ORACLE

HOW WE INVEST YOUR MONEY

ORACLE EMPLOYEE, RETAINED BENEFIT MEMBERS AND SPOUSE MEMBERS

8 DECEMBER 2019

CONTENTS

IMPORTANT INFORMATION

The information in this factsheet forms part of the Product Disclosure Statements (PDSs) for the Oracle Superannuation Plan's Employee, Retained Benefit and Spouse members:

- ***Your Oracle Super Guide*, dated 8 December 2019 for Oracle Employees and Retained Benefit members; and**
- ***Your Oracle Super Guide for Spouse members*, dated 8 December 2019.**

It should be read in conjunction with the other factsheets listed below, which all form part of the relevant PDS. You should consider this information before making a decision about the product.

- *How super works* (Employee and Retained members)
- *Additional information*
- ***How we invest your money*** (this document)
- *Insurance in your super* (Employee and Retained members)
- *How super works & insurance for Spouse members* (Spouse members)

The information provided in this document is general information only and does not take into account your personal financial situation or needs. Any examples included are for illustration only and are not intended to be recommendations or preferred courses of action. You should consider obtaining professional advice tailored to your personal circumstances. Investment returns can be positive or negative and are not guaranteed by the Trustee or the Company. Information on tax and superannuation legislation is current as at 1 November 2019. The Trustee reserves the right to correct any errors or omissions.

Information contained in this document that is not materially adverse is subject to change from time to time and may be updated if it changes. Updated information can be obtained free of charge by contacting the Plan Administrator on **1800 127 953** or from the Plan's website at **https://super.towerswatson.com/super/oracle**.

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Issued by Towers Watson Superannuation Pty Ltd (ABN 56 098 527 256, AFSL 236049), as Trustee of the Oracle Superannuation Plan (ABN 17 608 890 083).

INVESTING YOUR SUPER

One of the most important choices you have to make as a member of the Plan is how to invest your super. The Plan lets you tailor your super investment according to your own financial needs and goals through five investment options.

Investment choice is available to all members of the Plan, including Spouse members and former Oracle employees who are Retained Benefit members.

You have five investment options:

- Diversified Shares;
- Growth;
- Balanced;
- Stable; and
- Cash.

You can invest your entire super in one of the five options, or you can choose a mix of the different options. You can also choose to invest your future super contributions in different options to your existing account balances.

You must make an investment choice when you join the Plan or your application for membership cannot be processed.

Making or changing your choice

To make your initial investment choice, complete the *Application form* (or *My Spouse form* as applicable). To change your investment choice, complete the *Super Options form* (or *My Spouse form*). Forms are available from the Plan Administrator or the website. You can also visit the '**Member Centre**' on the website and change your choice online.

Changes to your investment option(s) are effective from the start of each month. A switching fee applies when you change investment options for your current account balance. No switching fee applies when you change investment options for future contributions (see the *Fees and other costs* section in the *Additional information* factsheet for more details on fees).

To help you make the right investment choice, it's important you understand some investment basics, which are outlined on the following pages.

Please note neither the Trustee, Policy Committee, Plan Administrator nor Human Resources will provide advice to you about your investment options. For more information about investing and choosing the right investment option, you should speak to a licensed financial adviser. If you don't have an adviser, the Financial Planning Association of Australia (FPA) can help you locate a professional financial adviser near you. Call 1300 337 301 or visit www.fpa.com.au for more details.

UNDERSTANDING THE **BASICS OF INVESTING**

Asset classes

Most investments can be broadly grouped into five investment types: shares, alternative assets, property, fixed interest and cash (see page 3).

Each of the Plan's diversified investment options invests in a combination of the different asset classes. The five asset classes can be grouped into two main categories:

Return seeking – include shares, alternative assets and property. These assets generally offer higher returns over the long term than income assets. They also usually have a higher risk in the short term because returns can vary (or fluctuate) widely from year to year. Return-seeking assets may also experience periods of negative returns.

Income assets – include cash and fixed interest, such as Australian and international government bonds and corporate debt. They are generally regarded as lower-risk investments and offer lower expected returns over the long term compared with return-seeking assets. They also have a lower likelihood of negative returns.

RISK AND **RETURN**

In the short term, risk generally refers to the potential for your super to fluctuate in value. Return is the amount of money earned by your super investment.

Risk and return go hand-in-hand when you're investing.

The higher the long-term return you're aiming for, the greater the risk that your money will fluctuate in value in the short term. That's because to achieve a high long-term return, you need to invest in a greater proportion of return-seeking assets, which tend to be more volatile than income assets.

Year-by-year earnings from return-seeking assets tend to vary more than earnings from income investments. So there's a much greater risk that return-seeking investments will have a negative return in any one year.

In the long term, risk can also mean:

- **Failing to have enough money in retirement**. Choosing an investment option with lower risk of short-term fluctuations may mean you earn a lower return on your super. Over a long period, even a small difference in your investment earnings can make a big difference to your final benefit. This is mainly due to the principle of compounded earnings (explained on page 6). On the other hand, it is also possible that an investment option with a high allocation to return-seeking assets could produce a large negative return in one year from which it takes many years to recover compared to an investment option with more income assets.

  As a result, choosing an investment option with higher risk can also impact on your retirement savings, for example if asset values are depressed when you wish to retire.
- **Your investment does not keep pace with inflation (e.g. CPI)**. If you choose an investment option that doesn't have much growth potential, your super may not keep up with CPI (see page 5) over the long term. Over time, prices for goods and services usually increase. If your retirement is some way off, your money won't buy as much by the time you retire as it does today.

For more information about investment risks, see page 4.

Short term vs. long term

Generally, the following terms apply to super investments:

Short term – an investment period of up to three years.

Medium term – an investment period from three to seven years.

Long term – an investment period of seven years or more.

HIGH

LEVEL OF EXPECTED RISK & RETURN

LOW

Shares

When you buy shares, you're buying part ownership of a company listed on a sharemarket. This means that the value of your investment changes in line with the company's share price. Of all the asset types, shares have generally earned the highest return in the long term. However, on the downside, the value of shares will fluctuate more than any other main asset type.

Shares also have the highest probability of negative earnings in the short term.

The Plan invests in a diversified portfolio of Australian and international shares (including emerging markets). To reduce the impact of currency movements, some of the Plan's international shares are hedged back to Australian dollars.

Alternative assets

This is a broad category of investments and investment strategies that sit outside the traditional asset classes of shares, property, fixed interest and cash. They include alternative risk premia strategies, real return funds, structured beta funds, infrastructure and derivatives.

Alternative assets will typically perform differently to traditional asset classes. This means that investors often use alternative assets to help diversify their investment portfolios.

On their own, alternative assets can produce high returns, but with the risk of high short-term volatility. However, when combined with traditional asset classes, their unique risk and return characteristics can help smooth longer-term returns and reduce volatility.

The Plan invests in alternative risk premia strategies, real return funds, global listed infrastructure and structured beta funds.

Property

Investing in property means investing in industrial, commercial or residential real estate. The value of your investment depends on the rental paid and on any increase or decrease in the property value.

In general, property provides long-term returns in excess of inflation. Earnings have historically been less volatile over the long term than those produced by shares, and have been higher than those provided by cash or fixed interest.

Property investments can either be direct or indirect. A direct property investment is where a property is purchased by a company to be held on behalf of investors. Indirect property refers to an investment in property that is made by purchasing units in an unlisted property trust or listed property securities.

The Plan invests in property indirectly through purchasing units in an unlisted Australian property fund.

Fixed interest

Fixed interest investments (or 'bonds') are issued by Australian and overseas governments, semi-government authorities and companies in return for cash. Interest is paid to investors over the life of the investment at either a fixed or variable rate (e.g. at a rate linked to inflation). The value of your investment depends on the interest paid and whether the value of the bond increases or decreases (with interest rate changes).

Over the long term, interest-bearing investments have tended to provide higher returns than cash, but lower returns than shares and property. As their value can fluctuate, this asset class tends to be more volatile than cash, but generally less volatile than shares or property.

The Plan invests in a wide range of Australian and international fixed interest assets, including government and corporate bonds.

Cash

Cash investments are short-term fixed interest assets such as bank bills. Interest is paid on the amount you have invested.

It is very unlikely to lose money on a cash investment over a short period of time. However, cash investments may not always keep up with inflation.

INVESTMENT **RISKS**

As with all investments, there are risks associated with a decision to invest in superannuation and also in choosing a particular investment option. The assets will perform differently at various times. Since each investment option (except Cash) invests in a different mix of assets, the risks of investing in each option are different. The main investment risks are described below.

Inflation risk

The rate of inflation may exceed the rate of return achieved on your investment. This effectively means that the purchasing power of your investment is reduced. See page 5 for more information about inflation.

This risk can be considered significant for the Cash option if investing over long periods, however it is a risk (to varying degrees) for all of the Plan's investment options.

Individual investment risk

Individual investments can (and do) fall in value and returns may be positive or negative in any given year. This risk mainly affects investments in shares, property and alternative assets, although it can also affect investments in fixed interest assets.

As a result, it can be considered a risk (to varying degrees) for most of the Plan's investment options.

Market risk

Changes in investment markets resulting from changes in economic, political and legal conditions or market sentiment can affect the value of investments.

This risk affects investments in all asset classes. As a result, it can also be considered a risk (to varying degrees) for all of the Plan's investment options.

Interest rate risk

Changes in interest rates can have a positive or a negative impact directly or indirectly on investment value or returns. This risk affects all investments and can be considered a risk for all of the Plan's investment options.

Currency risk

When investments are made in other countries, if foreign currencies change in value relative to the Australian dollar, the value of the investment can change.

This risk affects only investments overseas so can be considered a risk for options where a proportion of the assets are invested overseas. Most of the Plan's investment options invest overseas to varying degrees, so this risk may have an impact on returns achieved by all options (except Cash).

The Trustee manages some of the currency risk by investing in some international investment vehicles which are 'hedged' to the Australian dollar. Hedging usually involves either buying or selling one investment to protect against loss in another (for example, due to changes in the value of one currency relative to another currency). The Plan uses this hedging strategy for international fixed interest and some of its investment in international shares. See page 6 for more information on hedging.

Derivatives risk

The term 'derivative' describes any financial product (such as futures or options) that has a value derived from another security, liability or index. Derivatives are commonly used in alternative risk premia strategies, real return funds and structured beta funds. Risks associated with using these strategies might include the value of the derivative failing to move in line with that of the underlying asset, potential illiquidity of the derivative, the alternative risk premia fund may not be able to meet payment obligations as they arise, and counterparty risk (where the counterparty to the derivative contract cannot meet its obligations under the contract). This can be considered a risk (to varying degrees) for all of the Plan's investment options (except Cash).

Liquidity risk

Liquid assets are assets that can readily be converted to cash. Liquidity risk is the risk that some assets may not be able to be converted to cash when needed to pay benefits or process investment switches.

MAKING YOUR **INVESTMENT CHOICE**

Your investment choice is a personal decision. Before you choose an option, ask yourself these questions:

- How much super do I need?
- How much time do I have before I will need my super?
- How much risk am I comfortable with?

You may also find it useful to discuss your investment options with a licensed financial adviser.

1. How much super do I need?

Your answer will depend on your personal circumstances – it's different for everyone. As a starting point, consider the following questions and how they relate to your situation.

How much will I need each year in retirement?

Financial experts commonly suggest that to maintain your lifestyle in retirement, you'll need an annual income of around two-thirds of what you are earning at the time you retire. This includes income from all sources, not just super. So if you have other investments, you should factor those in. You may also qualify for the Government's age pension.

How long will I need an income for after I retire?

On average, women live another 24 years[#] after retiring at age 65 while men live another 22 years[#]. Of course, you may retire earlier or live longer. It's a long time to support yourself using your retirement savings.

What about inflation?

Time makes a big difference to the value of money, as shown in the graphic below. In very simple terms, $2,000 in 1975 would have bought you around four times more than in 2000. To maintain the real value of your savings, your investments need to achieve a return that is higher than inflation.

2. How much time do I have before I will need my super?

It's important to work out your 'investment time horizon' – the length of time your super will be invested before you need, or can access, it.

How much time you have before you can access your super may determine how much risk you are prepared to take when you invest. For people with a long investment time horizon, ups and downs in short-term earnings are usually less of a concern than for those who will need their super soon.

3. How much risk am I comfortable with?

Remember the two Rs – risk and return (see page 2). The level of risk you feel comfortable with will probably change throughout your working life. If you have a longer time to invest, you may be more comfortable choosing an investment option with greater exposure to return-seeking assets, which tend to be more volatile in the short term. Or with less time, you may feel that investing in more income assets is best as they tend to be less volatile in the shorter term.

[#] Source: Australian Government Actuary, *Australian Life Tables 2010-12*, adjusted for 25 year mortality improvement factors (available from http://aga.gov.au).

The impact of inflation over time

What do things cost?

1975 | 2000 | 2025

MANAGING YOUR **SUPER INVESTMENTS**

What rate of return do I receive?

Your accounts receive the actual investment return for your chosen option(s) after allowing for tax, investment fees, a deduction to maintain the Operational Risk Financial Requirement (ORFR) reserve (if required) and, if you are a Retained Benefit member, administration fees. Returns can be positive or negative, depending on investment market and fund manager performance. Your super will increase in value when returns are positive, and will decrease when returns are negative.

Interim rate

Investment returns are calculated each year. If your super needs to be paid out before investment returns have been applied, an interim earning rate will be used. This will cover the period from the previous annual review date until the date your benefit is paid. An interim rate may also be used if you switch investment options.

The interim rate is based on the Plan's estimated monthly net investment returns, pro-rated if calculated during the month. When net investment returns are not available, a calculation is made using a suitable market index for each asset class or the cash rate if index returns are not available.

Operational Risk Financial Requirement (ORFR) reserve

Super funds are required to set aside financial resources to address their operational risks. The Trustee has established an ORFR reserve in the Plan for this purpose.

A reserve of 0.25% of the aggregate of members' net assets has been built up by setting aside a small proportion of the Plan's investment earnings. The Trustee has decided to invest the ORFR in the same way as the Growth option. The Trustee updates members on the status of the reserve in the *Annual Report*.

Investment managers

The Trustee appoints professional investment managers to manage the Plan's investments. Refer to the Plan's *Annual Report* for details of the Plan's investment managers. The investment managers and their products may be changed by the Trustee without prior notice or consent from members. You will be advised of any changes that are made.

Socially responsible investments

Superannuation legislation requires the Trustee to report the extent to which it has taken into account social, ethical or environmental considerations, or labour standards when selecting, retaining or realising the Plan's investments. The Trustee does not itself take these factors into account. When the Plan's investment managers are selected, the Trustee does not consider whether the managers take these factors into account.

Derivatives

Part of the Plan's assets (currently approximately 15% to 23% of each investment option except the Diversified Shares and Cash options) are invested in various alternative assets whose managers may make use of derivatives to assist in achieving their objectives.

However, most of the Plan's other investment managers only use derivatives for risk-control purposes or to more efficiently shift asset allocations. Investment managers are required to have risk management processes in place in relation to the use of derivatives and the purposes for which they are used. Each year, the Trustee obtains confirmation from the managers that they have complied with their processes.

Investment terms explained

To help you better understand the Plan and the basics of investing, we have defined a few of the investment terms used in this factsheet.

Compounded earnings – occurs when you reinvest any income or interest from your investments rather than spend it. By reinvesting this income, you start earning "interest on your interest". Over time, compounding can help you grow your investment faster. It works in the same way with your super – each year the earnings from your chosen investment option(s) are reinvested back into your super.

Consumer Price Index (CPI) – is an official measure of inflation in Australia. It measures the increase in general price levels of goods and services in the economy.

Alternative risk premia strategies – provide alternative sources of return to traditional shares and bonds. They can deliver attractive returns that are more stable in challenging markets. Specifically, these strategies target returns which are largely due to taking on a particular or identifiable risk. Examples include reinsurance, merger arbitrage, volatility and momentum investing.

Structured beta funds – invest in a variety of asset classes, such as shares and fixed interest. They are structured in such a way that they are expected to be affected by ongoing economic conditions to a lesser extent than single asset classes.

Real return funds – focus on achieving a specified investment outcome and constantly review their asset allocation to meet this return objective.

Hedging – is a strategy to protect against, or at least reduce, a risk. For the Plan's international share assets, it specifically refers to currency risk. The hedged portion of the Plan's international share assets are protected from foreign exchange rate movements while the unhedged portion is not protected.

YOUR FIVE INVESTMENT **OPTIONS**

The Plan's investment options all have different investment objectives, volatility and return expectations.

When selecting an investment option, you need to understand the volatility and return characteristics of the investment option and align them with your personal investment objectives.

As always, you are encouraged to get independent financial advice when making important decisions about your super.

Diversified Shares

Overview[1]

This is an aggressive option which invests solely in Australian and international shares.

This option may be suitable for members who expect to invest their super for more than 10 years. Investors in this option may be seeking a diversified exposure to shares and may be comfortable accepting a high level of investment volatility in the short term (including periods of negative returns) in order to achieve better capital growth over the long term.

The level of currency hedging will also influence the returns from this option. This option may also be suitable for investors seeking exposure to shares as part of their portfolio.

Investment objectives

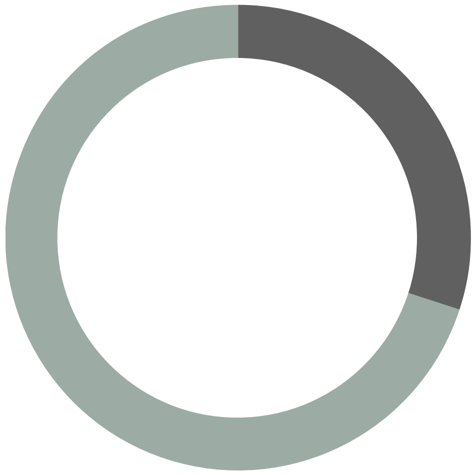
- To achieve a return (after tax and investment fees) that is at least **4.0% p.a**. more than movements in the Consumer Price Index (CPI) over rolling 10-year periods.
- To limit the probability of a negative return over rolling 12-month periods to **approximately 6 in 20 years**.

Investment strategy

Invest 100% in shares, with approximately 30% in Australian shares and approximately 70% in international shares (including emerging markets), and some exposure to currency.

Target asset allocation

		Range
30.0%	Australian shares	(24.0% to 36.0%)
70.0%	International shares[#]	(64.0% to 76.0%)



International shares includes hedged and unhedged shares, as well as emerging markets shares.

Minimum suggested investment period

At least 10 years

Likelihood of a negative return in any 20-year period[2]

4 to less than 6 years out of 20 years

Volatility level[2]

High

VERY LOW ○ ○ ○ ○ ○ ● ○ VERY HIGH

See page 11 for notes.

Growth

Overview[1]

This is a diversified option which invests across the major asset classes, but with a significant weighting towards return-seeking (or growth) assets.

This option may be suitable for members who expect to invest their super for more than seven years. Investors in this option may be seeking a diversified portfolio which aims to achieve moderate to high capital growth over the medium-to-long term with a medium-to-high level of investment volatility (which may include periods of negative returns).

Investment objectives

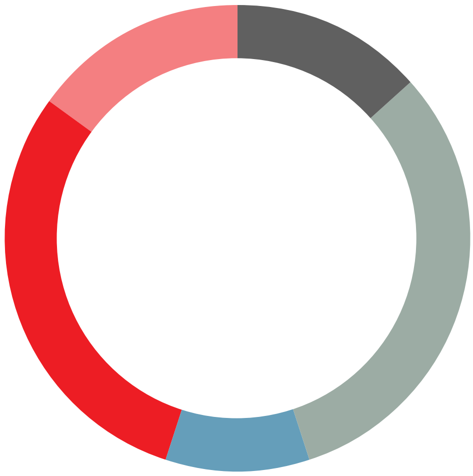
- To achieve a return (after tax and investment fees) that is at least **3.5% p.a.** more than movements in CPI over rolling 10-year periods.
- To limit the probability of a negative return over rolling 12-month periods to **approximately 5 in 20 years**.

Investment strategy

Invest about 85% in shares (including emerging markets), property and alternative assets, and about 15% in fixed interest and cash investments.

Target asset allocation

		Range
13.5%	Australian shares	(10.0% to 16.0%)
31.5%	International shares#	(25.0% to 38.0%)
10.0%	Property	(3.0% to 17.0%)
30.0%	Alternatives*	(22.0% to 38.0%)
15.0%	Fixed interest^	(9.0% to 21.0%)
0%	Cash	(0% to 2.0%)



International shares include hedged and unhedged shares, as well as emerging markets shares.

* Alternative assets include alternative risk premia strategies, real return funds, global listed infrastructure and structured beta funds.

^ Fixed interest includes Australian and international fixed interest (hedged) assets.

Minimum suggested investment period

At least seven years

Likelihood of a negative return in any 20-year period[2]

3 to less than 4 years out of 20 years

Volatility level[2]

Medium to High

VERY LOW ○ ○ ○ ○ ● ○ ○ VERY HIGH

See page 11 for notes.

Balanced

Overview[1]

This is a diversified option which has exposure to the major asset classes.

This option may be suitable for members who expect to invest their super for more than five years. Investors in this option may be seeking a moderate level of capital growth over the medium term, with lower investment volatility than the Growth option. There may be periods of low or negative returns from this option.

Investment objectives

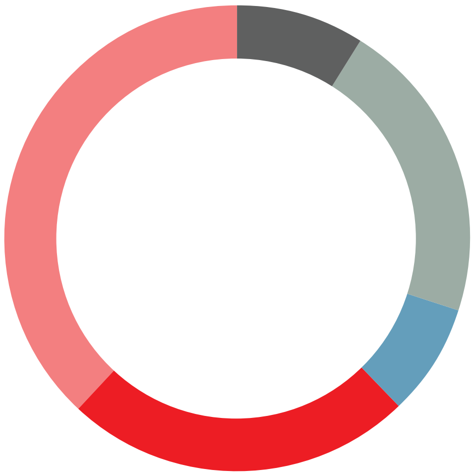
- To achieve a return (after tax and investment fees) that is at least **2.5% p.a.** more than movements in CPI over rolling 10-year periods.
- To limit the probability of a negative return over rolling 12-month periods to **approximately 4 in 20 years**.

Investment strategy

Invest about 62% in shares (including emerging markets), property and alternative assets, and about 38% in fixed interest and cash investments.

Target asset allocation

		Range
9.0%	Australian shares	(6.0% to 12.0%)
21.0%	International shares#	(15.0% to 27.0%)
8.0%	Property	(3.0% to 13.0%)
24.0%	Alternatives*	(16.0% to 32.0%)
38.0%	Fixed interest^	(32.0% to 44.0%)
0%	Cash	(0% to 2.0%)



International shares includes hedged and unhedged shares, as well as emerging markets shares.

* Alternative assets include alternative risk premia strategies, real return funds, global listed infrastructure and structured beta funds.

^ Fixed interest includes Australian and international fixed interest (hedged) assets.

Minimum suggested investment period

At least five years

Likelihood of a negative return in any 20-year period[2]

2 to less than 3 years out of 20 years

Volatility level[2]

Medium

See page 11 for notes.

Stable

Overview[1]

This is a diversified option which invests mainly in income assets.

This option may be suitable for members who expect to invest their super for more than three years. Investors in this option may place a higher priority on reducing investment volatility and may be less concerned about higher levels of growth over the longer term. Although this is a more conservative option, there will be periods of low returns and it is possible that investors in this option may experience negative returns from time to time.

Investment objectives

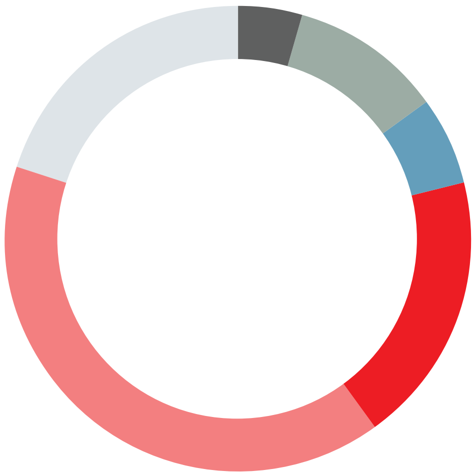
- To achieve a return (after tax and investment fees) that is at least **1.5% p.a.** more than movements in CPI over rolling 10-year periods.
- To limit the probability of a negative return over rolling 12-month periods to **approximately 3 in 20 years**.

Investment strategy

Invest about 40% in shares (including emerging markets), property and alternative assets, and about 60% in fixed interest and cash investments.

Target asset allocation

		Range
4.5%	Australian shares	(2.0% to 8.0%)
10.5%	International shares#	(5.0% to 17.0%)
6.25%	Property	(0.0% to 11.0%)
18.75%	Alternatives*	(10.0% to 27.0%)
40.0%	Fixed interest^	(34.0% to 46.0%)
20.0%	Cash	(15.0% to 25.0%)



International shares includes hedged and unhedged shares, as well as emerging markets shares.

* Alternative assets include alternative risk premia strategies, real return funds, global listed infrastructure and structured beta funds.

^ Fixed interest includes Australian and international fixed interest (hedged) assets.

Minimum suggested investment period

At least three years

Likelihood of a negative return in any 20-year period[2]

1 to less than 2 years out of 20 years

Volatility level[2]

Low to Medium

See page 11 for notes.

Cash

Overview[1]

This option invests solely in cash and similar assets.

This option may be suitable for members who may be planning to access their super in the short term and whose priority is capital protection. It may also be suitable for investors seeking exposure to cash as part of their portfolio.

Investment objectives

- To achieve a return (after tax and investment fees) that is at least **0.5% p.a**. more than movements in CPI over rolling 10-year periods.
- To minimise the probability of any negative returns over moving one-year periods.

Investment strategy

Invest 100% in short-term interest bearing assets (e.g. cash).

Target asset allocation

100% Cash 100%

Minimum suggested investment period

Nil

Likelihood of a negative return in any 20-year period[2]

Approximately 0 out of 20 years

Volatility level[2]

Very low

VERY LOW ● ○ ○ ○ ○ ○ ○ VERY HIGH

[1] Note that the information about the suitability of particular options is general in nature and is included as required by law. It is not intended to be a recommendation or statement of opinion in relation to any particular option. Members are encouraged to seek their own advice if they are uncertain as to which option might be most appropriate for them.

[2] The volatility level shown is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. It is based on the Standard Risk Measure developed by the industry and it is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment options.

KEEPING TRACK OF **INVESTMENT PERFORMANCE**

You can check your super balance and the performance of your investment option(s) through the online Member Centre at **https://super.towerswatson.com/super/oracle**.