## **Perpetual Select Super and Pension**

## Difference in Old Target New Target **Risk Profile** Asset sector Old Range New Range Target Allocation Allocation Allocation Cash and 15-40% 5-30% 25% 15% -10% 20-50% 10-45% 30% 22.50% -7.5% Fixed income **Diversified Credit** 0-30% 22.50% 22.5% Income 0-20% 0-10% 10% 5% -5% Conservative Real estate 0-15% 0-10% 8% 5% -3% Australian shares 0-20% 5-20% 12% 12.50% 0.5% International 0-20% 5-20% 10% 12.50% 2.5% Growth 0-15% 0-15% 5% 5% 0% Cash and 0-25% 0-25% 5% 10% 5% 10-40% 25-50% 45% 17.50% -27.5% Fixed income **Diversified Credit** 17.50% 17.5% 0-25% Income 5% 0-10% 5% Diversified Real estate 0-20% 5-15% 5% 10% 5% Australian shares 25-30% 5-25% 35% 15% 20% International 0-25% 5-25% 10% 15% 5% Growth 0-20% 10% 10% Cash and 0-25% 0-15% 10% 5% -5% Fixed income 5-35% 0-30% 15% 12.50% -2.5% **Diversified Credit** 0-20% 12.50% 12.5% Income 0-15% 0-10% 5% 5% 0% Balanced Real estate 0-20% 5-15% 10% 10% 0% Australian shares 15-40% 10-35% 26% 23% -3% International 10-35% 10-35% 24% -2% 22% Growth 0-20% 0-20% 10% 10% 0% Cash and 0-25% 0-15% 7% 5% -2% Fixed income 0-35% 0-25% 8% 6% -2% 0-10% 6% **Diversified Credit** 6% Income 0-10% 3% 3% Growth Real estate 0-20% 5-15% 10% 10% 0% -2% Australian shares 20-45% 15-45% 32% 30% International 15-40% 15-45% 28% 2% 30% Growth 0-25% 20% 15% 10% -5% Cash and 0-25% 0-15% 2% 5% 3% 5-15% Real estate 10% 10% **High Growth** Australian shares 35-45% 20-45% 48% 33% -15% International 25-40% 20-45% 35% 32% -3% Growth 0-25% 20% 15% 20% 5% Cash and 0-12% 0-12% 2% 2% 0% 35-60% 48% 48% 0% Australian shares 35-60% Geared High International 25-45% 25-45% 35% 35% 0% Growth Growth 0-25% 0-25% 15% 15% 0% Gearing 0-50%

## Changes to range and target allocation - Effective 1 October 2015