



● MyLife MyPortfolio Guide

→ Effective 1 July 2017

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→ About this booklet

This booklet should be read in conjunction with the Product Disclosure Statement (PDS) and Investment Guide issued by CSF Pty Limited (the Trustee) as the Trustee of the MyLifeMyMoney Superannuation Fund (the Fund).

The information in this booklet is current at the time of printing and is subject to change. Please visit the Fund website for the most up-to-date information on this investment option.

This booklet contains general information, not advice.

The information in this booklet is general information only and does not take into account your personal investment objectives, financial situation or needs. It is not intended to be, and should not be construed in any way as, investment, legal or financial advice. We recommend you assess your own financial situation before making a decision based on the information in this booklet. To help you with your decision making, you may wish to seek the help of a professional financial planner.

MyLife MyPortfolio is provided through LDIS Pty Ltd ABN: 33 164 547 817 (LDIS). LDIS is a joint venture company between Lonsec Administration Services Pty Ltd (ACN 117 035 435) (Lonsec) and OneSec Investment Services Pty Ltd (ACN 164 539 520) (OneSec). Neither LDIS, Lonsec nor OneSec guarantee the performance of MyLife MyPortfolio, nor the repayment of any capital or rate of return.

The Trustee, Lonsec, and the Trustee's service providers do not guarantee the performance of your investment in MyLife MyPortfolio, the repayment of capital or any particular rate of return.

Issued by CSF Pty Limited (ABN 30 006 169 286, AFSL 246664) as the Trustee of the MyLifeMyMoney Superannuation Fund ("the Fund") (ABN 50 237 896 957).

Welcome to MyLife MyPortfolio

The investment option for self-directed investors

MyLife MyPortfolio offers you a new level of control and choice with your super and pension investments. This option enables you to invest in a range of shares, Exchange Traded Funds (ETFs) and term deposits along side your existing Managed Choice and Build Your Own investment options.

Who can invest?

There are special requirements that apply to this investment option:

- You must be a fund member with at least \$50,000 in your superannuation or pension account.
- Pre-Retirement Pension members cannot invest in MyLife MyPortfolio.
- A maximum of 80% of your total fund super account balance, or 50% of your total fund pension account balance can be invested in MyLife MyPortfolio.
- Once established, the minimum initial and subsequent switches into MyLife MyPortfolio is \$5,000.
- At least \$500 must be maintained in the cash transactions account within MyLife MyPortfolio at all times to cover transactions, related fees and taxes.

MyLife MyPortfolio is suitable for members who seek to take an active role in managing their super or pension investments alongside a range of Managed Choice and Build Your Own investment options. Please see our Investment Guide and Super PDS or Pension PDS available on the Fund website.

We may change or add to the selection of investment products available through MyLife MyPortfolio over time.

To invest via MyLife MyPortfolio

- You must be a member of the Fund and have agreed to all the terms and conditions as set out in this booklet, the Product Disclosure Statement (PDS) and Investment Guide available on the Fund website and any other material or subsequent updates.
- You agree with the Lonsec Direct Investment Services Terms and Conditions located on the MyLife MyPortfolio platform.
- You understand that this is an electronic trading platform and access is not available on paper or via phone.
- You must have a registered email address with the Fund.
- You must be registered for MyLife Online and must opt in to receiving electronic communications from the Fund, including opting in to receiving your statements electronically.

You should obtain and or access your own advice about whether to invest in the MyLife MyPortfolio investment option before and after registering for MyLife MyPortfolio.

The process for getting started is listed on page 6 of this booklet.

If you have any questions about setting up MyLife MyPortfolio, please call us on **1300 963 720**.

Welcome to MyLife MyPortfolio

Your email address is important – please let us know immediately if it changes

All communications from MyLife MyPortfolio will only be sent electronically.

If the email address you have registered with the Fund becomes invalid, you will not receive any notification emails from MyLife MyPortfolio, and you may experience difficulty logging in to the platform.

While your email address is invalid, you will not receive any notification emails, such as term deposit maturity or any other notifications about MyLife MyPortfolio and any subsequent potential or real loss or inaction are your responsibility.

It is your responsibility to ensure the accuracy and validity of the email address you provide. Your email address will be considered invalid if the Fund receives a “bounce back” notification, which can occur:

- if your email account has closed (for example if you are using your work email address and you change jobs)
- if your email inbox becomes temporarily full and cannot receive new emails
- if the email address you provide does not exist, or
- the email sent to you has been returned to the Fund undelivered for any other reason that your email address cannot receive emails.

Updating your email address (username)

The email address you have registered with the fund will be used as your username to access MyLife MyPortfolio. You must contact our Service Centre to update your email address registered with the Fund and MyLife MyPortfolio.

You can access MyLife MyPortfolio using your new email address within two business days.

Risks of transacting online

To the extent permitted by law, the Trustee and the Fund accept no responsibility should the online platform be unavailable for transacting in MyLife MyPortfolio. In the event of MyLife MyPortfolio not being available for transaction requests, the Trustee and the Fund accept no responsibility for delays. As with any service that uses technology, there is some risk that the hardware and software may fail, causing a delay in the processing and reporting of your MyLife MyPortfolio investments.

We do not accept responsibility if this were to happen and if the failure was outside our control.

You agree to indemnify the Trustee against all liabilities incurred directly or indirectly from your use of MyLife MyPortfolio.

Where the Trustee liability cannot be excluded under the law, our liability is limited to the amount determined by the law.

Features of MyLife MyPortfolio

MyLife MyPortfolio gives you access to trading in Australian Securities Exchange (ASX) listed shares and certain Exchange Traded Funds (ETFs), plus a selection of term deposits – all from an easy to use online platform.

The MyLife MyPortfolio online platform also includes a MyLife MyPortfolio cash transactions interest bearing account, market and company research and the ability to keep track of your investments.

Features of MyLife MyPortfolio

- ✓ Easy to use online investment and trading platform.
- ✓ Access to ASX 200 Shares, ETFs and term deposits.
- ✓ Up-to-date company and comparative market information.
- ✓ Independent company research coverage.
- ✓ Monitor and view reports on investment performance, income and tax commitments.

A cost-effective alternative for self-directed investors

MyLife MyPortfolio offers a cost-effective alternative for members who are interested in having more control over their investment approach for retirement. MyLife MyPortfolio offers a range of benefits including:

- **Control and flexibility:** Tailor your investment strategy by combining the shares, ETFs and term deposits you choose in addition to investments managed for you in your existing fund investment options.
- **Less paperwork:** The Fund Trustee takes care of all the administration, compliance and reporting requirements for your MyLife MyPortfolio account.
- **No Setup Costs:** One of the major advantages of MyLife MyPortfolio is that there are no set-up costs. Members pay a low monthly fee to use the platform.
- **Insurance:** The Fund provides you access to our disablement and death insurance cover that we obtain at a discounted bulk rate which may not be matched by other super funds or self-managed super fund providers (see the Product Disclosure Statement (PDS) and Insurance Guide for details).

Some investment choices are not currently available through MyLife MyPortfolio; for example you cannot invest directly in property or overseas shares.

How much control do you want over your superannuation?

There are many options for you to determine the level of control you want over your superannuation or pension. Whether you invest in a single investment option or a combination of options, there is an investment strategy to suit your needs and objectives.

Type of control	Investment options available
Minimal	Super is invested in the Balanced (MySuper) option and pension in the RetirePlus option if you don't make a choice as to how your super or pension will be invested.
Select from our Managed Choice options and leave the rest to us	Managed Choice options combine various investment types (also known as asset classes). The Trustee manages the mix of the asset classes and selects investment fund managers for each option.
Build Your Own strategy by selecting from our range of asset class specific options	Build Your Own options are a selection of individual asset class options, which are managed by fund managers selected by the Trustee. This is suitable if you want to choose your investment sectors but not the individual shares or term deposits.
MyLife MyPortfolio – your choice, your way	The MyLife MyPortfolio option allows you to choose from the ASX 200 Index, Exchange Traded Funds (ETFs) and term deposits. This option provides you with the greatest level of individual choice and flexibility within your super or pension.

You should also be aware of factors that can impact certain types of investments such as:

- Short-term share price fluctuations
- Trading and trying to 'time' the markets
- Making short-term decisions
- Lack of diversification.

Please remember that super is a long-term investment and short-term performance doesn't always give you a complete picture of expected long-term performance. Accessing professional advice is highly recommended.

Things to consider when investing

It is important to understand how your personal circumstances affect the suitability of which investment option is best for you.

Your investments

What investments you have outside of super may influence how much you need to save and the type of assets you invest in. You can diversify your retirement savings by investing in a broad range of asset classes.

When do you plan to retire?

Your age now and when you plan to retire can have an influence on the level of risk you are prepared to take on. If you are younger, you may be prepared to pursue higher long-term returns and accept occasional negative returns in the short-term because you have time to recover. If you are close to retirement, you may be concerned about short-term negative returns and prefer a lower risk profile and a more conservative risk strategy.

Welcome to MyLife MyPortfolio

Changes to functionality and access to MyLife MyPortfolio

We reserve the right to change the functionality of MyLife MyPortfolio at any time without prior written notification to you, except where the change relates to changes to fees or charges. We will notify you via email, and post a notice on MyLife MyPortfolio giving notice of the changes before they come into effect. Any subsequent access to, or use of, the platform by you after the change comes into effect will constitute an acceptance of the changes by you.

Access to MyLife MyPortfolio may be restricted or denied due to scheduled and unscheduled outages or for such other reasons as the Fund may determine from time to time.

Registered user login and responsibility

Access to MyLife MyPortfolio is only available to you as the registered user. Using your username and password and any access or actions using your username and password will be deemed to be made by you and with your authority. All actions and transactions using your username and password on MyLife MyPortfolio by another person is your responsibility.

You are responsible and liable for all transactions, actions and use of your account on MyLife MyPortfolio.

Seek professional advice

We strongly encourage you to seek advice from a financial planner before choosing the MyLife MyPortfolio investment option and formulating your investment strategy. A professional financial planner can help you to develop an investment strategy which meets your personal circumstances and needs. MyLife MyAdvice planners can assist you with developing an investment strategy.

We can help you get the information you need

Face-to-face discussion with a financial planner:

If you need more complex or personal financial advice, we can refer you to a MyLife MyAdvice financial planner. Initial consultations are free for Fund members. Your planner can prepare a financial plan, if necessary, on a no-commission, fee-for-service basis.

MyLife MyAdvice financial planners can give you advice about your overall risk profile; however they cannot give you advice about individual shares, ETFs or term deposits available through MyLife MyPortfolio.

For more information on your investment options call **1300 963 720** between 8am to 8pm Monday to Friday (AEST) or visit the Fund website.

Fees and charges

Fees and charges outlined below are current at the date of publication, but may change in future. To check current superannuation or pension account fees please visit the Fund website. These fees are charged in addition to the administration fees and other fund fees that apply to your superannuation or pension investments.

Platform account fee

The Fund charges a platform account fee of \$25 per month plus GST (\$300 per year). This fee is automatically deducted from your MyLife MyPortfolio cash transactions account in arrears for the previous month. This fee is calculated from the date that your MyLife MyPortfolio cash transactions account is funded. If the cash transactions account funding date falls within the same month, that month's platform account fee will be levied pro-rata (i.e. you will pay a part-month fee).

If you wish to exit MyLife MyPortfolio, the platform account fee will cease on the actual exit date, which will be after you have sold all your investments, all term deposits have matured and your cash balance has been transferred out of MyLife MyPortfolio via a switch out and exit request. The exit date will be the date on which you no longer hold any investments or cash in MyLife MyPortfolio. If the exit date falls within the same month, that month's platform account fee will be levied pro-rata (i.e. you will pay a part-month fee).

Brokerage fees for shares and Exchange Traded Funds

Brokerage fees apply when you trade (i.e. buy or sell) shares and ETFs. A flat fee of \$30 + GST applies to the first \$10,000 of each trade. Scaled, cumulative brokerage rates apply to each component of your trade value above \$10,000 – see table below.

Transaction amount	Brokerage fee*
First \$0 to \$10,000	\$30.00 + GST
\$10,001 to \$50,000	0.30% + GST
Amount over \$50,001	0.20% + GST

*GST will be added to the brokerage fee that applies to each transaction.

Brokerage fees are applied to the total cost of each buy order transaction and subtracted from the total proceeds from each sell transaction.

Working out brokerage

For example, if you place a \$35,000 trade your total brokerage is \$105.00 plus GST. This calculation is shown in the table below.

Trade component	Brokerage fee	Amount
First \$10,000	\$30.00	\$30.00 + GST
Next \$25,000 (\$10,001 to \$50,000)	0.30% x \$25,000	\$75.00 + GST
Total brokerage		\$105.00 + GST

Management fees for Exchange Traded Funds

Fees incurred by the ETF, including management fees, custody costs and other expenses may be deducted from the returns of the underlying securities in the ETF.

ETF management fees generally range from 0.05% to 1.80%. The fee is deducted from the value of securities in the ETF. It is not a direct charge to your account. The price quoted on the ASX for the ETF reflects all fees and expenses incurred in the management of the ETF.

These fees and costs may cause the total return of the ETF to be different from the return of the underlying index which the ETF may seek to track. The fee varies depending on the ETF. For details of the management fee for each ETF, please visit the website of the ETF issuer or asx.com.au/products/etf/managed-funds-etp-product-list.htm. Limited information is also available on MyLife MyPortfolio.

Term deposits

A fee of 0.02% + GST will be charged on each term deposit investment. This fee will be charged at the time the term deposit is purchased, and will be debited from your MyLife MyPortfolio cash transactions account at the start of the term. The fee is based on the notional amount (face value) of the term deposit.

● Term deposit break fees

A break fee is an interest rate penalty which will apply if you meet a condition of release as set out on page 11 to redeem your term deposit before maturity. The break fee will be deducted from the interest credited to your MyLife MyPortfolio cash transactions account.

For Authorised Deposit-taking Institutions (ADIs, Banks and Credit Unions) to be able to classify term deposits not as "cash at call" for capital requirements they will be required from the 1 January 2015 to introduce a notice period of 31 days irrespective of the term of the "term deposit" if the ADI allows the term deposit to be redeemed before the maturity period.

The Fund will not allow a term deposit to be redeemed prior to maturity unless the member meets a condition of release as it may impact the overall return of other members in the same term deposit series.

Getting started

It's easy to start investing in MyLife MyPortfolio

Access to MyLife MyPortfolio is only available online and not via paper based forms or phone based transactions. You will need a superannuation or pension account with the Fund. Once your superannuation or pension account is setup you will receive a PIN/Password to access our member website called MyLife Online. You must opt in to receiving electronic communications from the Fund, including opting in to receiving your statements electronically.

If you are an existing member and you cannot remember your PIN/password to access MyLife Online, please visit the Fund website or call our Service Centre on **1300 963 720**.

To start using MyLife MyPortfolio, login to MyLife Online and request an investment switch from an existing investment option into the MyLife MyPortfolio by 5pm on a Friday.

Approximately two weeks after your initial request is processed you will receive an email with a link and temporary password to activate your account. Your username is your email address you have registered with the fund.

Once activated you can start investing using the MyLife MyPortfolio website at **mylifemyportfolio.com.au**

Simply switch the money you want to invest in MyLife MyPortfolio from your existing investment options, subject to a **maximum** of:

- **super members** – 80% of your total member balance being invested in this option, ensuring that a minimum of 20% of your total member balance remains in managed investment options such as the Managed Choice or Build Your Own options. If you are making regular payments for insurance premiums (covering Death, Total & Permanent Disablement (TPD), or Income Protection) and/or other payments from your super account you will need to ensure sufficient funds remain in the managed investment options, otherwise your insurance premiums cease and insurance cover ceases.
- **pre-retirement members** – Due to tax regulations effective 1 July 2017, Pre-Retirement Pension members cannot invest in MyLife MyPortfolio.
- **pension members** – 50% of your total member balance being invested in this option ensuring that a minimum of 50% of your total member balance remains in managed investment options such as the Managed Choice or Build Your Own options. **If you are receiving regular pension payments you will need to ensure sufficient funds remain in the managed investment options, otherwise your regular payments will cease. No pension payments or other payments can be made directly from the MyLife MyPortfolio investment option.**

The minimum initial and subsequent switch into MyLife MyPortfolio is \$5,000. The transaction will not be completed if the pre-requisite criteria are not met.

The Trustee reserves the right to rebalance the overall portfolio where the Trustee deems it necessary in the members interest.

You can start investing once your funds are available in your MyLife MyPortfolio cash transactions account.

You will need to make sure you have enough money to cover your trades (cost of buy or sell orders including any brokerage). The MyLife MyPortfolio online platform automatically calculates and displays your available cash when you start a transaction.

MyLife MyPortfolio will reserve \$500 from your available cash to meet the minimum balance requirement.

To start using MyLife MyPortfolio you will need to follow the below steps:

- 1.** Log in to MyLife Online and transfer a minimum of \$5,000 into MyLife MyPortfolio from your existing investment option(s).
- 2.** Your request will be validated, and if successful your request will be processed. We will send you an email confirming that your switch into MyLife MyPortfolio has been completed. The validation process is to ensure that you have met and accepted all the terms and conditions as outlined in this booklet and any appropriate superannuation or pension Product Disclosure Statement (PDS), Investment Guide, subsequent updates, or various materials and publications.
- 3.** Within two weeks from your initial switch request, you will receive an email containing a link and temporary password to activate your account. Your email address registered with the Fund is your username to access the MyLife MyPortfolio platform.
- 4.** A cash transactions account will be established for you on the trading platform from which your MyLife MyPortfolio transactions will be settled. Any interest, dividends and distributions will be credited to the cash transactions account and any trading costs, tax liabilities and platform fees will be debited from the cash transactions account. This account is part of your investment in MyLife MyPortfolio. It is separate from any investments you have in other Investment options such as the Build Your Own or Managed Choice options.

Your cash transactions account

All investment income (such as dividends and interest), and proceeds from investment sales within MyLife MyPortfolio, as well as cash transfers from your other Build Your Own or Managed Choice investment option(s) are deposited into your MyLife MyPortfolio cash transactions account.

Investment purchases, the platform account fee and if applicable other charges are deducted from the MyLife MyPortfolio cash transactions account.

Interest is credited to your cash transactions account monthly (in arrears) and cannot be viewed until it has been paid. Interest earned is linked to fluctuations with the Reserve Bank of Australia (RBA) cash rate and movements in your cash balance for the settlement of investments.

Funds held in your MyLife MyPortfolio cash transaction account are not covered by the Government guarantee (Financial Claims Scheme).

Constructing your self-directed investment portfolio

MyLife MyPortfolio is a self-directed investment option. It enables you to combine investments in ASX listed shares, ETFs and term deposits with along with your Managed Choice or Build Your Own options to achieve your desired investment strategy.

The right investment strategy for you will depend on your investment objectives, risk profile and circumstances.

The level of control you want to have over how and where your super or pension is invested is also an important consideration.

IMPORTANT CAUTIONS

● PENSION MEMBERS – Pre-retirement

Due to tax regulations effective 1 July 2017, Pre-Retirement Pension members cannot invest in MyLife MyPortfolio.

● PENSION MEMBERS – Payments

If you are receiving regular pension payments you will need to ensure sufficient funds remain in one of your Managed Choice or Build Your Own investment options within the Fund, otherwise your regular pension payments will cease.

No pension payments (or other payments) can be made directly from MyLife MyPortfolio investment option. It is important to note that members cannot reboot their pension from MyLife MyPortfolio. They must exit the MyLife MyPortfolio investment option into a Managed Choice or Build Your Own investment option before a reboot can be done.

● SUPER and PENSION MEMBERS – Payments, insurance, and transfers

No payments (such as insurance premiums, exits, transfers etc.) or rollovers can be made directly from the MyLife MyPortfolio investment option. Where there is insufficient funds in your Managed Choice or Build Your Own investment options within the Fund, payments, rollovers or exits will not be made.

Your investment options

You can choose the level of control you want over your super or pension investments.

Invest your own portfolio – MyLife MyPortfolio includes your choice of investments from shares in companies listed on the ASX 200 index (based on market capitalisation), selected ETFs and a selection of term deposits. It offers the most flexibility and control of all investment options. In comparison, the Fund's Australian Shares option has the same shares for all members.

Build your own strategy – Build Your Own options invest in a single asset class so you choose how much you want to invest in each. Each portfolio is managed for you by professional fund managers so you don't have to worry about selecting individual investments.

Choose your option and leave it to us – Managed Choice options combine a mix of asset classes to achieve different performance objectives and levels of risk and potential return. Professional fund managers select the assets within each of the portfolios.

Please read this booklet in conjunction with the Investment Guide and super PDS or pension PDS available on the fund website.

Available securities

We may add or delete listed securities in MyLife MyPortfolio over time.

Shares

Direct access to shares listed on the ASX 200 Index

MyLife MyPortfolio includes the top 200 companies listed on the Australian Securities Exchange (ASX) by market capitalisation. The Index may also include trusts (which pay trust distributions rather than dividends).

Selecting shares in MyLife MyPortfolio

With MyLife MyPortfolio you can research, select and track shares on the MyLife MyPortfolio platform. The platform includes market and company research to help you analyse companies, and information to keep track of your portfolio. This information is available for your use; it is not advice and does not take into account your personal situation.

Features include:

- **Portfolio Allocation and Investment Performance**
- **Quotes** – Prices from the ASX 200 and ETFs.
- **Market Depth** – Including a display of the latest prices at the time of submitting an order to buy or sell.
- **Data and commentary** from Australian markets, industries and companies.
- **Independent analysis** for Australian companies.
- **Watch lists** to keep an eye on the stocks you're interested in, and those already in your portfolio.

Changes to the ASX 200 Index

Shares in the ASX 200 Index will change over time. If you own shares in a company that has been removed from the Index, you can retain the shares and sell them at any time, but you will not be able to buy more shares in that company.

Occasionally the Trustee may exclude certain shares.

Benefits of investing in Australian shares

Shares can provide a range of benefits for long-term investors.

These include:

- **Capital growth:** Shares increasing in value over time provide capital growth, allowing you to build your wealth and protect against inflation.
- **Dividends:** Shares paying dividends give you access to a regular income. Companies can also distribute franking credits for any tax paid on those profits which are distributed as dividends.
- **Liquidity:** The ASX 200 companies are some of the most liquid in the world and provide you with access to many buyers and sellers. The potential to sell your shares immediately or at the price you want depends on the availability of buyers.
- **Diversification:** The ASX 200 gives you access to invest in companies across many sectors such as banking, agriculture, manufacturing, mining and more thereby allowing you the option to create a diversified portfolio and reduce your risk exposure to a single industry or asset class.

Risks of investing in shares

Like all share investments, buying and selling shares through MyLife MyPortfolio carries a level of investment and market risk. When choosing to invest in shares you should be aware of these risks and be comfortable with the strategy you are putting in place. The risks of investing in shares include:

- **Capital loss** – shares can decrease in value, resulting in a capital loss.
- **Volatility** – share prices can fluctuate over the short term.
- **Lack of diversification** – too much of your investment can be tied up in one asset class or one company.
- **Shareholding risks** – a dividend may not always be paid, or it might be lower than expected, it may not be fully or partially franked, or a trading halt may be imposed by the Australian Securities Exchange.
- **Timing** – attempting to “time the market” by buying shares at a low point and selling at a high point can be done at the wrong time, resulting in substantial losses.

All voting rights and corporate actions are executed at the discretion of the Trustee on behalf of the Fund and are not included as part of the functionality or service provided by the MyLife MyPortfolio investment option.

● Risk profile of shares

Risk classification: Risk band 7, very high

Minimum recommended timeframe: Very long (7 to 10 years+)

Standard risk measure: estimated number of negative annual returns over any 20 year period – 6 or greater

Constructing your self-directed investment portfolio

Exchange Traded Funds

Invest in local and international share markets in a single trade

MyLife MyPortfolio gives you access to a wide range of Exchange Traded Funds (ETFs).

What is an ETF?

An ETF is traded on an exchange like a share but is structured like a traditional managed fund. ETFs contain a collection of securities and usually represent a particular market index (e.g. the ASX Small Ordinaries Index).

ETFs provide a low cost way to access a wide range of securities in Australian and international markets and different industry sectors without having to select the stocks yourself.

How ETFs work

ETFs are constructed with reference to a specific index, like the ASX Small Ordinaries Index. The ETF portfolio can hold similar securities and weightings to the index, so it can closely replicate its performance. Market participants ensure ETFs trade at prices that are closely aligned to the net asset value of the underlying securities in the portfolio.

Like shares, you can buy and sell ETFs at any time during the trading day through MyLife MyPortfolio.

Benefits and risks of investing in ETFs

ETFs can provide a range of benefits for long-term investors. These include:

- **Diversification:** ETFs provide instant exposure to a diversified portfolio of securities. Diversification reduces concentration risk in a portfolio.
- **Cost effective:** ETFs are a cost-effective way to invest in a diversified portfolio of securities. ETF fees are generally lower than those of managed funds. Brokerage does apply.
- **Flexibility:** you can buy and sell ETFs any time during the trading day at market prices.
- **Transparency:** ETFs are listed on a securities exchange with market prices quoted throughout the trading day and portfolio holdings are published regularly so you know exactly what you own.
- **Liquidity:** as ETFs are traded on a securities exchange like shares they are easy to buy and sell.

The level of risk will depend on the types of securities held in the ETF's underlying portfolio. For example, shares have a higher risk level over shorter time periods but offer the potential for higher long-term returns.

Risks of investing in ETFs

Like all listed investments, buying and selling ETFs through MyLife MyPortfolio carries a level of investment and market risk. While ETFs offer diversification, which can reduce risk, they are still subject to market risk. Investment markets can be volatile and investment values can rise and fall.

When choosing to invest in ETFs you should be aware of these risks and be comfortable with the strategy you are putting in place. The risks of investing in ETFs include:

- **Capital loss** – ETFs can decrease in value, resulting in a capital loss.
- **Volatility** – like shares, ETF prices can fluctuate over the short term, even though they usually track an underlying index.
- **Lack of diversification** – too much of your investment can be tied up in one asset class or one fund.
- **Shareholding risks** – the underlying securities held by an ETF may not pay a dividend and a fund distribution may not always be paid, or it might be lower than expected, it may not be fully or partially franked, or a trading halt may be imposed by the Australian Securities Exchange.
- **Timing** – attempting to “time the market” by buying ETFs at a low point and selling at a high point can be done at the wrong time, resulting in substantial losses.
- **Currency risks** – if your ETF is invested in overseas markets, then you are at risk of fluctuations in overseas currencies.

● Risk profile of ETFs

Risk classification: Risk band 7, very high

Minimum recommended timeframe: this is highly dependent on the actual ETFs in which members choose to invest.

Standard risk measure: estimated number of negative annual returns over any 20 year period – this is highly dependent on the actual ETFs in which members choose to invest. Different ETFs have different risk and return profiles and the frequency of negative returns can vary greatly from one ETF to another.

Term deposits

A choice of issuers, interest rates and terms

MyLife MyPortfolio offers a selection of term deposits offered in 90, 180 and 365 day terms from ME Bank and National Australia Bank Limited (NAB). These providers may change or be added to at any time by the Trustee.

These investments have a locked-in term and interest rate, which is accrued daily. The interest rate is generally higher than a normal 'at call' bank deposit interest rate.

The minimum investment in a term deposit is \$10,000.

Interest rates

Term deposit rates are reviewed each week and published on the MyLife MyPortfolio online platform. The rates are published on a 'good until changed' basis (there may not be any changes in any given week). Please note published rates are gross of tax and fees.

A fee of 0.02% + GST will be charged on each term deposit investment. This fee will be charged at the time the term deposit is purchased, and will be debited from your MyLife MyPortfolio cash transactions account at the start of the term. The fee is based on the notional amount (face value) of the term deposit.

The interest plus invested capital is credited to your MyLife MyPortfolio cash transactions account at maturity. Automatic rollover to another term is not available within MyLife MyPortfolio, but if you want to reinvest you can select a new term deposit.

Benefits of investing in term deposits

Term deposits offer:

- stable investment returns
- a set interest rate for the life of the investment
- competitive interest rates.

As the term plus the interest rate are fixed when you purchase a term deposit, and these types of investments are highly regulated, term deposits have a low risk level when used as a short-term investment. You are unlikely to lose your capital, and you know exactly what return you will receive on your investment over the set period.

Risks of investing in term deposits

While it is unlikely you will lose money from a term deposit there is an opportunity cost of locking in an interest rate. Interest rates can fluctuate so you could potentially miss out on a higher interest rate if interest rates rise during the term of your term deposit. Term deposits also have a higher risk level over longer investment timeframes, as they may not keep ahead of inflation.

Term deposits are considered 'illiquid' investments, because once you have agreed on a term, you cannot redeem your cash earlier without incurring penalty interest. See the information below for loss of interest associated with selling a term deposit before its maturity.

Term deposits available through MyLife MyPortfolio are not covered by the Government guarantee (Financial Claims Scheme) as they are not held on separate trust for each individual member.

The Financial Claims Scheme only applies to super fund members if the trustee holds bank deposits with an approved authorised deposit-taking institution (ADI) on separate trust, which it treats as different 'account-holders'. The Trustee pools together all members' term deposit investments each week to invest with each term deposit issuer to minimise the costs to members.

● Risk profile of term deposits

Risk classification: Risk band 3, low to medium

Minimum recommended timeframe: if you invest in a term deposit through MyLife MyPortfolio, you should be prepared to remain invested for the specific term of maturity to meet your objectives

Standard risk measure: number of negative annual returns over any 20 year period, less than 0.5.

When your term deposit matures

When your term deposit matures, the principal and interest earned is paid back into your MyLife MyPortfolio cash transactions account.

Withdrawing your super or pension

As super is designed to provide you with an income in retirement, you can generally access your superannuation if you satisfy the specific requirements of:

- retirement on or after your 'preservation age',
- reaching age 65, or
- other early release circumstances allowed by the Government (see below).

To do this, you must transfer your funds out of the MyLife MyPortfolio option into the Fund's Cash investment option, and then request the appropriate withdrawal through your Fund.

Early release conditions

You should read the important information about accessing your super money before making a decision. Visit the Fund website and read the **Accessing your super** factsheet. That information may change between the time when you read this document and the day you sign the application form.

You can apply for your superannuation to be released early in these circumstances:

- for total and permanent disablement
- for a terminal medical condition
- on financial hardship grounds (strict eligibility criteria apply)
- on compassionate grounds (strict eligibility criteria apply), or
- to your beneficiaries upon your death.

To do this, please contact your Fund to find out more information about accessing your super early.

Applications to redeem a term deposit in MyLife MyPortfolio prior to maturity will only be considered in the above early release circumstances. A break fee is applicable in these situations if your request is approved. Early redemption is not possible on term deposits unless you meet one of the exceptional conditions of release listed above.

Early redemption costs (also known as break fees)

If you meet one of the above criteria and you (or your beneficiaries) redeem your term deposit(s) prior to their maturity date, the interest rate will be reduced as follows:

Time invested	Interest rate reduction
0 – 50% of total term	50%
51% 99% of total term	20%

Note: there is no early redemption on term deposits unless you meet a condition of release. You will be required to see the term out.

Transacting in the MyLife MyPortfolio online platform

Trading in shares and ETFs

You can place orders to buy and sell shares and ETFs at any time to suit your preference. The platform is available 24 hours, 7 days per week however orders cannot be executed until the ASX market is open.

MyLife MyPortfolio asset allocation limit

The asset allocation limit is a safeguard for members. If the market value of your position in an ASX listed company or ETF is greater than 25% of the combined value of all your investments and cash balance in the MyLife MyPortfolio investment option then you will be unable to increase that position.

Your MyLife MyPortfolio balance is the combined value of all your investments and cash balance in the MyLife MyPortfolio investment option.

The asset allocation limit prevents buying shares in a company or units in an ETF if the market value is greater than 25% of your total MyLife MyPortfolio balance.

The limit will prevent an order to buy shares or ETF units from proceeding if the total value of the buy order combined with any existing securities held in the same company or ETF is greater than 25% of your total MyLife MyPortfolio balance.

You will need to switch additional funds into your MyLife MyPortfolio account to buy more securities in a performing position that has reached the 25% limit or the securities in your other positions will need to increase in value so that the position falls below 25% of the MyLife MyPortfolio balance.

The Trustee reserves the right to rebalance the portfolio where management deemed it necessary in the member's interest.

The order book and order types

The order book is a list of buy and sell orders for a specific security organised by price level. The order book lists the number of buy orders for the security (bids) and sell orders (offers) at a specific price point (market depth).

The MyLife MyPortfolio order book market depth allows you to view the total number of buy or sell orders for the security at 10 price points. The platform will display the latest quoted prices and number of orders on the market at the time of quotation.

There are two ways you can submit a buy or sell order on MyLife MyPortfolio. You can submit an At-Market order or an At-Limit order.

At-Market orders

You can place a buy or sell order for listed securities at the market price or set a price limit. An At-Market order will be placed at the market price. At-Market orders are most widely used to buy or sell securities immediately. At-Market orders will be executed at the best available price in accordance with the Lonsec Best Execution which can be viewed at the time of placing an order on the platform. At-Market orders will in most situations be executed upon submitting the order to market subject to available buy or sell orders already on the market and liquidity.

Prices in the market can change within minutes or seconds. A market price can change as a result of investor demand and other factors. Orders will be filled subject to the availability or liquidity of the security.

Important: When submitting a market order you may pay more for the securities than you intended as the price quoted is an estimation based on the market at the time of the quote. The price per security may cost more due to your place in the order queue, high volatility or a lack of sell orders in the market could mean that the next available sell order is set to a price above the previously quoted last price traded.

At-Limit orders

You can enter a specific price in the Price Limit field of the order entry form. The At-Limit price may be up to 20% above or below the last price traded in the market for the share or ETF.

This allows you to set a maximum price you are willing to pay for a security or the minimum price you are willing to accept when you sell your security. Limit orders may result in only part, or none of the order being executed. The security may never reach your limit price and your limit order will not execute.

There are two types of Price Limit orders:

- Good-for-day orders are valid until the close of the ASX market day
- Good-till-cancelled orders are valid for 20 ASX trading days. Limit orders will be automatically purged.

Fail to execute: Your limit order may not execute if there are orders ahead of yours at the same limit price. The orders in line ahead of you must be filled first and there may not be enough securities available to fill your order when your order reaches its turn in the queue.

You can view any unfilled Price Limit orders in the My Current Orders section of MyLife MyPortfolio.

The minimum value share or ETF order you can place is \$500.

The maximum value share or ETF order you can place is \$250,000.

You can only execute one trade in the same security on the same day, e.g. you cannot buy and sell shares in the same security on the same day.

The MyLife MyPortfolio platform will automatically check that you have sufficient funds in your cash transactions account to settle your trade. Your available cash and brokerage costs are displayed on the order page where you place your trade. The platform also checks your investment is within the minimum and maximum limits as set in this guide and any subsequent amends, publications, and PDS for super and pension before submitting to market.

We reserve the funds in your cash transactions account to cover the trade plus brokerage costs until your order is either settled or cancelled.

Trades are settled in line with standard Australian market practices and in accordance with the Lonsec Best Execution policy.

Removed, suspended, or delisted exchange traded Funds or ASX 200 listed companies

Any company or ETF that is suspended, delisted or in a trading halt will be valued in line with the market valued price.

If you do not close your account and the suspended or halted securities are reinstated by the relevant authority then the value of the security is determined by the market at the time of the relisting.

If a company is removed from the ASX 200 list and remains listed on the ASX, then you can continue to hold or sell that security but cannot make further investments in that security.

If a company is delisted from the ASX, any recovered investment through an administration process or sale may be returned and applied to your cash transactions account.

Dividend reinvestment options

All dividends you are entitled to will be paid in cash and are deposited into your MyLife MyPortfolio cash transactions account. The Trustee may release additional functionality on the platform providing dividend reinvestment options.

Corporate actions

There are no advanced corporate actions available on the platform.

All voting rights and corporate actions are executed at the discretion of the Trustee on behalf of the Fund and are not included as part of the functionality or service provided by the MyLife MyPortfolio investment option.

Investing in term deposits

Applications for term deposits received by 3pm (AEST) on a Thursday will be invested the following business day, provided you have sufficient funds in your cash transactions account. The funds will be reserved from your cash transactions account at the time you place your order.

You can track your term deposit maturity date(s) within MyLife MyPortfolio.

The minimum investment in a term deposit is \$10,000.

The maximum investment in a term deposit is \$250,000.

Making cash transfers – switching funds in and out of MyLife MyPortfolio

Switching in

You will be required to switch a minimum of \$5,000 into your MyLife MyPortfolio cash transactions account when you first establish your MyLife MyPortfolio investment.

Once established, if you want to replenish your cash transactions account for trading, you will need to switch at least \$5,000 at a time from your other investment option(s). Please remember that the Fund usually allows you to switch your investment options weekly (apart from FlexiTerm Deposit* which has a 90 day advance notice period).

Your request to switch must be placed via MyLife Online by 5pm on a Friday (AEST/AEDT) and the funds will be made available in your cash transactions account within two weeks from the day your investment switch was lodged.

Approximately two weeks after your initial request is processed you will receive an email with a link and temporary password to activate your account. Your username to access the MyLife MyPortfolio website is your email address you have registered with the Fund that you received your activation email on.

Once activated you can start investing using the MyLife MyPortfolio website at mylifemyportfolio.com.au.

* Effective 1 March 2016, FlexiTerm Deposit option no longer accepts contributions or switches in.

Transacting in the MyLife MyPortfolio online platform

Switching out

If you wish to switch funds out of MyLife MyPortfolio, you need to initiate the switch from within MyLife MyPortfolio. Only funds in your MyLife MyPortfolio cash transactions account can be transferred to the Fund's Cash investment option. The rules for switching out are as follows:

Partial and full withdrawals will follow the same process:

- Only cleared funds in your MyLife MyPortfolio cash transactions account can be transferred to the Fund's Cash investment option.
- The minimum amount you can switch out from MyLife MyPortfolio to your existing Managed Choice or Build Your Own investment option(s) is \$5,000.
- Unless you have an amount in the MyLife MyPortfolio cash transactions account which is equivalent to or greater than the switch requested, the request to switch will be denied.
- You will be required to initiate a request to switch funds out of MyLife MyPortfolio investment on the platform by 3pm Thursday (AEST/AEDT) of a week.
- Any request received after 3pm Thursday (AEST/AEDT) of a week will not be processed until the following week (subject to validation) unless withdrawn by you.
- This switch out process will be completed within two weeks after your switch out request is received. You will receive a confirmation email when your switch has been completed. You can then log in to MyLife Online to view your switched out balance.

Withdrawals, pension payments, contributions, commutations, or rollovers out (either full or partial) will not be made directly from MyLife MyPortfolio. Insurance premiums, pension payments and contribution splits etc. cannot be paid directly from MyLife MyPortfolio – these will be paid from your Managed Choice or Build Your Own investment(s).

Applying eligibility criteria to your account

You need to comply with all business rules regarding eligibility and limits when investing in MyLife MyPortfolio. We reserve the right to periodically check these limits to make sure that your account continues to meet all eligibility criteria.

To ensure your MyLife MyPortfolio account continues to meet the eligibility requirements, these requirements will be re-confirmed when you:

- request a switch
- change your pension payment amount
- exhaust a Managed Choice or Build Your Own investment
- make a partial withdrawal or a commutation or transfer
- make a contribution split
- make a Family Law split.

If a transaction would result in your account not meeting the eligibility criteria for MyLife MyPortfolio, we may delay or reject the requested transaction. If this occurs, you will be notified via email that action is required to restore compliance with eligibility rules, business rules and limits.

The Trustee reserves the right to trade your MyLife MyPortfolio account to meet its statutory, regulatory regulations and or court imposed actions and where it is deemed necessary to ensure the member interest is protected.

Quick reference

MyLife MyPortfolio transactions	How often can I transact?	When do I need to place my request by?	When is it effective?
Cash transfers in From your other investment option(s) into the MyLife MyPortfolio option.	Once a week.	5pm (AEST/AEDT) on a Friday.	Approximately seven to thirteen business days from the date of the switch.
Cash transfers out From the MyLife MyPortfolio option to the Fund's Cash investment option.	Once a week.	3pm (AEST/AEDT) on a Thursday.	The following week in to the Fund's Cash investment option (generally Tuesday).
Investment switches Switch between the Fund's Cash investment option to other Managed Choice or Build Your Own options.	Once a week.	5pm (AEST/AEDT) on a Friday.	The following week (generally Tuesday).
Share and ETF trades	Any time during ASX trading hours. Refer to: asx.com.au/about/trading-hours.htm *Only one buy or sell order can be executed in the same security on the same day. Refer to page 12 for details.	During ASX Trading hours: At-Market and At-Limit orders can be submitted Outside ASX Trading hours: At-Limit orders can be submitted and will be queued until the market opens.	Varies with order type. Subject to order queues, order price and market liquidity. Please refer to page 12 for details.
Term deposit orders	Once a week.	3pm (AEST/AEDT) on Thursday.	The following business day.

Tax and your self-directed investments

With all MyLife MyPortfolio investments, you benefit from:

- 1. Super accounts**
 - Concessional maximum 15% tax applying to super account investment earnings.
 - Capital losses may be offset against capital gains within the same financial year.
 - Receive access to dividend franking credits.

- 2. Pension accounts**
 - Under current legislation, no tax applies to pension account investment earnings.

NOTE: Pre-Retirement Pension members cannot invest in MyLife MyPortfolio.

Cash transactions account and term deposits

Your cash transactions account and term deposits are interest bearing investments. MyLife MyPortfolio will accrue any tax payable on interest accrued in the value of an interest bearing investment and will withhold any applicable tax from the interest income paid into the cash transactions account.

● Here is an example:

Jenny invests \$10,000 in a term deposit with a maturity term of three months (90 days) at an interest rate of 5%. After 90 days she receives \$123.29 in interest, which is taxed at 15%. Tax of \$18.49 is withheld from Jenny's cash transactions account.

Initial term deposit investment	\$10,000
Interest	\$123.29
Income Tax (@15%)	\$18.49
Net income	\$104.80

Shares and ETFs

If tax is payable on dividend income it will be deducted when the dividend is paid into your cash transactions account.

Investing in shares may provide you with a tax benefit through franking credits. Franking credits are the component of a dividend that has already had tax paid on it by the company prior to the dividend payment. This is provided that shares are held for the relevant time to attract the franking credits.

In addition, access to the franking credits by you is not available until the Fund has lodged a tax return and it has been assessed by the ATO. Once the franking credits are allocated to the Fund they can then be attributed to your account, only if you are still invested on the MyLife MyPortfolio platform.

Capital Gains Tax

Capital Gains Tax (CGT) applies to assets held in superannuation investments. The realised capital gains are taxed at 15% on investments held for less than 12 months, and at 10% (i.e. a one-third discount) on investments held for 12 months or more.

MyLife MyPortfolio estimates the applicable amount of CGT when a sales order is requested, and deducts it from your proceeds when the order is processed. This deduction is shown in your cash transactions account at the time of settlement.

The Fund will review realised capital gains and losses from your super account investments at the end of each financial year. Realised investment losses are used to offset any CGT deducted and a refund is credited to your cash transactions account. An adjustment of 8% is credited to your account for any remaining unused realised capital losses, as they are not carried forward into the next financial year.

Exiting MyLife MyPortfolio

If you wish to exit MyLife MyPortfolio, all term deposits must have reached maturity and you must sell all your investments in shares and ETF's.

No interest will be applied to your cash transactions account balance in the same month that you exit MyLife MyPortfolio.

CGT will apply to any realised capital gains at the relevant transaction dates. Upon exiting MyLife MyPortfolio, the Fund will apply a CGT adjustment to your account.

Prior to exiting MyLife MyPortfolio an adjustment for tax and fees will be applied to your account.

The dividend imputation system

Shares can provide tax benefits to shareholders in the form of franking credits (also known as imputation credits). Franking credits are attached to dividends and apply to the amount of tax a company has paid on its profits. Australian companies pay tax at a rate of 30%, which is the maximum franking credit investors can receive. Members must hold shares for 45 days (excluding the day of purchase or sale) to qualify for franking credits.

Superannuation funds pay a maximum tax rate of 15% on any investment income received. Any dividends that have been taxed at a rate higher than 15% return an associated franking credit to you. The franking credit is equivalent to the difference between the superannuation fund tax rate and the tax rate paid by the company. Franking credits are credited back to your account and can help to improve net investment returns.

You cannot access any eligible franking credits until the Fund has lodged a tax return and been assessed by the ATO. (Usually the lodgment is in December and ATO determination is usually completed by the following March). Once the determination has been made, franking credits you are eligible to receive will be allocated to your account. If you exit MyLife MyPortfolio before franking credits are allocated to your account by the Fund you will forfeit any franking credits you were eligible to receive. Refer to page 18 for more information.

The holding rule is applied by the ATO. For further information please go the ATO website ato.gov.au and search for "holding period for franking credits".

Other tax considerations

Trading in ETFs that include as underlying positions foreign-domiciled entities may give rise to foreign tax credits.

Viewing your investment and tax position

Estimates or provisions for tax relating to shares held on the MyLife MyPortfolio platform are made to equitably pass on tax treatment relevant to your shareholdings. This means that adjustments may be made to your account from time to time to reflect actual tax payments and benefits attributed to your share investments. We reserve the right to alter or reverse tax allowances or benefits at a later stage if you are ineligible for a particular tax treatment.

MyLife MyPortfolio provides comprehensive investment performance and tax information and reporting, including details of your income, dividends and interest.

You can also view details by downloading the following reports from the Reports section of MyLife MyPortfolio:

- Portfolio Valuation
- Capital Transactions
- Cash Transactions
- Income
- Realised Capital Gains / Losses
- Receivables / Payables
- Unrealised Capital Gains / Losses

You can view our Reports Guide by visiting the MyLife MyPortfolio section on the Fund website.

You should also refer to the tax information provided in the PDS and the Investment Guide available on the Fund website.

Tax and your self-directed investments

Changing from super to pension

When you are ready to move from a super account to a pension account you can continue using MyLife MyPortfolio in the following ways:

- **Option 1:** Set up your pension account, but keep your super account open for investments in MyLife MyPortfolio. This option is useful if, for example, you are waiting for a term deposit to mature or have certain shares you do not wish to sell.
- **Option 2:** Exit MyLife MyPortfolio in your super account and set up a MyLife MyPortfolio in your pension account. This option can help you take full advantage of the tax benefits of a pension account by transferring your full super balance to the pension MyLife MyPortfolio option.

Due to take regulations effective 1 July 2017, Pre-Retirement Pension members cannot invest in MyLife MyPortfolio.

● Option 1: Keep the MyLife MyPortfolio option in your superannuation account and set up a pension account.

Requirements:

- Maintain a minimum superannuation account balance of \$50,000 across all your investment options.
- Your MyLife MyPortfolio account balance can be up to 80% of your total superannuation account balance.

Example:

Please refer to the Fund's pension PDS for additional information.

● Option 2: Exit MyLife MyPortfolio and move your superannuation balance to a pension account

Before requesting to transfer your total superannuation account balance to a pension account you will need to exit the MyLife MyPortfolio investment option using the following steps:

Step 1) Log in to MyLife MyPortfolio and sell your current investments, forfeiting any stock-related benefits accrued but not yet paid and potentially realising tax positions. All term deposits must mature before you can switch out of the MyLife MyPortfolio option.

Step 2) Submit a request on the MyLife MyPortfolio website to switch out all your MyLife MyPortfolio available account balance to the Fund's Cash investment option.

Step 3) Once you have received notification that the switch out was completed you can submit a request to setup a pension account. Once your pension account has been setup, you can submit a request using the MyLife Online switching facility to transfer funds from existing pension investment options to the MyLife MyPortfolio investment option.

Requirements:

- Maintain a minimum pension account balance of \$50,000 across all your investment options.
- Your MyLife MyPortfolio account balance can be up to 50% of your total pension balance.

The same approach applies to transfers back from a pension to a superannuation account.

Closing your MyLife MyPortfolio account

If you decide to close your MyLife MyPortfolio account, you must first sell your MyLife MyPortfolio investments, forfeiting any security-related benefits accrued by not yet paid, including any dividends/distributions and tax/franking credits, and potentially crystallising tax positions, and allow term deposits to mature or redeem early and incur associated penalties, and await proceeds to be credited to your cash transactions account, before transferring to your existing Managed Choice or Build Your Own option(s) via the Fund's Cash option.

The closure process must be initiated within MyLife MyPortfolio. Depending on the types of direct investments you have, this may take some time to process. The funds that become available following closure of your MyLife MyPortfolio option will be credited into the Fund's Cash option.

Who owns the assets you select through the MyLife MyPortfolio platform?

The assets are owned by CSF Pty Limited as Trustee for the MyLifeMyMoney Superannuation Fund. While the members acquire the benefits of trading in equities (example capital gains, dividends and franking credits) they do not have any direct rights or interests in any securities, ETFs or term deposits. All assets selected and purchased by the member are held by the custodian NAB Asset Servicing (NAS) as custodian for the MyLifeMyMoney Superannuation Fund, not individual members. The HIN number used to trade equities on the ASX exchange is the Fund's HIN number. Term deposits are invested as a "pool" by the Trustee in the market.

Glossary

● Assets

Assets in MyLife MyPortfolio may include cash in your cash transactions account, term deposits, shares and ETF's. Additional asset types including property may be added in the future.

● Asset allocation

The process of combining different types of assets in selected proportions to build a portfolio.

● Asset class

A group of securities with similar characteristics. The three main asset classes are equities (shares), fixed-income (bonds) and cash equivalents (foreign exchange money markets). This may also include commodities, property, derivatives or other alternative investments.

● ASX

Australian Securities Exchange.

● Available cash

The amount of cash in your MyLife MyPortfolio cash transactions account that can be used to transact. Please note that unsettled funds cannot be used to invest in a term deposit.

● Brokerage

A fee charged by a broker for the execution of a transaction, such as buying or selling listed securities; expressed as either a percentage of the total value of the transaction or a flat dollar figure.

● Build Your Own investment options

A type of fund investment option made up of a single asset class (e.g. Australian shares, property, cash).

● Buy or sell order

When you place a trade to buy or sell shares or ETFs.

● Capital Gains Tax (CGT)

A tax on the increase in the capital value of investments, payable when the capital gain is realised (i.e. when the investment is sold for a higher price than the purchase price).

● Cash transactions account

The online cash account within MyLife MyPortfolio. You can use the funds in your cash transactions account to invest in selected shares, ETFs and term deposits. A minimum of \$500 must remain in your cash transactions account at all times when you are invested in MyLife MyPortfolio.

Before transacting, you need to ensure you have sufficient cash available in your cash transactions account to complete your trade. Cash for settlement will be reserved at the time of placing a trade, and withdrawn to pay for the purchase on the day of settlement. If you sell a security, the proceeds can be used for another transaction (however proceeds cannot be used for a switch out or exit) until settlement occurs and proceeds are cleared into your cash transactions account.

● Cash transfer

A transfer of money between MyLife MyPortfolio and your other fund investment options.

● CHESS

A computer system which stands for Clearing House Electronic Subregister System.

CHESS is operated by the ASX Settlement Pty Limited (ASX Settlement), a wholly owned subsidiary of the ASX.

ASX Settlement authorises participants such as brokers, custodians, institutional investors, settlement agents to access CHESS and settle trades made by themselves or on behalf of their clients.

● Corporate actions

An action taken by a publicly listed company relating to its securities. All voting rights and corporate actions are executed at the discretion of the Trustee on behalf of the Fund and are not included as part of the functionality or service provided by the MyLife MyPortfolio investment option.

● Dividend Reinvestment Plan

A Dividend Reinvestment Plan (DRP) automatically reinvests your dividend income into more shares rather than providing them as a cash payment. This feature is not available.

● Exchange Traded Fund

An Exchange Traded Fund (ETF) is a managed fund that tracks a market or sector index and is traded on a securities exchange like shares.

● Franking credit

A tax credit that is passed on to shareholders who have received franked dividends in relation to their shareholdings. Also called an imputation credit.

These will be credited once the fund tax return is processed by the Australian Tax Office as long as you hold a MyLife MyPortfolio account.

● Holder Identification Number (HIN)

Shareholders trading on the Australian Securities Exchange (ASX) are allocated a Holder Identification Number (HIN) which uniquely identifies them as the holder of shares on ASX CHESS.

All shares held in the MyLife MyPortfolio investment option are assigned to the fund HIN number. Please refer to page 18 for details.

● Index

An index measures the changes in value of a market or sectors of a market.

Glossary

● Investment options

Investment options are a portfolio of investments covering all major asset classes and are designed to suit the conservative investor through to the aggressive investor. This means you can invest in an option that best suits your age, investment timeframe, financial plan, return objectives and tolerance for risk.

● Investment switch

Where you move all, or part, of your account balance between investment options. Please refer to pages 13 to 15 for information on how to switch in and out of MyLife MyPortfolio.

● Managed Choice investment options

Managed Choice investment options are made up of a mixture of asset classes, with different levels of potential return and different levels of risk.

An example of a Managed Choice investment option is the Fund's Balanced option, which is diversified across a range of asset classes including shares, property, infrastructure, fixed interest and cash.

● Maturity

The term due date of a fixed interest security, such as a term deposit.

● New Tasks & New Messages

The MyLife MyPortfolio platform contains a section on the home screen where we will communicate any order confirmations, trade advice notifications and other important account information to you.

● Platform

The MyLife MyPortfolio platform is the online system through which you can buy and sell selected shares, exchange traded funds and term deposits.

● Platform account fee

The platform account fee (PAF) is charged to access the MyLife MyPortfolio platform.

● Reserved cash

The amount of cash that is reserved in your MyLife MyPortfolio cash transactions account to maintain your minimum \$500 balance and pay for securities purchases that have yet to be completed, and any outstanding cash transfer requests and CGT liabilities.

● Sector

A group of securities with similar characteristics. Australian shares are divided into different industry sectors based on the Global Industry Classification Standard. For example, banks belong to the Financial Services sector.

● Securities

Securities are tradable financial assets such as shares and ETF's.

● Stock code

A unique code used to identify companies listed on the Australian Securities Exchange (ASX). Also called an 'ASX code'.

● Stock quote

The latest market price of a share or security. Stock prices are available 'live' via the trade order pad and with a 20-minute delay when you view share prices in the marketplace on the MyLife MyPortfolio platform.

● Term deposit

A cash deposit at a bank or other financial institution, which pays a fixed interest rate over a specified investment timeframe.

● Total super or pension balance

Your total balance invested in your superannuation or pension account.

● Trade

To buy or sell securities, including shares and ETFs.

For a complete picture of the investment options available to you, this guide should be read in conjunction with our PDS available on the Fund website.

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We'd love to hear from you

Call

1300 963 720,
8am to 8pm AEST/AEDT
Monday to Friday

Visit

Please visit the Fund website for more information.

Email

info@mylifemyportfolio.com.au

Post

PO Box 333
Collins Street West, VIC 8007



The information in this booklet is dated 1 July 2017 and forms part of the Member and Employer Guide Product Disclosure Statement issued by CSF Pty Limited dated 1 October 2016.

The information contained in this booklet is general information only and does not take into account your personal investment objectives, financial situation or needs. It is not intended to be, and should not be construed in any way as, investment, legal or financial advice. We recommend you assess your own financial situation before making a decision based on the information contained in this document. To help you with your decision making you may wish to seek the help of a professional financial planner.