

Investment Bond

Investment Options

Investing in our Investment Bond gives you the flexibility to choose a range of investment options that provide different investment mixes to suit your investment needs. By investing in one or more of the four (4) investment options, you become a member of the underlying fund for each investment option.

Our four investment options are managed by our investment manager(s). You can invest in one, all, or a combination of the four investment options, with a range of risk profiles to suit your risk tolerance and investment needs. The four investment options are:

1. Sustainable;
2. Balanced (default);
3. Growth;
4. High Growth.

You can switch between these investment options at any time subject to the minimum transaction amount and maintaining a minimum balance in each option. Switching allows you to tailor your Investment Bond by moving invested amounts between the four investment options.

Investment Objective

All monies invested into the Investment Bond are held in the Fund whose objective is to provide investors with competitive returns by investing in Authorised Investments as stipulated by the Benefit Fund Rules and in accordance with the Investment Strategy for each Fund.

The approved investment ranges are monitored by our Investment Manager(s) in accordance with the Benefit Fund Rules and the applicable investment policy.

You should consider all investment risks and your risk tolerance before investing. We recommend that you speak with a financial adviser if you are uncertain how each option relates to your risk level and individual circumstances.

Asset Allocation Ranges per Investment Option

The four investment options provide a range of investments and related investment risks which allow you to select an option to match your risk tolerance. The default investment option is the Balanced Option which will be automatically selected should you not indicate an investment option preference when applying. It is important to remember that each option has a minimum investment amount of \$500.

Current Investment Information

You can obtain up-to-date investment information, including the asset allocation and unit prices for the four options by visiting www.forestersfinancial.com.au or by calling us on 1800 645 326 (free call).

Please note: Past performance cannot be taken as a guide to future returns. Future unit prices for the market-linked investment options are not guaranteed and may be subject to fluctuations.

Investment Options	Sustainable	Balanced	Growth	High Growth
Risk Profile	Medium	Medium	High	High
Investment Strategy	To invest in a range of defensive and growth assets, with a focus on Environmental, Social and Governance considerations.	To invest in a range of defensive and growth assets, with a moderately higher weighting to defensive assets.	To invest in a range of defensive and growth assets, with a higher weighting to growth assets.	To primarily invest in a range of growth assets.
Investment Objective	Aim to return CPI +2% over the long-term.	Aim to return CPI +2% over the long-term.	Aim to return CPI +3% over the long-term.	Aim to return CPI +4% over the long-term.

Investment Options	Sustainable		Balanced		Growth		High Growth	
	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range
Defensive Assets								
Cash	3%	0-60%	3%	0-60%	3%	0-40%	3%	0-20%
Fixed Interest	51%	20-60%	51%	20-60%	33%	10-40%	12%	0-20%
Total Defensive Assets	54%	40-60%	54%	40-60%	36%	20-40%	15%	0-20%
Growth Assets								
Equity	34%	20-50%	34%	20-50%	46%	30-70%	66%	50-90%
Property	4%	0-20%	4%	0-20%	8%	0-30%	9%	0-30%
Alternatives	8%	0-10%	8%	0-10%	10%	0-15%	10%	0-20%
Total Growth Assets	46%	40-60%	46%	40-60%	64%	60-80%	85%	80-100%
Total Asset Allocation	100%		100%		100%		100%	