

# INVESTMENT GUIDE

Employer Sponsored Division

This guide contains important information about your Nationwide Super investment options.

You should read it to help you make an informed investment choice.

Issued 15 October 2018

 **NATIONWIDE**  
SUPER

# Contents

<b>1. Investment basics</b> .....	<b>3</b>
A simple guide to asset classes, investment terms, risks of investing and determining your investment type with our risk profile quiz.	
<b>2. Investment options</b> .....	<b>8</b>
Details your available investment options with Nationwide Super.	
<b>3. Investment information</b> .....	<b>14</b>
An in-depth look at Nationwide Super's investment policies.	
<b>4. Making an investment choice</b> .....	<b>15</b>
Including a <i>Member Investment Choice</i> form.	

## This guide answers your investment questions:

- what are the risks of investing?
- how are investment risks minimised?
- what type of investor am I?
- what investment options can I choose from?
- how do I make an investment choice?

Once you understand your investment options and have made a choice, complete the *Member Investment Choice* form found at the back of this guide and return it to Nationwide Super.

**With investment choices available - have your super invested the way you want!**

### Important Information

This version of Nationwide Super's Investment Guide was prepared on 15 October 2018.

The information in this document forms part of the Nationwide Super Product Disclosure Statement (PDS) – Employer Sponsored Division, dated 15 October 2018.

We recommend that this information be read in conjunction with the relevant PDS. You should consider this information and the information in the PDS before making a decision to invest in Nationwide Super.

The purpose of this document is to provide a general summary of the important information relating to the risks of investing and Nationwide Super's investment options, to help you make an informed investment choice.

# 1. Investment basics

---

## What should I know before making an investment choice?

You can choose how your super savings are invested, from 5 different options (or a combination of options). If you do not make a choice, your balance will be invested in the Nationwide MySuper option.

Before you make your investment choice, you should follow these steps:

### Step 1

Understand asset classes, risk and diversification

---

### Step 2

Work out your investment timeframe and investor type

---

### Step 3

Review your investment options

---

### Step 4

Consider seeking advice

---

### Step 5

Make your investment choice

---



# Step 1

## What are asset classes?

The various asset classes that Nationwide Super invests in are outlined below, including the expected risk and return, based on long-term historic returns.

Asset class	Characteristics	Assumed level of risk & return
<p><b>Australian Shares</b> (also known as equities)</p>	<p>Australian shares represent a portion of ownership in a company listed on the Australian market. Shares provide returns as dividends, along with the potential for capital gain (or loss) through changes in the price on the share market.</p> <p>Shares can be held in either large or small Australian companies.</p>	<p>Australian shares are expected to provide a higher rate of return than cash, fixed income or property over the long-term, but they also involve a higher level of risk than most other asset classes, which results in considerable variability in short term returns (with the potential for both large negative returns and large positive returns from time to time).</p>
<p><b>Global Shares</b> (also known as equities)</p>	<p>Global shares represent a portion of ownership in a company listed on the international markets. Shares provide returns as dividends, along with the potential for capital gain (or loss) through changes in the price on the share market.</p> <p>Global shares can be held in either large or small companies based offshore in either developed or emerging markets.</p> <p>Global shares are denominated in foreign currencies and may be impacted by currency movements depending on whether the exposure is hedged or unhedged.</p>	<p>Global shares are expected to provide a higher rate of return than cash, fixed income or property over the long-term, but they also involve a higher level of risk than most other asset classes, which results in considerable variability in short term returns (with the potential for both large negative returns and large positive returns from time to time).</p> <p>Additional variability in returns to global shares results from the impact of currency movements (fluctuations in exchange rates). Foreign currency hedging is employed to manage this risk by offsetting the impact of currency movements on returns.</p>
<p><b>Real Assets</b></p>	<p>Provides either listed or unlisted exposure to investments that are linked to physical assets such as property and infrastructure investments.</p> <p>Property is an investment in real estate assets, such as office buildings, factories, warehouses and shopping centres.</p> <p>Property generates rental income as well as capital gains (or loss) due to changes in the value of the property investments.</p> <p>Infrastructure investments involve investing money in large projects to provide facilities and services required by the community, including transport, power, roads, telecommunications or water supply.</p>	<p>Real assets such as property and infrastructure investments generally provide the potential for higher returns than cash and fixed income, but can also be more volatile and are generally considered to be moderate to higher risk investments.</p> <p>The return and risk level of this asset class is generally below that of shares, particularly for unlisted exposures.</p>
<p><b>Alternatives</b></p>	<p>By definition, alternative investments can include a vast range of investment opportunities and strategies that do not easily fit into other mainstream asset classes. These can include hedge funds, active currency, commodities, managed futures, private debt and insurance-linked strategies.</p>	<p>The appropriate use of alternatives in an investment portfolio has the potential to provide diversification benefits with the objective of enhancing returns while reducing volatility at the total portfolio level.</p> <p>At the asset class level, the risk associated with alternative investments will depend on the specific characteristics of the underlying investments. This asset class generally combines both higher risk and lower to moderate risk investments.</p>

Depending on your investment option(s), your Nationwide Super account balance may be invested in some or all of the above asset classes.

Asset class	Characteristics	Assumed level of risk & return
<b>Growth Fixed Income</b>	<p>Growth fixed income investments consist of various types of more growth oriented bonds such as high yield bonds, bank loans and emerging market debt.</p> <p>These instruments produce relatively high income yields and are also impacted from capital gains and losses on the value of the underlying fixed interest securities.</p> <p>These investments may be based in Australia or offshore.</p>	Growth fixed income investments have a moderate to high level of risk and tend to produce a higher return than is expected from cash and defensive fixed income over the medium-term.
<b>Defensive Fixed Income</b>	<p>Defensive fixed income investments are commonly comprised of loans to governments, government bodies and investment grade companies in the form of bonds. They may have a fixed or variable rate of interest and pay regular income payments, with the return of principal at maturity.</p> <p>These investments may be based in Australia or offshore.</p>	Defensive fixed income investments have a moderate level of risk and produce a return that is expected to be higher than cash over the medium-term.
<b>Cash</b>	Cash investments include money held in bank accounts, bank term deposits, bank accepted bills, treasury bills and floating rate notes.	Cash is a stable lower-risk asset with fairly consistent returns over time, but generally earns the lowest long-term returns.

Historically, growth assets such as shares and property carry a higher possibility of falling in value over the short-term, but have the potential to deliver higher returns over the longer term.

Defensive assets such as fixed income, cash and term deposits have a lower investment risk, but usually offer lower returns in the long-term.

Each of Nationwide Super's investment options presents a different degree of investment risk together with a different expected level of earnings (return) on your investment. This is because each option is made up of different proportions of growth assets and defensive assets.

### What are the risks of investing?

Risk is the chance an investment won't give you the outcomes you want. For example, you expect your investment to grow, but its value falls.

There are a number of different types of risks that may affect your investments. Understanding these risks and their potential impact will help you to make your investment choice, based on what best suits your needs.

Some of the key risks you need to be aware of are:

#### Mismatch risk

If the investment options you choose are not right for you, returns may be less than what you need to achieve your goals.

#### Market risk

The risk associated with movements in asset markets (share markets, bond markets etc.) that can reduce or increase the value of your investment or returns.

#### Currency risk

The risk associated with currency movements, which can decrease or increase the value of your investments in overseas markets.

#### Political risk

The risk that domestic and/or international political instability or policy decisions may impact your investment.

#### Timing risk

The timing of your investment decision can impact returns (negatively through lower returns or capital loss or positively) due to the change in your exposure to various investments risks that is associated with your investment decision.

#### Inflation risk

The risk that the purchasing power of your money may be eroded by inflation (increased cost of living) over time.

#### Interest rate risk

The risk that changing interest rates may alter the value of your investments.

#### Investment manager risk

The risk that a particular investment manager will underperform compared to other managers of the same type. This could be, for example, because their view on markets is inaccurate, because their investment style is not being rewarded by current market conditions, or because the specific investments they chose have performed poorly, or because of business issues specific to the manager such as the loss of key investment personnel.

#### Liquidity risk

The risk of not being able to access your investments (convert them to cash) quickly or cheaply when you choose to.

#### Credit risk

The risk that a company will not pay its debts when they are due (i.e. default on interest payments) or that their capacity to pay their debts (credit quality) declines.

## How are investment risks minimised?

It's impossible to avoid all risks when you invest, however there are some strategies that can help minimise investment risk, including:

### 1. Match your investment choice to your objectives

You should consider your investment timeframe and investor type before picking a matching investment option(s), to help you avoid mismatch risk.

### 2. Protect yourself by diversifying

You should ensure that your account balance is spread across a number of different asset classes (see 'What is diversification?' below). Nationwide Super offer a number of investment options that are diversified across asset classes.

### 3. Stick with your plan

Switching your investment option(s) in reaction to short-term market conditions or trying to time market movements in periods of market ups and downs may possibly leave you worse off than if you had stayed invested in line with your long-term objectives. For the majority of people, super is a long-term investment that you can leave alone - riding out the ups and downs, rather than reacting with a short-term view.

## What is diversification?

Diversification means spreading your money across different investments to reduce risk and can be summed up as "not having all your eggs in one basket".

Diversification is one of the most successful ways to reduce overall investment risk, as when one type of investment is performing poorly, this may be offset by another which is performing well.

Except for Cash, all of Nationwide Super's investment options are diversified across asset classes and investment managers, to assist the investment options to perform soundly under various investment conditions.

## Step 2

### How do I decide on my objectives?

When choosing your investment option(s) some key things you should consider are:

#### 1. Investment timeframe

You should consider the amount of time you will remain invested. For most people, super will be a long-term investment over several decades (see 'what is my investment timeframe?' below).

#### 2. Return objective

You should consider the level of investment earnings (return) that you are hoping for to meet your longer term post-retirement financial needs.

#### 3. Investor type

You should consider how comfortable you are taking on risk (see 'what is my investor type?' on page 7).

### Calculator: what is my investment timeframe?

To estimate your investment timeframe, simply complete the following calculation:

_____	your desired retirement age
—	_____ less your current age
=	_____ equals your investment timeframe if you take your super as a lump sum when you retire
+	_____ add the time you will spend in retirement based on average life expectancy - 79 for men and 84 for women (Australian Institute of Health and Welfare, 2005-10)
=	_____ equals your investment timeframe if you take your super as a pension when you retire

### What does this mean?

Your investment timeframe affects the level of investment risk that you might take. The longer time you have to invest before you require your money, the more growth you can expect to seek

from your investments, since maximising your returns over the long-term is more important than avoiding falls in the markets over the short-term.

Your investment timeframe:	Short-term (e.g less than 3 years)	Medium-term (e.g. between 3 – 7 years)	Long-term (e.g. more than 7 years)	Very long-term (e.g. more than 7 years)
You should consider	Protecting the value of your investments by choosing low risk investment option(s).	Protecting the value of your investments by choosing a low to moderate risk investment option(s).	Seeking a balance between security and growth by choosing a moderate risk investment option(s).	Taking on higher levels of risk to gain exposure to higher potential growth over the long-term.
Matching investment option(s)	Cash	Prudent	Nationwide MySuper, SRI/Ethical	Nationwide MySuper, SRI/Ethical, High Growth

### Quiz: what is my investor type?

This short quiz may help you determine your investor type, which can help you decide which Nationwide Super investment option(s) might be suitable to your needs. Please choose one answer for each question below.

Question	Your Answer	Score
Have you ever invested in shares or managed funds?	No – but if I had, any ups and downs in returns would make me uncomfortable	1
	No – but if I had, I'd be comfortable with short-term losses in order to get the potential for higher returns	3
	Yes – but I was uncomfortable with fluctuations in returns, despite the potential for higher returns	2
	Yes – I felt comfortable with fluctuations in returns in order to get the potential for higher returns	4
You feel most comfortable with...	A safe investment even if it means lower growth	1
	An investment that could have some short-term ups and downs but offers long-term growth ahead of inflation	3
	An investment with short-term significant fluctuations in returns but offers long-term growth considerably higher than inflation	5
How would you feel if your super dropped in value from \$50,000 to \$45,000?	Horror. Security of your capital is a must and you did not expect risks	1
	Concern, but would wait to see if there is any improvement	3
	No concern. You still expect your super to grow over the long-term and might consider adding more money to super while markets are down	5

### What does this mean?

Add up the scores you have circled. Find your score in the below table and read the description.

Score	Investor type	Matching investment option(s)
<b>6 or lower</b>	<b>Conservative</b> Your main priority is likely to be security of your investment and risk must be low. You are prepared to accept lower, but consistent returns.	<b>Cash</b> <b>Prudent</b>
<b>7 - 12</b>	<b>Balanced</b> Seeing your super grow over the long-term is important to you; however you do not want to put your entire super into growth assets, as you want a mix of growth with some stability.	<b>Nationwide MySuper</b> <b>SRI/Ethical</b>
<b>13 or higher</b>	<b>Aggressive</b> You want to maximise your investment returns by taking on high levels of risk. You know that at times your super will have negative returns.	<b>High Growth</b>

**Note:** This quiz is not a substitute for financial advice – it is simply one of the tools you can use to help you understand your investment needs. It has not taken into consideration your investment objectives, financial situation and particular needs. Before acting on the result, you should assess whether it is appropriate in light of your own financial circumstances, and consider obtaining advice from a suitably qualified professional. You are able to choose more than one investment option for your Nationwide Super account, giving you additional flexibility when assessing your investor type and timeframe.

## 2. Investment options

### Step 3

#### What are my investment options?

Nationwide Super offers the choice of five investment options (see below), four of which are diversified across a range of asset classes, investment managers and industry sectors.

Diversified	Nationwide MySuper
	High Growth
	Prudent
Ethical	SRI/Ethical
Single asset class	Cash

Each option has its own investment objectives, strategies and level of expected risk and return. Read on to find out more about the investment options to decide which ones may suit you best.

You can choose to invest in one or more investment options, however if you don't make a choice, your super will be invested in the Nationwide MySuper option.

Information on investment options:

- Some investment managers will hold cash at certain times.
- All shares are held in publicly listed companies.
- The cash asset class is invested in term deposits and cash management trusts.
- The global shares asset class contains both hedged and unhedged exposures.

**Note:** The Trustee retains an absolute discretion to select and/or vary the investment arrangements of Nationwide Super including asset allocation, financial products and the fund managers it uses to invest the assets of Nationwide Super, and will give no prior notice to members of any changes to these arrangements.

For more information on the **Risk bands** (known as Standard Risk Measures), please refer to Nationwide Super's website at [nationwidesuper.com.au/risk-bands](http://nationwidesuper.com.au/risk-bands).

The Standard Risk Measure system is an industry-wide measure that classifies investments according to their risk level and aims to help members easily compare investment options.

A risk band number and risk rating label has been assigned to each investment option in accordance with the Standard Risk Measure risk band classification system developed and introduced by ASFA/FSC in July 2011.





# Nationwide MySuper

Previously known as NSF Diversified and then NSF MySuper, the Nationwide MySuper option is the default option in which your balance and contributions are invested where you have not made an investment choice.

## Investment objective

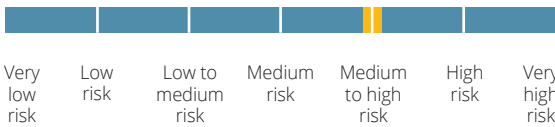
Aims to produce an investment return of at least 3% in excess of the average rate of inflation (measured by the Consumer Price Index for Australia) over a rolling 7 year period (as at 30 June). This objective is also considered appropriate over rolling 10 and 20 year periods.

## Strategy

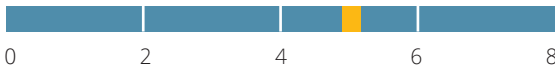
This option is designed for members who want a moderate level of return over the medium term. There will be some fluctuations of returns from year to year.

This option provides balanced investment diversification by investing across a wide range of growth and defensive assets, namely Australian and global shares, property, fixed income, infrastructure, alternative investments and cash.

## Risk profile



## Risk band

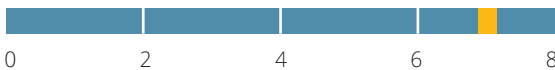


Refer to [nationwidesuper.com.au/risk-bands](http://nationwidesuper.com.au/risk-bands)

## Risk of a negative return in a 20 year period†



## Suggested minimum investment timeframe (years)

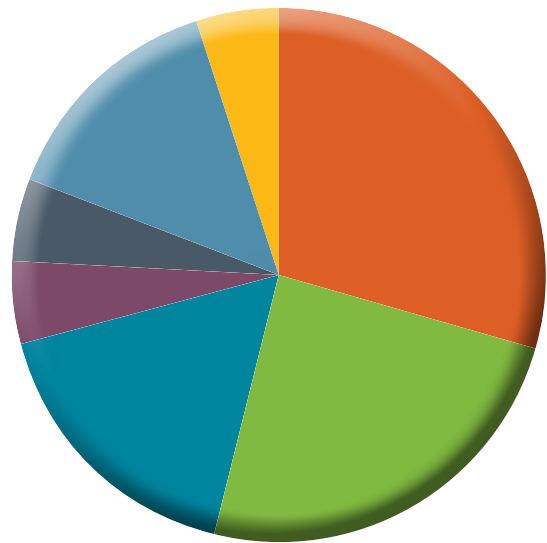


## May suit investor type



† Estimated number of negative annual returns over any 20 year period.  
Source: Mercer Investments (Australia) Ltd.

## Target asset allocation



## Asset allocation

Asset class	Target	Range
Australian shares	29.5%	15 – 40%
Global shares	24.5%	15 – 40%
Real assets	17%	5 – 25%
Growth fixed income	5%	0 – 15%
Alternatives	5%	0 – 10%
Defensive fixed income	15%	5 – 30%
Cash	4%	0 – 20%

## Earnings – crediting rates\*

2018	2017	2016	2015	2014	2013	2012
9.38%	10.60%	4.23%	8.40%	11.30%	12.33%	-1.96%

Nationwide MySuper has returned a compound average return of 7.95% p.a. for the life of the option (1/7/1987 to 30/6/2018).

\* At 30 June. Net of tax, investment fees and indirect management costs.

Past performance is no indication of future performance.

## High Growth

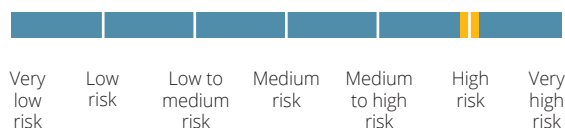
### Investment objective

Aims to produce an investment return of at least 4% in excess of the average rate of inflation (measured by the Consumer Price Index for Australia) over a rolling 10 year period (as at 30 June).<sup>^</sup>

### Strategy

This option provides investment diversification by investing across a wide range of growth assets including Australian and global shares, property, fixed income, infrastructure and alternatives.

### Risk profile



### Risk band



Refer to [nationwidesuper.com.au/risk-bands](http://nationwidesuper.com.au/risk-bands)

### Risk of a negative return in a 20 year period<sup>†</sup>



### Suggested minimum investment timeframe (years)



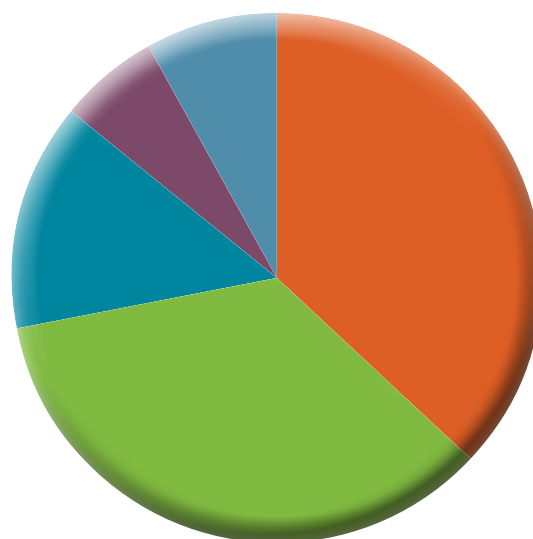
### May suit investor type



<sup>†</sup> Estimated number of negative annual returns over any 20 year period.

Source: Mercer Investments (Australia) Ltd.

### Target asset allocation



### Asset allocation

Asset class	Target	Range
Australian shares	37%	20 – 50%
Global shares	35%	20 – 50%
Real assets	14%	0 – 20%
Growth fixed income	6%	0 – 15%
Alternatives	8%	0 – 15%

### Earnings – crediting rates<sup>\*</sup>

2018	2017	2016	2015	2014	2013	2012
10.88%	12.98%	3.94%	8.88%	14.16%	15.83%	-4.62%

High Growth has returned a compound average return of 7.32% p.a. for the life of the option (1/7/2003 to 30/6/2018).

<sup>\*</sup> At 30 June. Net of tax, investment fees and indirect management costs.

Past performance is no indication of future performance.

<sup>^</sup> The investment return target for High Growth changed on 1 July 2017.

As a result, the investment earnings are expected to be lower going forward.

## SRI/Ethical

### Investment objective

Aims to produce an investment return of at least 3% in excess of the average rate of inflation (measured by the Consumer Price Index for Australia) over a rolling 7 year period (as at 30 June).

### Strategy

This option provides balanced investment diversification by investing across a wide range of growth and defensive assets, namely Australian and global shares, property, fixed interest, infrastructure, alternative investments and cash.

This includes investments in share funds which are designated as Socially Responsible Investments (SRI).

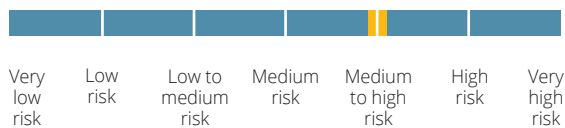
Labour standards, environmental, social and ethical issues are taken into account (in addition to the usual investment criteria).

Our SRI/Ethical Option will not invest in shares in companies with material exposure to:

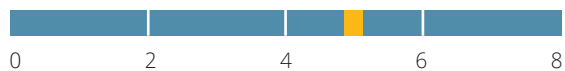
- tobacco production
- alcohol production
- gambling or gaming services, or
- armaments.

Material exposure is defined as 10% of revenue or greater in the last financial year.

### Risk profile



### Risk band



Refer to [nationwidesuper.com.au/risk-bands](http://nationwidesuper.com.au/risk-bands)

### Risk of a negative return in a 20 year period<sup>†</sup>



### Suggested minimum investment timeframe (years)



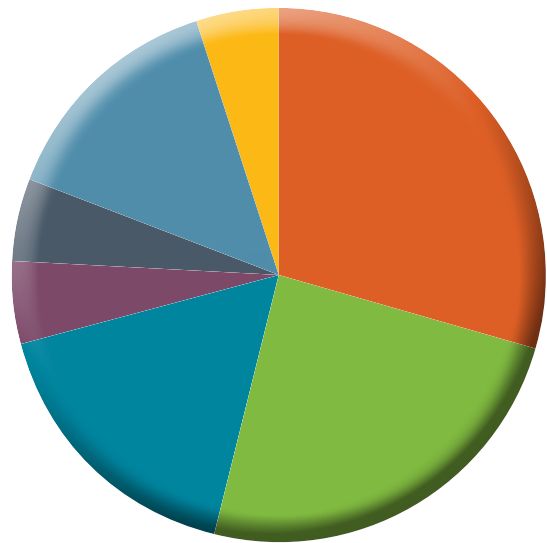
### May suit investor type



<sup>†</sup>Estimated number of negative annual returns over any 20 year period.

Source: Mercer Investments (Australia) Ltd.

### Target asset allocation



### Asset allocation

Asset class	Target	Range
Australian shares	29.5%	15 – 40%
Global shares	24.5%	15 – 40%
Real assets	17%	5 – 25%
Growth fixed income	5%	0 – 15%
Alternatives	5%	0 – 10%
Defensive fixed income	15%	5 – 30%
Cash	4%	0 – 20%

### Earnings – crediting rates\*

2018	2017	2016	2015	2014	2013	2012
8.83%	11.00%	4.87%	7.40%	11.63%	13.63%	-0.47%

SRI/Ethical has returned a compound average return of 6.64% p.a. for the life of the option (1/5/2005 to 30/6/2018).

\*At 30 June. Net of tax, investment fees and indirect management costs.

Past performance is no indication of future performance.

## Prudent

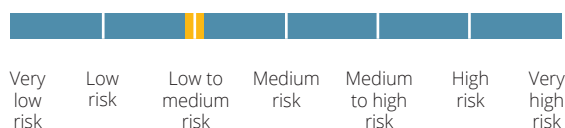
### Investment objective

Aims to produce an investment return of at least 2% in excess of the average rate of inflation (measured by the Consumer Price Index for Australia) over a rolling 5 year period (as at 30 June).

### Strategy

This option provides less volatile investment diversification by investing across a wide range of defensive asset types, namely Australian and global shares, property, fixed income, infrastructure, alternative investments and cash.

### Risk profile



### Risk band



Refer to [nationwidesuper.com.au/risk-bands](http://nationwidesuper.com.au/risk-bands)

### Risk of a negative return in a 20 year period†



### Suggested minimum investment timeframe (years)



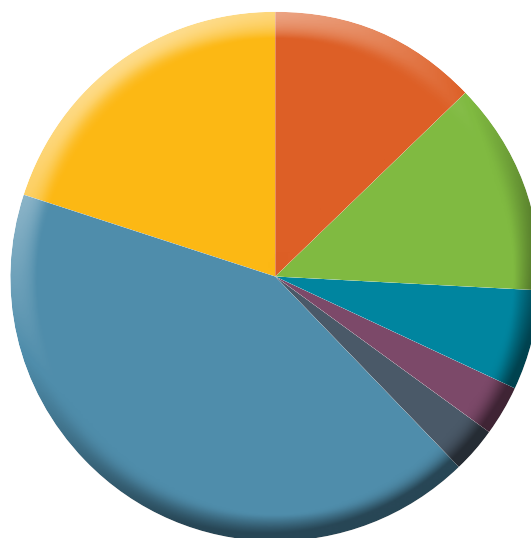
### May suit investor type



† Estimated number of negative annual returns over any 20 year period.

Source: Mercer Investments (Australia) Ltd.

### Target asset allocation



### Asset allocation

Asset class	Target	Range
Australian Shares	13%	0 - 20%
Global Shares	13%	0 - 20%
Real Assets	6%	0 - 10%
Growth Fixed Income	3%	0 - 10%
Alternatives	3%	0 - 10%
Defensive Fixed Income	42%	35 - 60%
Cash	20%	10 - 35%

### Earnings – crediting rates\*

2018	2017	2016	2015	2014	2013	2012
5.09%	5.22%	4.13%	5.12%	7.73%	7.42%	0.64%

Prudent has returned a compound average return of 4.46% p.a. for the life of the option (1/7/2003 to 30/6/2018).

\* At 30 June. Net of tax, investment fees and indirect management costs.

Past performance is no indication of future performance.

# Cash

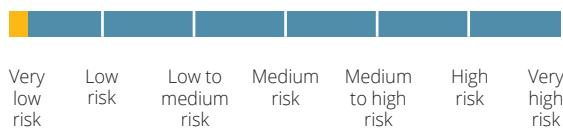
## Investment objective

Aims to produce an annual investment return of at least the annual cash rate (measured by the Bloomberg AusBond Bank Bill Index as at 30 June).

## Strategy

This option invests in term deposits and money market related interest bearing securities.

## Risk profile



## Risk band



Refer to [nationwidesuper.com.au/risk-bands](http://nationwidesuper.com.au/risk-bands)

## Risk of a negative return in a 20 year period†



## Suggested minimum investment timeframe (years)



## May suit investor type



† Estimated number of negative annual returns over any 20 year period.  
Source: Mercer Investments (Australia) Ltd.

## Target asset allocation



## Asset allocation

Asset class	Target	Range
Cash	100%	100%

## Earnings – crediting rates\*

2018	2017	2016	2015	2014	2013	2012
1.22%	1.79%	1.49%	1.60%	1.90%	2.57%	3.67%

Cash has returned a compound average return of 3.19% p.a. for the life of the option (1/7/2003 to 30/6/2018).

\* At 30 June. Net of tax, investment fees and indirect management costs.

Past performance is no indication of future performance.

## 3. Investment information

### Information about investment choice

You are able to make a choice as to which Nationwide Super investment option(s) your money is invested in. You do not need to make an investment choice if you do not wish to.

If you do not make an investment choice, your money will be invested in the Nationwide MySuper option until you specify otherwise.

If you have elected to make an investment choice, your request will be processed in accordance with the Trustee- approved policy.

For details on the switching policy including processing times, please visit our website at [nationwidesuper.com.au/investments](http://nationwidesuper.com.au/investments).

### Switching fees

The first switch each financial year will be free of charge. Subsequent switches within the same financial year will incur a fee of \$35 to partially reimburse Nationwide Super for its processing of the transaction.

### Crediting rates

Investment earnings are calculated and allocated to members' accounts on a yearly basis, effective as at 30 June each year.

The amount that is allocated to members' accounts at the end of the financial year is determined by the Trustee, after taking into account the investment return of the Fund's assets after tax and expenses.

However, should you make a switch or withdrawal; an interim rate of earnings will be applied to your account. The interim rate is determined by the Trustee on a weekly basis and is calculated based on net returns for the period after allowing for an estimate of tax and expenses. Please note that the interim rate of earnings is generally less than the final audited crediting rate.

### Investment strategy

Nationwide Super has appointed Mercer Investments (Australia) Ltd as its asset consultant advising on target asset allocation and fund manager selection.

To help invest your super, we use professional investment managers and regularly monitor their performance. A list of the appointed investment managers can be found in the latest Nationwide Super Annual Report, available to download from [nationwidesuper.com.au/forms](http://nationwidesuper.com.au/forms) or by contacting Nationwide Super.

### Socially responsible investing (SRI)

Socially responsible investment takes environmental, social, governance (ESG) or ethical considerations into account for the investment selection and management process.

While Nationwide Super considers ESG investment considerations to be important across all investment options, the SRI/Ethical investment option has been developed to provide members access to an investment option with a specific focus on ESG criteria.

Where possible and cost effective, the SRI/Ethical option will invest in strategies with ESG considerations imbedded in the investment process.

### Policy on derivatives

Nationwide Super allows some of its investment managers to use derivatives such as futures and options in order to manage risk and liquidity and enhance returns.



## Step 4

---

### How can I get advice?

You can call the Nationwide Super team on 1800 025 241 to obtain information about any of Nationwide Super's investment options.

As a Nationwide Super member, you can get help with making decisions about your super, from a Super Adviser over the phone.\* A Super Adviser will explain how your money is invested, and help you choose the right options for you.

Because Nationwide Super wants its members to make good decisions about super, we will pay for the first piece of advice

you receive.^ To get started, simply contact the Nationwide Super team on 1800 025 241.

*\*Financial advice is provided through Nationwide Super's relationship with Link Advice Pty Ltd, Australian Financial Services Licence 258145.*

*^Nationwide Super will pay for the first piece of advice you receive on a single super issue.*

For simple guidance on investing basics and super, see the government's money website, [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

## Step 5

---

### How do I make an investment choice?

If you wish to change how your current balance and your future contributions will be invested, please complete a *Member Investment Choice* form, available at the back of this Guide and return to Nationwide Super. Alternatively you can change your investments online by logging into MemberAccess via [nationwidesuper.com.au/login](http://nationwidesuper.com.au/login)



*This document contains general information only and has been prepared without taking into account your financial objectives, situation or needs. It may, therefore, not be right for you. Before you make any investment decision, we suggest you consult Nationwide Super's Product Disclosure Statement and/or seek licensed financial advice.*

*As at the time of compilation, the information contained in this document is correct and any estimates, opinions, conclusions or recommendations are reasonably held or made. Subsequent events may mean that the information becomes out-of-date and so, to the maximum extent permitted by law, we disclaim all liability and responsibility for any direct or indirect loss or damage which may be suffered by any recipient through relying on anything contained in or omitted from this document.*



Locked Bay 5215 Parramatta NSW 2124  
P 1800 025 241 E [enquiries@nationwidesuper.com.au](mailto:enquiries@nationwidesuper.com.au)  
W [nationwidesuper.com.au](http://nationwidesuper.com.au)







### 3. DECLARATION AND SIGNATURE:

**By signing this form I am making the following statements:**

- I have carefully read the information about investments in the PDS and Investment Guide and I understand that this information does not take into account my financial objectives, situation or needs.
- I understand that, unless this is the first change to my investment option(s) for this financial year, a fee of \$35 will be deducted from my account to cover the costs of the switch.
- I understand that investment earnings are not guaranteed and may be positive or negative, with past performance no indication of future performance.
- I acknowledge that an interim rate of investment earnings will be determined by the Trustee in order to effect a switch (please refer to the PDS for details on the calculation of interim investment earnings). The interim rate of investment earnings is generally less than the final audited crediting rate of investment earnings.
- I understand that my investment choice request will not be effective immediately and that information about investment switch processing times is available on Nationwide Super's website at [nationwidesuper.com.au/investments](http://nationwidesuper.com.au/investments).
- I understand that I will receive a confirmation letter which confirms the changes made to my account. It is my responsibility to ensure that my investment choice instructions have been processed in accordance with my instruction. If these changes are not consistent with my instructions or I do not receive a confirmation letter, I acknowledge that I must contact Nationwide Super immediately. If I fail to notify Nationwide Super within 1 month of the submitting this form, I waive my right to later complain. Neither Nationwide Super nor the Administrator will accept any liability for failure to comply with this condition.

x	Signature
---	-----------

Date:
-------

Please return your completed form to **Locked Bag 5215 Parramatta NSW 2124**

If this form is not fully completed, we will not be able to process your request, but we will attempt to contact you to assist you to complete another Member Investment Choice form.

#### Contact Nationwide Super

**P:** 1800 025 241

**E:** [enquiries@nationwidesuper.com.au](mailto:enquiries@nationwidesuper.com.au)

**W:** [nationwidesuper.com.au](http://nationwidesuper.com.au)