

# Investment Guide

Prepared 28 June 2024

Along with this document, make sure you read the *Product Disclosure Statement* and the important information in the *Insurance Guide* and the *How Child Care Super Works Guide*.

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## Inside this Guide

This Guide provides additional information about Child Care Super investments that may help you make decisions both before and after you join Child Care Super.

For example, it can help you decide how you choose to invest your account balance and future contributions with Child Care Super. It also provides important information about risks. This information is subject to change, so you should read the latest version before making any decisions.

### Important information

Under the law and the Trust Deed for the Guild Retirement Fund ('the Fund'), the Trustee reserves the right to change Child Care Super's product specifications and terms. While comprehensive, this Guide does not cover every situation that may arise. Together the Trust Deed, superannuation law and any insurance policies taken out by the Trustee set out your rights and entitlements. Taxation laws also impact your entitlements.

The Trust Deed requires the Trustee to comply with superannuation law and any other relevant laws and gives the Trustee the power to do anything necessary to comply with the law, including limiting or adjusting benefits.

Child Care Super is a regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993 (SIS)* that is able to accept all permissible types of contributions. As a member you can request to see information you may reasonably need (and that is publicly available) to make a decision in relation to Child Care Super.

For example, you can request to see Child Care Super's:

- Trust Deed
- Insurance policy documents
- Financial Statements; and
- Annual Report.

You can request these documents by calling or emailing us. A broad range of Fund and Trustee documents are also accessible from the website at [childcaresuper.com.au](https://childcaresuper.com.au).

The information in this document is general information only and does not take into account your personal financial situation or needs. You may wish to consult an appropriately authorised financial adviser to obtain financial advice tailored to suit your personal circumstances.

### Trustee and Issuer

Issued by Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458 as Trustee of the Guild Retirement Fund ABN 22 599 554 834 (which includes GuildSuper and Child Care Super) MySuper Authorisation No. 22599554834526.

The Promoter of the Fund is Guild Super Services Pty Ltd ABN 79 672 642 394 AFS Representative Number 001 306 706

(the Promoter), which is a Corporate Authorised Representative of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667.

Insurance cover available through Child Care Super is provided to eligible members by MetLife Insurance Limited, ABN 75 004 274 882 AFS Licence No. 238096.

SUPERSUPER™ is made available to you by EonX Services Pty Ltd ABN 39 615 958 873, not the Trustee.

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# 1. Some investment basics

How you invest your super savings can make a big difference to your balance and the quality of life in retirement. Before deciding how to invest your super, it is a good idea to be across the investment basics and become familiar with some investment terms.

## Consider this

- **Choosing the best investments for your super depends on factors such as how long you have to invest, what investment returns you need so you hit your retirement savings goals and how comfortable you are with investment risk over this period.**
- **Different types of investments have different risk and return relationships. Generally, the higher the level of potential return associated with an investment over the long term, the higher its level of risk over the short term.**
- **Your super investments don't have to retire when you do – in fact, many people remain invested well into their retirement, drawing down money at regular intervals.**

## What's right for you?

There are several factors to consider when choosing investment options that will help you reach your retirement savings goals, so you can retire when you want. These include:

- your retirement savings goal
- how long you have to invest (investment horizon)
- understanding and being comfortable with investment risk, and
- any other investments you may have outside of super.

## Consider your investment horizon

Your investment horizon is the length of time your super will be invested. Generally speaking, the longer you have, the more aggressively you can invest. This is because when investment markets fall, you have time to allow those markets to rebound and make up for any short-term losses.

## Your super doesn't have to stop working when you do

When considering how long you've got to invest, keep in mind how long you're likely to be retired. You may choose not to withdraw your entire super balance as soon as you retire. Instead, you may choose to keep it invested and make small, regular withdrawals to replace your income. This means that your investment horizon may extend well into your retirement.

## Asset classes and risk

Different types of investments are broadly categorised into 'asset classes'. These include Cash, Fixed Interest, Shares, Property and Alternative Investments. Each asset class carries a different level of potential risk as well as different level of potential return (known as the risk/return relationship).

In addition, assets are categorised as either 'growth' or 'defensive'. Generally, growth assets are expected to produce the highest return over the long term, say 20 years or more. They also have the highest chance (or risk) of producing a negative return in the short to medium term. Shares and Property are considered growth assets.

Defensive assets tend to provide comparatively lower returns over the long term, but also have a lower chance of producing a negative return. Cash and Fixed Interest are considered defensive assets.

Alternative investments may be characterised as either growth or defensive assets, depending on their characteristics.

Investment risk is the chance that your investment will fall in value (e.g. due to negative investment returns). All investments carry a degree of risk and super is no different. The level of risk that your investments might experience depends on the types of investments chosen for your account (i.e. growth or defensive). As mentioned previously, the higher the level of risk associated with an investment, the higher its potential return over the long term, and conversely the lower the level of risk, the lower its potential return over the same term.

# 1. Some investment basics

## continued

The table below allows you to compare the different asset classes and their typical features.

Asset class	Types of investments	Risk and return	Growth or defensive
<b>Cash/Money market securities</b>	Represents cash on hand and demand deposits, as well as cash equivalents such as money market securities.	Cash is the least risky of the asset classes and has historically generated the lowest returns of the asset classes – cash, fixed interest, property and shares – over the longer term.	Defensive
<b>Fixed Interest</b>	Represents a loan, placement or debt security. Loans are financial assets that are created when a creditor lends funds directly to a debtor. Loans are evidenced by documents that are nonnegotiable. Placements are liabilities of entities not described as authorised deposit-taking institutions, e.g. State treasuries. Debt securities are securities that represent borrowed funds which must be repaid by the issuer with defined terms.	Generally expected to be less volatile than shares and property but with a lower expected return in the long term. The interest rate is generally fixed and usually paid on a set date, so the risk is relatively low and returns relatively stable, however market values may vary based on interest rate movements.	Defensive
<b>Property</b>	Represents an investment in real estate where the earnings and capital value are dependent on cash flows generated by the property through sale or rental income. Includes investment in direct and/or listed property.	Property related investments are historically less volatile than shares but provide the potential for higher returns than fixed interest securities and cash. However, they are also subject to market sentiment and are influenced by general economic conditions and events that affect the overall share market.	Growth
<b>Shares</b>	Represents an ownership interest in a business, trust or partnership. Includes common shares, preference shares and units. Holdings may include Australian Shares, International Shares, and Emerging Markets. Excludes units in property trusts and units in infrastructure trust.	Shares have historically delivered the best return of the major asset classes, over the longer term. However, they are the most volatile as their value can be impacted by the expectation of their earnings and profits, industry trends and general market sentiment.	Growth
<b>Alternative Investments</b>	Represents a growing range of investments that do not fall within the four main asset classes shown above. Alternative investments may include holdings in infrastructure assets such as roads and ports and exposure to natural resources. These assets may be listed or unlisted. Other examples may include absolute return funds (e.g. hedge funds), private equities/markets, opportunistic investments, etc.	Alternative investments have a wide range of return, risk and correlation characteristics. Some have high return expectations and can be higher risk (these are sometimes referred to as growth alternatives). Some have lower return expectations and can be lower risk (these are sometimes referred to as defensive alternatives).	May be Growth or Defensive

If you would like further information on these asset classes, please contact the Member Services Team.



## Different risks that can affect your investments

Investment risk can come from a number of sources and depending on the investments applicable to your Child Care Super account, they may be exposed to some or all of these risks.

- **Market risk** – this is the general term used to describe the impact of market forces and the health of the economy. Market risk applies to all Child Care Super investment options.
- **Inflation risk** – the rate of inflation can exceed the return from your investment. If this happens, the real value of your investment reduces. Inflation risk is relevant to all Child Care Super investment options.
- **Liquidity risk** – the ability of Child Care Super's investments to be readily converted into cash to meet expected cash flow requirements. Liquidity risk may apply to some of the investments for the Child Care Super investment options.
- **Currency risk** – depending on whether investments are held or purchased outside Australia, the value of the Australian dollar relative to other currencies will influence the price paid for the assets, thereby affecting investment returns. Currency risk applies to Child Care Super's investment options that utilise overseas investments such as international shares (refer to the investment tables appearing later in this Guide for an indication of which options have exposure to international investments). Some portion of the allocation to international investments may be hedged against currency movements. Hedging is reviewed periodically to protect against currency fluctuations.
- **Interest rate risk** – fluctuations in interest rates over time can impact the economy and as a consequence they may adversely impact investment returns from all asset classes. Interest rate risk is relevant to all Child Care Super investment options.

An indication of the risk level of each of Child Care Super's investment options is shown in Section 2 of this Guide.

## Child Care Super – balancing the risks

No one likes to see their investments fall in value, but it's important to strike the right balance when it comes to your investments. For example, investing conservatively may mean that you don't hit your retirement savings goals and can't live the lifestyle you want in retirement.

Fortunately, there are ways to manage risks when it comes to your investments. Setting a retirement savings goal, considering your time horizon and diversifying your investments across a number of investments or assets, are key ways to manage risk.

Child Care Super offers a range of investment options which take these important risk management strategies into account. For example, all Child Care Super investment options offer diversification in one or more ways; across asset classes, investments within an asset class, across different managers or across countries.

In Section 2 of this Guide, we take you through the Child Care Super investment options in more detail.

# 1. Some investment basics

## continued

### How the Trustee manages investment risks

The Trustee manages investment risks by establishing appropriate investment strategies that consider a range of factors including the risk, return, diversification and cash flow needs of Child Care Super, as well as by providing members with a range of investment option choices to meet their own needs.

The Trustee monitors investment performance on a regular basis to ensure the investment objectives of each investment option are appropriate.

### Other risks that may be relevant are:

- **Legislative risks** – There is a risk that changes to current legislation, such as taxation law or income stream standards may occur in the future and have an affect on the value, benefits or taxation of your investment.
- **Compliance risks** – Legislation governing super funds is complex and constantly changing. There is a risk of non-compliance with legislative requirements by the Trustee or its service providers that could impact on member benefits.
- **Operational risks** – Operational risks include the risks due to inadequate or failed internal or service provider processes, people and systems that could impact the administration of Child Care Super or members benefits.

The Trustee has appropriate organisational structures, including systems and processes to monitor and deal with risks associated with the operation of the Fund. These arrangements are reviewed regularly to ensure operational risks are identified and managed efficiently. The Trustee also maintains an Operational Risk Reserve (ORR), in accordance with superannuation legislation. Information about this reserve appears in the Fund's annual report for each financial year.

### Are you ready to invest?

- Have you set a retirement savings goal? Consider targeting at least \$595,000\* in today's dollars if you're single and want to live a comfortable retirement lifestyle.
- Have you considered how long your super will be invested for?
- Do you understand investment risk? What level of investment risk are you prepared to accept?
- Have you considered how you will balance those risks with your retirement savings goals?
- Do you know your needs and the types of investments that may be right for you?

\* According to the Association of Superannuation Funds of Australia (ASFA), a single person retiring today needs \$595,000 in retirement savings to live a comfortable retirement. See the ASFA Retirement Standard for the latest information.



## 2. Your Child Care Super investment options

Everybody is different, and that's why Child Care Super offers different ways to invest your super. So whether you prefer to leave the decision making to us, or you take a keen interest in your super and want to make your own investment choices, we've got an investment option to suit you.



### Child Care Super investment fast facts

- Child Care Super offers two ways to invest – either we choose an investment strategy for you based on your age, or you can select your own investment mix from a range of different options.
- As a Child Care Super member you can change how your super is invested at any time. Check out all the investment options available to you on pages 8 to 14.
- If you don't make an investment choice after becoming a Child Care Super member, your money will be invested in the MySuper Lifecycle Investment Strategy described on page 8.

### How Child Care Super invests your money

We aim to achieve the objectives of each investment option by investing in pooled investment products that are managed by external professional investment managers. The performance of each manager is closely monitored and changes are made when appropriate. While we aim to achieve the investment objectives, it's important to remember future returns are not guaranteed.

The Fund's investment strategy is to invest in a diversified portfolio of asset classes in accordance with the investment strategies (including asset class benchmarks) for each option. Each investment option's investment mix is managed by the Fund's investment managers in accordance with the investment strategies set out in the following pages. The actual asset allocation may vary from time to time but will generally remain within the ranges set out in the following pages. The asset allocation may move outside those ranges in limited circumstances such as any large transition of assets.

# 2. Your Child Care Super investment options continued

## Making your investment choice

Child Care Super offers two solutions when it comes to your super investments – the MySuper Lifecycle Investment Strategy and the MyMix Solution – each one specifically designed with the needs of different members in mind. These solutions don't take into account your individual circumstances so it's important you consider obtaining advice from an appropriately authorised financial adviser about what suits you.

In this section, we explain each of these solutions (and options) in detail, however, below is a summary of how they compare:

MySuper Lifecycle Investment Strategy We'll choose for you	MyMix Solution You choose
<ul style="list-style-type: none"><li>• A 'lifecycle investment strategy', so there's no need to choose your investment mix.</li><li>• Your super contributions are automatically invested in a portfolio designed to suit your age group.</li><li>• As you get older, your investments are automatically adjusted to reduce the level of investment risk, making your investments more stable as you approach retirement.</li></ul>	<ul style="list-style-type: none"><li>• Designed for those who want to have a greater say in how their money is invested.</li><li>• Easy access to a range of investment options providing differing levels of risk and investment return.</li><li>• Change your investment selections at any time as your needs change.</li></ul>

## What if you do not make an investment choice?

If you don't make an investment choice or your investment choice is unclear, your super contributions (or other amounts paid into your account after your membership is established) will automatically be invested in our MySuper product (Guild Retirement Fund MySuper), which uses a Lifecycle investment Strategy, based on your age.

## MySuper Lifecycle Investment Strategy

This strategy is made up of three age-based investment options or lifestages. Your super contributions are automatically invested in the option for your age group. As you approach retirement your investments are automatically adjusted to reduce the level of investment risk. This helps to protect your money by gradually making your investments more stable as you approach retirement.

## Here's how it works

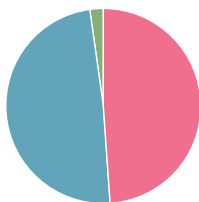
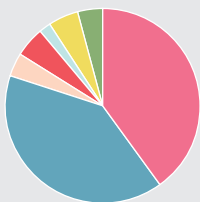
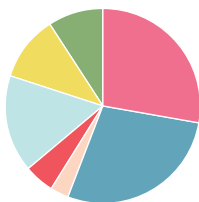
The three lifestage options (Building, Growing and Consolidating) are described below. As you approach retirement, the proportion of growth assets (which have a high risk/high return relationship) decreases, while the proportion of defensive assets (which have a low risk/low return relationship) increases. This helps protect your savings from short-term falls in investment markets and can make your investments more predictable as you approach retirement.

**So for example:** If you are young and just beginning your career, you will be automatically invested in the Building lifestage option which invests more in growth assets, and has the potential to provide higher returns over the longer term. As you get older, we will automatically switch your account into the Growing lifestage option which has a lower risk/return relationship than the Building lifestage option. As you approach retirement, we will automatically switch your account into the Consolidating lifestage option which, in turn, has a lower risk/return relationship than the Growing lifestage option. This is designed to help make your investments more stable.

**Note that your age for determining which lifestage option you are invested in is determined as at 1 July each year based on your age next birthday. The date when any changes to your lifestage investment options are made is also at 1 July. Changes to lifestages do not actually take place on your birthday.**



This table shows the investment objectives and strategies of the three lifestage options that make up the MySuper Lifecycle Investment Strategy.

	Building		Growing		Consolidating	
Age	Under 25		25-59		60 and over	
Investment Return Objective*	CPI + 3.5% p.a. over rolling 10 year periods		CPI + 3.0% p.a. over rolling 10 year periods		CPI + 1.5% p.a. over rolling 10 year periods	
Investment mix	98% Growth		89% Growth		64% Growth	
	2% Defensive		11% Defensive		36% Defensive	
Asset class	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)
● Australian shares	49	35 to 60	40	30 to 55	28	10 to 40
● International shares	49	35 to 60	40	30 to 55	28	10 to 40
● Property	–	–	4	0 to 10	3	0 to 20
● Alternatives (growth)	–	–	5	0 to 10	5	0 to 30
<b>Total growth</b>	<b>98</b>	<b>90 to 100</b>	<b>89</b>	<b>75 to 100</b>	<b>64</b>	<b>50 to 80</b>
● Fixed interest	–	–	2	0 to 10	16	0 to 35
● Alternatives (defensive)	–	–	5	0 to 10	11	0 to 30
● Cash / Money market securities	2	0 to 10	4	0 to 10	9	0 to 35
<b>Total defensive</b>	<b>2</b>	<b>0 to 10</b>	<b>11</b>	<b>0 to 25</b>	<b>36</b>	<b>20 to 50</b>
Asset Allocation						
Who might it suit?	Investors who seek to maximise long- term returns and are comfortable with periods of short-term volatility.		Investors who seek to maximise long- term returns and are comfortable with periods of short-term volatility.		Investors who seek strong returns over the long term without being overly concerned with short-term volatility.	
Minimum suggested timeframe	10 years		10 years		8 years	
Risk level	Very high		High		High	
Expected frequency of negative returns	Over 6 times every 20 years		4 to 6 times every 20 years		4 to 6 times every 20 years	

\* Investment Return Objectives are net of investment fees and costs, transaction costs and investment taxes. While we aim to achieve this return target, future returns are not guaranteed. From time to time, changes may be made to the availability of investment options. We will inform you, where possible, in advance of the change to allow you the opportunity to review your individual circumstances.

CPI = Consumer Price Index

## 2. Your Child Care Super investment options continued

### **MyMix Solution – designed for those who want to choose**

If you don't consider the MySuper Lifecycle Investment Strategy is suitable, then Child Care Super offers you a choice of three investment options through the MyMix Solution, including two diversified and one single asset class option.

With Child Care Super flexibility is key – you can choose to invest a proportion of your super in the MySuper Lifecycle Investment Strategy and the rest in any combination of the investment options in the MyMix Solution. However, having a mix of investments in the MySuper Lifecycle Investment strategy and the MyMix Solution impacts your access to a maternity/paternity leave waiver relating to the dollar-based administration fee applicable to Child Care Super accounts (conditions apply). Refer to the *Additional explanation of fees and costs* section of the *How Child Care Super Works Guide* at [childcaresuper.com.au](http://childcaresuper.com.au) for further details.

Plus, at any time you can change the investment option for all or part of your account or direct your future contributions to a different investment option.

### **Risk levels**

The risk levels shown on pages 9 to 11 for each investment option have been determined using the Standard Risk Measure developed by industry associations. This measure is an estimate of the number of negative returns expected from an investment option over any 20-year period.

The Standard Risk Measure 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.

While this will help you understand the risk associated with each option, you should still ensure you are comfortable with the range of risks and potential losses associated with each investment option.



This table shows the investment objectives and strategies of the three investment options available to you through the MyMix Solution:

Diversified investment options					Single asset class investment options	
Growth			Balanced		Secure	
Investment objective*	To provide net (after investment fees and investment tax) investment returns of at least 3.0% per annum above CPI increases over rolling 10 year periods.		To provide net (after investment fees and investment tax) investment returns of at least 1.25% per annum above CPI increases over rolling 10 year periods.		To provide gross (before investment fees and investment tax) investment returns at least equal to the Bloomberg Bank Bill Index returns over rolling 1 year periods.	
Investment mix	86% Growth		52% Growth		100% Defensive	
	14% Defensive		48% Defensive			
Asset class	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)	Benchmark (%)	Range (%)
● Australian shares	38	15 to 50	22	10 to 40	–	–
● International shares	38	10 to 50	22	10 to 40	–	–
● Property	4	0 to 20	3	0 to 20	–	–
● Alternatives (growth)	6	0 to 30	5	0 to 30	–	–
<b>Total growth</b>	<b>86</b>	<b>60 to 90</b>	<b>52</b>	<b>50 to 80</b>	<b>–</b>	<b>–</b>
● Fixed interest	5	0 to 30	18	0 to 35	–	–
● Alternatives (defensive)	6	0 to 10	9	0 to 15	–	–
● Cash / Money market securities	3	0 to 20	21	0 to 35	100	0 to 100
<b>Total defensive</b>	<b>14</b>	<b>10 to 40</b>	<b>48</b>	<b>20 to 50</b>	<b>100</b>	<b>100 to 100</b>
Asset Allocation						
Who might it suit?	May suit investors who want to achieve strong returns over the long term and are comfortable with periods of short-term volatility.		May suit investors who seek to maximise long-term returns without being overly concerned with short-term volatility of returns.		May suit investors who are primarily concerned with short-term security of capital.	
Minimum suggested timeframe	10 years		8 years		1 year	
Risk level	High		Medium to High		Very low	
Expected frequency of negative returns	4 to 6 times out of every 20 years		3 to less than 4 in 20 years		Less than 0.5 out of every 20 years	

\* The investment objective is not a promise or prediction of any particular rate of return. From time-to-time changes may be made to the availability of investment options. We will inform you, where possible, in advance of the change to allow you the opportunity to review your individual circumstances.



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# 3. Other information about Child Care Super investments

## Changing your investments

As a Child Care Super member, you can change which investment option(s) your super is invested in at any time, quickly and easily. To do this, log into your Child Care Super online account and submit your request. Alternatively, you can call Child Care Super for assistance.

## Other investment information

Investing in an investment option, in the MySuper Lifecycle Investment Strategy or the MyMix Solution, means that you are allocated units in that option at the unit price (based on the value of the investment pool or portfolio). You do not have a direct entitlement to the underlying assets of the option. For further information, refer to the information about unit pricing on the next page.

## Investment performance

The investment performance of each investment option is regularly monitored by the Trustee to ensure the investment strategy of each option remains appropriate. The most up-to-date investment returns are available at [childcaresuper.com.au](http://childcaresuper.com.au). If you don't have internet access, please contact Child Care Super and we will provide this information to you.

Published investment returns are calculated after the deduction of investment fees and costs (including any performance fees), transaction costs and investment earnings tax. It is important to remember that past performance is not a reliable indicator of future performance.

## Derivatives policy for investment options

Derivatives are securities that derive their value from other security types. Examples of derivatives include futures and options. The Trustee will not normally invest directly in derivatives but may do so as a short-term mechanism to achieve a desired asset allocation during the transitioning of assets between investment managers. Underlying investment managers may use derivatives to assist in managing investment risk.

## Investment related service providers

The Trustee has appointed Future Super Investment Services Limited ABN 55 621 040 702, AFS Representative No 001271441 to provide investment management and advisory services (Fund's Investment Manager). The Fund's Investment Manager is a related party of the Promoter.

The Trustee may also use independent asset consultants, where appropriate, to provide investment market information and/or to advise on various issues relating to the investment options offered.

## Responsible investment considerations

The Trustee of the Fund does not take into account labour standards or environmental, social or ethical considerations in the selection, retention or realisation of investments.

## Closed/terminated or suspended investment options

From time to time the Trustee may change the investment options. This can occur when the Trustee decides to suspend or close investments, or if the investments are no longer economically viable or have not reached the required volume to sustain investment strategies and objectives. In addition, if superannuation law changes and particular investments are no longer permissible, or if other changes make it prudent to do so, the Trustee may dispose of the investment on such reasonable basis and terms as it decides.

If an investment option you have selected is to be closed, terminated or suspended, we will inform you, where possible, in advance of the change to allow you the opportunity to review your individual circumstances. If you do not notify the Trustee of any changes you wish to make to your investments (where applicable) within the period specified by us, we will implement default arrangements, as advised in the notice provided to you. If an investment option needs to be terminated immediately and we are unable to inform you in advance, we may determine a 'nearest equivalent replacement' to transfer your investment into until you have time to review your investment options.

## Unit pricing

The Trustee generally calculates the unit price of each investment option each business day (this may vary depending on the circumstances). A unit price will be calculated for each of the investment options based on the net market value and number of units on issue for each option.

The net market value of each investment option will be determined by taking into account:

- the value of assets in the investment option
- plus investment earnings (which may be positive or negative)
- minus relevant fees and costs and Government taxes or charges.

Each investment option unit price is calculated on Victorian business days only.

The unit price is the price applied when you invest in or sell out of an investment option. For example, when you or your employer makes a contribution or you combine your other super accounts into Child Care Super, units are purchased. Or when withdrawals are made from your account for investment switches (including automatic switches we make for you under the MySuper Lifecycle Investment Strategy), benefit payments or fees (including insurance fees) are deducted directly from your account, units are sold at the unit price.

The performance of your investments will depend on a range of factors including when the units are purchased and sold, your investment selection and any investment switches you make. The Trustee may, where required by law or as it considers necessary or appropriate, suspend or defer unit pricing or the allocation and redemption of units, for example, if investments become illiquid.

## Guarantees

Neither the Trustee nor its associated entities guarantee the return of capital, the earning of income or investment performance for your investments in Child Care Super. Your investments in Child Care Super are not guaranteed and the value of your investment can rise or fall. If you leave Child Care Super or withdraw your money from any one or more investment options after joining, you may get back less than the amount of contributions paid in because of the level of returns earned by the investment option (including negative returns) and Child Care Super's fees and costs.

## You can take control by investing in the MyMix Solution

You have control and the freedom to set your own investment strategy with the MyMix Solution. There are three investment options, each with different risk/return relationships to suit different investor types.

When you choose your own investments through the MyMix Solution, then you may be eligible for a Maternity/Paternity leave fee waiver, which is the waiver of the dollar-based administration fee for up to 12-months provided 100% of your account balance is invested in the MyMix Solution.

Refer to the *Additional explanation of fees and costs* section in the *How Child Care Super Works Guide* at [childcaresuper.com.au](http://childcaresuper.com.au) for further details.

## Helpful investment hints

If you are a Child Care Super member:

- Check what investment option/s your super is invested in and if it is suitable to your situation.
- You can change your investments securely by logging into your account via Child Care Super online or contact us.

If you are not a Child Care Super member, then when you join:

- Your super will be invested in the MySuper Lifecycle Investment Strategy.
- You can remain in the MySuper Lifecycle Investment Strategy or choose your own investment mix from the MyMix Solution after your account is set up.
- You can change your investments securely by logging into your account via Child Care Super online or contact us.

## Notes



## Notes

## Contact us for more information...

If you would like more information about how Child Care Super works and the options you have, then please contact Child Care Super.

☎ **1800 060 215** | ✉ **GPO Box 1088, Melbourne VIC 3001** | 💻 **childcaresuper.com.au**

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### Important information

Information about investing in the Child Care Super superannuation product (USI: 22599554834402) is contained in the Product Disclosure Statement (PDS) dated 1 May 2024 and the following Guides which form part of the PDS:

- How Child Care Super Works Guide (dated 1 May 2024)
- Child Care Super Investment Guide (dated 28 June 2024)
- Child Care Super Insurance Guide (dated 1 May 2024)

The information in this Guide forms part of the Product Disclosure Statement (PDS) and should be read in conjunction with the PDS dated 1 May 2024, including all Guides, and the Target Market Determination available at **childcaresuper.com.au**, or by calling us.

The information in this Guide is general in nature and does not take account of your personal financial objectives, situation or needs. Before making a decision about this product, you should consider whether it is appropriate for you. You should speak with a financial adviser to obtain advice tailored to your personal circumstances. Past performance is not a reliable indicator of future performance. The Promoter and the Trustee take no responsibility for you acting on the information provided. Any decision that you make is at your own risk.

The information in this Guide is up-to-date at the date of preparation, however it is subject to change from time to time. If a change is made to information that is not materially adverse, the PDS may not be updated. Updated information will be published at **childcaresuper.com.au**. You may request a free paper copy or electronic copy of the updated information by contacting us.

The Promoter of the Fund is Guild Super Services Pty Ltd ABN 79 672 642 394 AFS Representative Number 001306706 (the Promoter), which is a Corporate Authorised Representative of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667.

This document is issued by Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458 as Trustee of the Guild Retirement Fund ABN 22 599 554 834 (the Fund). References to 'we', 'us', and 'our' in this PDS are references to the Trustee.

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