

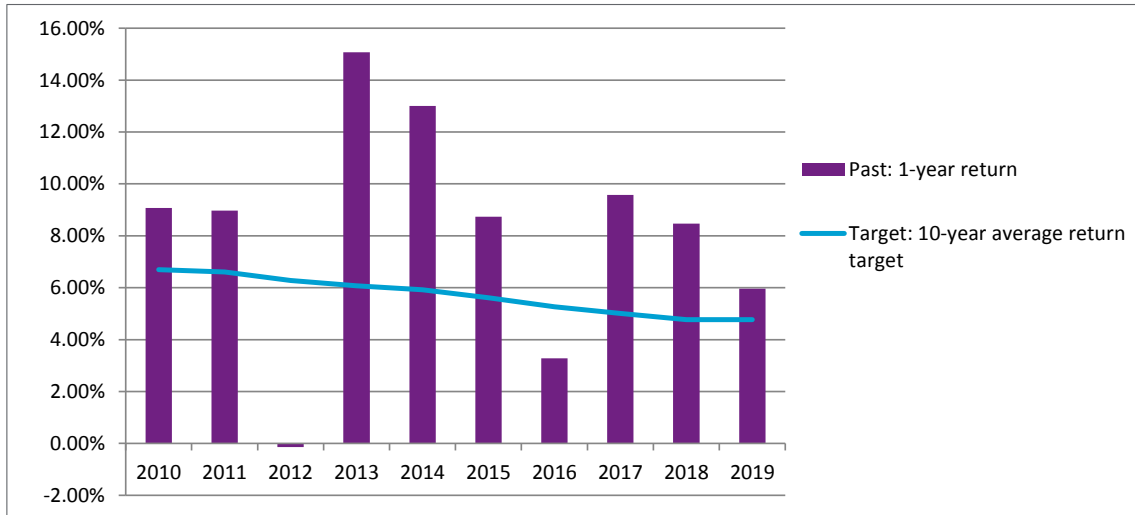


Incitec Pivot Employees Superannuation Fund MySuper Product Dashboard

Return target Return target for 2020-2029 of 2.6% per year above inflation. Information on this target is included as required by law. It is not a prediction of future returns, which are not guaranteed.

Return 10 year average return of 8.12% per year as at 30 June 2019. Returns are net of tax and investment and administration fees for a representative member. You should note that past performance is not necessarily a guide to future performance.

Comparison between return target and return



Level of investment risk High
Negative returns are expected in 4 to 6 out of every 20 years.

The higher the expected return, the more often you would expect a year of negative returns.

Statement of fees and other costs \$674 per year

Notes

A *representative member* is a member who is fully invested in the MySuper option, has an account balance of \$50,000 throughout the year and does not incur any activity fees during the year.

The return target and returns shown are net of tax and net of investment and administration fees for a representative member. The actual return for a member will depend on the level of their individual account balance and actual fees charged.

Returns for periods prior to 30 June 2013 were for the Active Balanced option for this fund. The investment strategy for the MySuper option is identical to that of the Active Balanced option.

The return target is required to be set against inflation as measured by the Consumer Price Index (CPI) over a ten year period.

The *Level of investment risk* shown is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. It is based on the Standard Risk Measure developed by the industry and 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. Members should still ensure they are comfortable with the range of risks and potential losses and gains associated with their chosen investment options.