind. In this section, we explain each of these solutions (and options) in detail, however, below is a summary of how they compare:

MySuper Lifecycle Investment Strategy We'll choose for you	MyMix Solution You choose
<ul style="list-style-type: none">• A 'lifecycle investment strategy', so there's no need to choose your investment mix.• Your super contributions are automatically invested in a portfolio designed to suit your age.• As you get older, your investments are automatically adjusted to reduce the level of investment risk, making your investments more stable as you approach retirement.	<ul style="list-style-type: none">• Designed for those who want to have a greater say in how their money is invested.• Easy access to a range of investment options providing differing levels of risk and investment return.• Change your investment selections at any time as your needs change.

What if you do not make an investment choice?

Your super contributions (or other amounts paid into your account after your membership is established) will automatically be invested in the MySuper Lifecycle Investment Strategy.

MySuper Lifecycle Investment Strategy

This strategy is made up of three age-based investment options or lifestages. Your super contributions are automatically invested in the option that suits your age. As you approach retirement your investments are automatically adjusted to reduce the level of investment risk. This helps to protect your money by gradually making your investments more stable as you approach retirement.

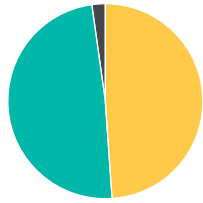
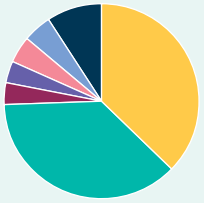
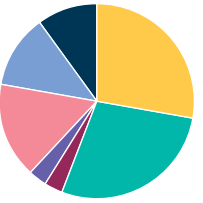
Here's how it works

The three lifestage options (Building, Growing and Consolidating) are summarised below. As you approach retirement, the proportion of growth assets (which have a high risk/high return relationship) decreases, while the proportion of defensive assets (which have a low risk/low return relationship) increases. This protects your savings from short-term falls in investment markets and makes your investments more predictable as you approach retirement.

So for example: If you are young and just beginning your career, Building Lifestage option automatically invests more in growth assets, which have the potential to provide higher returns over the longer term. As you get older, we will automatically switch your account into the Growing lifestage option. As you approach retirement, we will automatically switch your account into the Consolidating lifestage option. Each of these options has a lower risk/return relationship than the previous option. This makes your investments more stable.

Note that your age is determined as at 1 July each year based on your age next birthday. The date when any changes to your investment options are made is also 1 July. Changes do not actually take place on your birthday.

This table shows the investment objectives and strategies of the three lifestage options that make up the MySuper Lifecycle Investment Strategy.

	Building		Growing		Consolidating	
Age	Under 25		25-59		60 and over	
Investment Return Objective*	CPI + 3.5% p.a. over rolling 10 year periods		CPI + 3.0% p.a. over rolling 10 year periods		CPI + 1.5% p.a. over rolling 10 year periods	
Investment mix	98% Growth		90% Growth		62% Growth	
	2% Defensive		10% Defensive		38% Defensive	
Asset class	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)
● Australian shares	49	40 to 60	41	35 to 55	28	10 to 40
● International shares	49	40 to 60	41	35 to 55	28	10 to 40
● Property	–	–	4	0 to 10	3	0 to 20
● Alternatives (growth)	–	–	4	0 to 10	3	0 to 30
Total growth	98	90 to 100	90	80 to 100	62	50 to 80
● Fixed interest	–	–	–	–	16	0 to 35
● Alternatives (defensive)	–	–	5	0 to 10	12	0 to 30
● Cash / Money market securities	2	0 to 10	5	0 to 10	10	0 to 35
Total defensive	2	0 to 10	10	0 to 20	38	20 to 50
Asset Allocation						
Who might it suit?	Investors who seek to maximise long-term returns and are comfortable with periods of short-term volatility.		Investors who seek to maximise long-term returns and are comfortable with periods of short-term volatility.		Investors who seek strong returns over the long term without being overly concerned with short-term volatility.	
Minimum suggested timeframe	10 years		10 years		8 years	
Risk level	Very high		High		High	
Expected frequency of negative returns	Over 6 times every 20 years		4 to 6 times every 20 years		4 to 6 times every 20 years	

* Investment Return Objectives are net of investment fees and investment taxes. While we aim to achieve this return target, future returns are not guaranteed. From time to time, changes may be made to the availability of investment options. We will inform you, where possible, in advance of the change to allow you the opportunity to review your individual circumstances.

CPI = Consumer Price Index

2. Your GuildSuper investment options continued

MyMix Solution – designed for those who want to choose

If the MySuper Lifecycle Investment Strategy is not suitable, then GuildSuper offers you a choice of three investment options through the MyMix Solution, including two diversified and one single asset class option.

With GuildSuper flexibility is key – you can choose to invest a proportion of your super in the MySuper Lifecycle Investment Strategy and the rest in any combination of the investment options in the MyMix Solution. However, having a mix of investments in the MySuper Lifecycle Investment strategy and the MyMix Solution impacts your access to certain fee rebates and waivers. Refer to the *Additional explanation of fees and costs* section for further details.

Plus, at any time you can change the investment option for all or part of your account or direct your future contributions to a different investment option.

Risk levels

The risk levels shown on pages 9 to 11 for each investment option have been determined using the Standard Risk Measure developed by industry associations. This measure is an estimate of the number of negative returns expected from an investment option over any 20-year period.

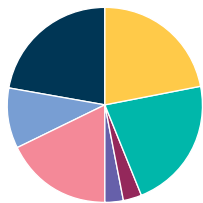
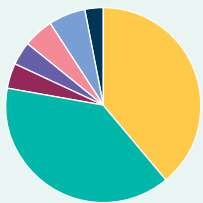
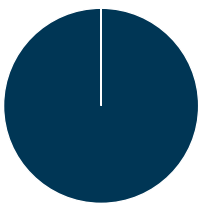
The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

While this will help you understand the risk associated with each option, you should still ensure you are comfortable with the range of risks and potential losses associated with each investment option.



Diversified investment options

Single asset class investment options

	Balanced		Growth		Secure	
Investment objective*	To provide net (after investment fees and investment tax) investment returns of at least 1.25% per annum above CPI increases over rolling 10 year periods.		To provide net (after investment fees and investment tax) investment returns of at least 3.0% per annum above CPI increases over rolling 10 year periods.		To provide gross investment returns at least equal to the Bloomberg Bank Bill Index returns over rolling 1 year periods.	
Investment mix	50% Growth 50% Defensive		86% Growth 14% Defensive		100% Defensive	
Asset class	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)
● Australian shares	22	10 to 40	39	15 to 50	–	–
● International shares	22	10 to 40	39	10 to 50	–	–
● Property (listed & unlisted)	3	0 to 20	4	0 to 20	–	–
● Alternatives (growth)	3	0 to 30	4	0 to 30	–	–
Total growth	50	50 to 80	86	60 to 90	–	–
● Fixed interest	18	0 to 35	5	0 to 30	–	–
● Alternatives (defensive)	10	0 to 15	6	0 to 10	–	–
● Cash / Money market securities	22	0 to 35	3	0 to 20	100	0 to 100
Total defensive	50	20 to 50	14	10 to 40	100	100 to 100
Asset Allocation						
Who might it suit?	May suit investors who seek to maximise long-term returns without being overly concerned with short-term volatility of returns.		May suit investors who want to achieve strong returns over the long term and are comfortable with periods of short-term volatility.		May suit investors who are primarily concerned with short-term security of capital.	
Minimum suggested timeframe	8 years		10 years		1 year	
Risk level	High		High		Very low	
Expected frequency of negative returns	4 to 6 times out of every 20 years		4 to 6 times out of every 20 years		Less than 0.5 out of every 20 years	

* The investment objective is not a promise or prediction of any particular rate of return. From time-to-time changes may be made to the availability of investment options. We will inform you, where possible, in advance of the change to allow you the opportunity to review your individual circumstances.

3. Other information about GuildSuper investments

Changing your investments

As a GuildSuper member, you can change which investment option(s) your super is invested in at any time, quickly and easily. To do this, log into your GuildSuper online account and submit your request.

Other investment information

Investing in an investment option, in the MySuper Lifecycle Investment Strategy or the MyMix Solution, means that you are allocated units in that option at the unit price (based on the value of the investment pool or portfolio). You do not have a direct entitlement to the underlying assets of the option. For further information, refer to the information about unit pricing on the next page.

Investment performance

The investment performance of each investment option is regularly monitored by the Trustee to ensure the investment strategy of each option remains appropriate. The most up-to-date investment returns are available on our website. If you don't have internet access, please contact GuildSuper and we will provide this information to you.

Published investment returns are investment returns after the deduction of investment fees, performance fees, transaction costs and investment tax. It is important to remember that past performance is not a reliable indicator of future performance.

Derivatives policy for investment options

Derivatives are securities that derive their value from other security types. Examples of derivatives include futures and options. The Trustee will not normally invest directly in derivatives but may do so as a short-term mechanism to achieve a desired asset allocation during the transitioning of assets between investment managers. Underlying investment managers may use derivatives to assist in managing investment risk.

Asset consultants

The Trustee may use independent asset consultants, where appropriate, to provide investment market information and/or to advise on various issues relating to the investment options offered.

Responsible investment considerations

The Trustee believes that Environmental, Social and Corporate Governance (ESG) factors can have a positive impact on investments. Therefore, the Trustee engages with its investment managers and provides them with the flexibility to determine the extent to which ESG factors, labour standards and ethical considerations influence their investment decisions.

The underlying investment managers have their own policies on how ESG factors, labour standards and ethical considerations are taken into account when making investment decisions. For more information, refer to the disclosure documents of the investment managers. These are available upon request.

The Trustee does not invest in shares of companies that manufacture tobacco or in companies associated with the production of landmines, cluster bombs or nuclear weapons.

Closed/terminated or suspended investment options

From time to time the Trustee may change the investment options. This can occur when the Trustee decides to suspend or close investments, or if the investments are no longer economically viable or have not reached the required volume to sustain investment strategies and objectives. In addition, if superannuation law changes and particular investments are no longer permissible, or if other changes make it prudent to do so, the Trustee may dispose of the investment on such reasonable basis and terms as it decides.

If an investment option you have selected is to be closed, terminated or suspended, we will inform you, where possible, in advance of the change to allow you the opportunity to review your individual circumstances. If you do not notify the Trustee of the changes you wish to make to your investments (where applicable) within the period specified by us, we will implement default arrangements, as advised in the notice provided to you. If an investment option needs to be terminated immediately and we are unable to inform you in advance, we may determine a 'nearest equivalent replacement' to transfer your investment into until you have time to review your investment options.

Unit pricing

The Trustee generally calculates the unit price of each investment option daily (this may vary depending on the circumstances). A unit price will be calculated for each of the investment options based on the net market value and number of units on issue for each option.

The net market value of each investment option will be determined by taking into account:

- the value of assets in the investment option
- **plus** investment earnings (which may be positive or negative)
- **minus** relevant fees and costs and Government taxes or charges.

Each investment option is priced daily on Victorian business days.

The unit price is the price applied when you invest in or sell out of an investment option. For example, when your employer makes a contribution or you combine your other super accounts into GuildSuper, units are purchased or when withdrawals are made from your account for investment switches, benefit payments, fees or insurance premiums, units are sold at the unit price.

The performance of your investments will depend on a range of factors including when the units are purchased and sold, your investment selection and any investment switches you make. The Trustee may, where required by law or as it considers necessary or appropriate, suspend or defer unit pricing or the allocation and redemption of units, for example, if investments become illiquid.

Guarantees

Neither the Trustee nor its associated entities guarantee the return of capital, the earning of income or investment performance for your investments in GuildSuper. Your investments in GuildSuper are not guaranteed and the value of your investment can rise or fall. If you leave GuildSuper or withdraw your money from any one or more investment options after joining, you may get back less than the amount of contributions paid in because of the level of returns earned by the investment option (including negative returns) and GuildSuper's fees and costs.

Take control by investing in the MyMix Solution

You have control and the freedom to set your own investment strategy with the MyMix Solution. There are three investment options, each with different risk/return relationships to suit different investor types.

When you choose your own investments through the MyMix Solution, then you are eligible for a Maternity/Paternity leave fee waiver, which is the \$115 Administration Fee waived for up to 12-months provided 100% of your account balance is invested in the MyMix Solution.

Refer to the *Additional explanation of fees and costs* for further details.

Helpful investment hints

If you are a GuildSuper member:

- Check what investment option/s your super is invested in and if it is suitable to your situation.
- Change your investments securely by logging into your account via GuildSuper online.

If you are not a GuildSuper member, then when you join:

- Your super will be invested in the MySuper Lifecycle Investment Strategy.
- You can remain in the MySuper Lifecycle Investment Strategy or choose your own investment mix from the MyMix Solution after your account is set up.
- Change your investments securely by logging into your account via GuildSuper online.

Contact us for more information...

If you would like more information about how GuildSuper works and the options you have, then please contact GuildSuper.



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Important information

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This document contains information of a general nature only. It is not intended to constitute the provision of advice. Before acting on any information you should consider its appropriateness having regard to your objectives, financial situation and needs. Before making a decision about any financial product you should consider the PDS in deciding whether to acquire or continue to hold the product. You can get a copy of the GuildSuper PDS by calling **1300 361 477**. You may also wish to consult a licensed or appropriately authorised financial planner.