

Your investment options

If you have an accumulation component or account in UniSuper, you get to choose how it is invested by selecting from our investment choice range. All options invest in a diverse mix of assets and/or asset classes:

- Pre-Mixed investment options invest in a mix of growth and/or defensive assets.
- Self-Select investment options invest in a diverse mix of investments within a particular asset class.

Similarly, Flexi Pension members and members who have a term allocated pension with UniSuper can also choose how to invest their account in the Pre-Mixed and/or Self-Select investment options.

Select from the lists below to see the asset allocation and investment objectives for each investment option, as at 30 June 2009.

Pre-Mixed investment options:

Cash

Performance objective

Aims to achieve returns (after Fund taxes and investment fees) that are at least 1.0% p.a. more than CPI in a 0 to 2 year period.

Likelihood of a negative return in any year if long-term trends are repeated: negligible. Small fluctuations in daily returns are possible.

Strategic asset allocation (%)

	2009	2008
Cash (including short-term money market securities)	100.00	100.00

Invested in a diversified portfolio of money market securities, including bank bills, promissory notes, floating rate mortgage securities and short-term fixed interest securities.

Capital Stable

Performance objective

Aims to achieve returns (after Fund taxes and investment fees) that are at least 2.0% p.a. more than CPI in a 2 to 4 year period.

Likelihood of a negative return in any year if long-term trends are repeated: 1 in 10 years.

Strategic asset allocation (%)

	2009	2008
Australian shares	9.5	11.0
International shares	8.0	9.0
Property	12.5	10.0
Cash	12.5	12.5
Fixed interest	57.5	57.5

Invested in a diversified portfolio comprising largely defensive assets such as bonds and cash, but with some growth assets such as shares and property investments.

Conservative Balanced

Performance objective

Aims to achieve returns (after Fund taxes and investment fees) that are at least 2.5% p.a. more than CPI in a 4 to 6 year period.

Likelihood of a negative return in any year if long-term trends are repeated: 1 in 6 years.

Strategic asset allocation (%)

	2009	2008
Australian shares	20.0	21.0
International shares	17.5	19.0
Property	12.5	10.0
Cash	5.0	5.0
Fixed interest	45.0	45.0

Invested in a diversified portfolio comprising equal proportions of defensive assets such as bonds and cash, and growth assets such as shares and property investments.

Socially Responsible Balanced

Performance objective

Aims to achieve returns (after Fund taxes and investment fees) that are at least 2.5-3.0% p.a. more than CPI in a 6 to 8 year period.

Likelihood of a negative return in any year if long-term trends are repeated: 1 in 5 years.

Strategic asset allocation (%)

	2009	2008
Australian shares	38.0	38.0
International shares	22.0	22.0
Property	13.0	13.0
Alternative investments	1.0	1.0
Cash	3.0	3.0
Fixed interest	23.0	23.0

Invested in a diversified portfolio comprising Australian and international shares and alternative investments that are selected on the basis of sustainable investment criteria and in property, fixed interest and cash assets.

Balanced

Performance objective

Aims to achieve returns (after Fund taxes and investment fees) that are at least 3.0% p.a. more than CPI in a 6 to 8 year period.

Likelihood of a negative return in any year if long-term trends are repeated: 1 in 5 years.

Strategic asset allocation (%)

	2009	2008
Australian shares	27.5	27.5
International shares	22.5	25.0
Property	12.5	10.0
Alternative investments	7.5	7.5
Fixed interest	30.0	30.0

Invested in a diversified portfolio comprising mainly growth assets, such as Australian and international shares, property and alternative investments, but with some bonds investments.

Growth

Performance objective

Aims to achieve a return (after Fund taxes and investment fees) that are at least 4.0% p.a. more than CPI in an 8 to 10 year period.

Likelihood of a negative return in any year if long-term trends are repeated: 1 in 5 years.

Strategic asset allocation (%)

	2009	2008
Australian shares	31.0	32.5
International shares	29.0	30.0
Property	12.5	10.0
Alternative investments	12.5	12.5
Fixed interest	15.0	15.0

Invested in a diversified portfolio comprising mainly growth assets, such as Australian and international shares, property and alternative investments, but with some bonds investments.

Socially Responsible High Growth

Performance objective

Aims to achieve returns (after Fund taxes and investment fees) that are at least 4.0–4.5% p.a. more than CPI in a period of 10 or more years.

Likelihood of a negative return in any year if long-term trends are repeated: 1 in 4 years.

Strategic asset allocation (%)

	2009	2008
Australian shares	49.5	55.0
International shares	40.5	45.0
Property	5.0	n.a.
Alternative investments	5.0	n.a.

Invested in a diversified portfolio comprising mainly growth assets such as Australian and international shares, alternative investments and property, selected on the basis of sustainable investment criteria.

High Growth

Performance objective

Aims to achieve returns (after taxes and fees) that are at least 5.0% p.a. more than CPI in a period of 10 or more years.

Likelihood of a negative return in any year if long-term trends are repeated: 1 in 4 years.

Strategic asset allocation (%)

	2009	2008
Australian shares	39.0	40.0
International shares	31.5	32.5
Property	12.5	10.0
Alternative investments	17.0	17.5

Invested in a diversified portfolio comprising growth assets, such as Australian and international shares, property and alternative investments.

Australian Fixed Interest

Performance objective

Aims to achieve returns (after Fund taxes and investment fees) that are at least 1.5% p.a. more than inflation (CPI) in a 4 to 6 year period.

Likelihood of a negative return in any year if long-term returns are repeated: 1 in 9 years.

Strategic asset allocation (%)

	2009	2008
Australian fixed interest	100	n.a.

Invested in a diversified portfolio of Australian bonds.

Listed Property

Performance objective

To aims to achieve returns (after Fund taxes and investment fees) that are at least 2.5% p.a. more than inflation (CPI) in an 8 to 10 year period.

Likelihood of a negative return in any year if long-term returns are repeated: 1 in 4 years.

Strategic asset allocation (%)

	2009	2008
Listed property	100	n.a.

Invested in a diversified portfolio of Australian and international listed property securities. (Please note, returns from Listed Property investments are typically more volatile than returns experienced from unlisted property investments.)

Australian Shares

Performance objective

To achieve returns (after Fund taxes and investment fees) that are at least 3.5% p.a. more than inflation (CPI) in an 8 to 10 year period.

Likelihood of a negative return in any year if long-term returns are repeated: 1 in 3 years.

Strategic asset allocation (%)

	2009	2008
Australian shares	100	n.a.

Invested in a diversified portfolio of Australian shares.

International Shares

Performance objective

To achieve returns (after Fund taxes and investment fees) that are at least 3.5% p.a. more than inflation (CPI) in an 8 to 10 year period.

Likelihood of a negative return in any year if long-term returns are repeated: 1 in 4 years.

Strategic asset allocation (%)

	2009	2008
International shares	100	n.a.

Invested in a diversified portfolio of international shares.

Notes about this data:

- The Trustee may alter the asset allocations or the composition of individual asset classes from time to time to suit prevailing market circumstances.
- Each of the asset class proportions shown may include small or residual cash balances for portfolio management purposes.
- References in the performance objectives to CPI mean the Consumer Price Index.
- Strategic allocations are targets and actual allocations may deviate from target.
- The risk of negative returns is an estimate; negative returns may occur more or less frequently than expected.
- Self-Select (single-asset class) options may, from time to time, include a small allocation to cash for portfolio management purposes.

Read more about Self-Select options at

<https://www.unisuper.com.au/investments/changing-your-investments/creating-your-portfolio>