

# Investment menu

AustralianSuper Member Direct investment option

This is a list of investments available within AustralianSuper's Member Direct investment option. This list is current as at 14 March 2017.

ASX code	Name	Maximum Investment
<b>Shares</b>		
	S&P/ASX 300 – see Member Direct online platform for current list	
<b>Australian share ETFs<sup>†</sup></b>		
ILC	iShares S&P/ASX 20 ETF	No limit <sup>§</sup>
IOZ	iShares MSCI Australia 200 ETF	No limit <sup>§</sup>
ISO	iShares S&P/ASX Small Ordinaries ETF	20%
SFY	SPDR S&P/ASX 50 Fund	No limit <sup>§</sup>
STW	SPDR S&P/ASX 200 Fund	No limit <sup>§</sup>
SYI	SPDR MSCI Australia Select High Dividend Yield Fund	No limit <sup>§</sup>
UBA	USB IQ MSCI Australia Ethical ETF	No limit <sup>§</sup>
VAS	Vanguard Australian Shares Index ETF	No limit <sup>§</sup>
VHY	Vanguard Australian Shares High Yield ETF	No limit <sup>§</sup>
VLC	Vanguard MSCI Australian Large Companies Index ETF	No limit <sup>§</sup>
VSO	Vanguard MSCI Australian Small Companies Index ETF	20%
YMAX	BetaShares Australian Top 20 Equity Yield Maximiser Fund	No limit <sup>§</sup>
<b>International share ETFs – developed markets (global)<sup>†</sup></b>		
IOO	iShares S&P Global 100 ETF	No limit <sup>§</sup>
IRU	iShares Russell 2000 ETF	20%
UBW	UBS IQ MSCI World ex Australia Ethical ETF	30%
VGAD	Vanguard MSCI Index International Shares Hedged ETF	No limit <sup>§</sup>
VGS	Vanguard MSCI Index International Shares ETF	No limit <sup>§</sup>
WDIV	SPDR S&P Global Dividend Fund	20%
WXHG	SPDR World ex Australia (Hedged) Fund	No limit <sup>§</sup>
WXOZ	SPDR S&P World ex Australia Fund	No limit <sup>§</sup>

<sup>†</sup> This is the maximum percentage of your total AustralianSuper balance you can invest in a single security. You must also meet the other investment limits detailed in Your Guide to the Member Direct investment option.

<sup>†</sup> For further information on ETFs please visit the website of the ETF provider.

<sup>†</sup> Please see overleaf for term deposit break conditions and early redemption costs.

<sup>§</sup> No maximum exposure limit applies to this ETF. All other Member Direct rules apply.

ASX code	Name	Maximum Investment
<b>International share ETFs – developed markets (regional/country)<sup>†</sup></b>		
IAA	iShares Asia 50 ETF	30%
IEU	iShares Europe 350 ETF	30%
IJH	iShares Core Mid-Cap ETF	20%
IVE	iShares MSCI EAFE ETF	30%
IVV	iShares Core S&P 500 ETF	30%
VEU	Vanguard All-World ex-US Shares Index ETF	30%
VTS	Vanguard US Total Market Shares Index ETF	30%
<b>International share ETFs – developed markets (regional/country)<sup>†</sup></b>		
IEM	iShares MSCI Emerging Markets ETF	30%
VGE	Vanguard FTSE Emerging Markets Shares ETF	30%
<b>Commodities ETFs<sup>†</sup></b>		
QAU	BetaShares Gold Bullion ETF (A\$ Hedged)	20%
<b>Australian Fixed Interest ETFs<sup>†</sup></b>		
IAF	iShares Composite Bond ETF	30%
ILB	iShares Government Inflation ETF	30%
VAF	Vanguard Australian Fixed Interest Index ETF	30%
VGB	Vanguard Australian Government Bond Index ETF	30%
<b>International Fixed Interest ETFs<sup>†</sup></b>		
VCF	Vanguard International Credit Securities Index (Hedged) ETF	30%
VIF	Vanguard International Fixed Interest Index (Hedged) ETF	30%
<b>Term deposits<sup>†</sup></b>		
	ME Bank 90 days	\$5 million
	NAB 90 days	\$5 million
	ME Bank 180 days	\$5 million
	NAB 180 days	\$5 million
	ME Bank 365 days	\$5 million
	NAB 365 days	\$5 million
<b>Cash</b>		
	Transaction Account	n/a

## Redeeming term deposits before maturity

You can only break your term deposit early if you are a retirement income member or you meet a superannuation condition of release.

For details of the conditions of release view the Withdraw your super early page at [australiansuper.com/AccessSuper](http://australiansuper.com/AccessSuper)

If you (or your beneficiaries) redeem your term deposit(s) prior to their maturity date, penalties will apply. Your effective rate of interest will be reduced in accordance with the following discount factors. Principal reductions and other costs may also apply.

ME Bank term deposits		NAB term deposits	
Time invested (% of total term)	Interest rate reduces	Time invested (% of total term)	Interest rate reduces
0 to <20	90%	0 to 50	50%
20 to <40	80%	>50	20%
40 to <60	60%		
60 to <80	40%		
80 to <100	20%		



For more information on the Member Direct investment option please read *Your guide to the AustralianSuper Member Direct option* available at [australiansuper.com/MemberDirect](http://australiansuper.com/MemberDirect)

### Contact us

Call **1300 300 273**  
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