

31 October 2016

Ongoing disclosure and your 2016 Annual Pension Statement

We are changing the way we communicate information about the Fund to you. This letter includes details about those changes, as well as information about your 2016 Annual Pension Statement and other Fund information.

Ongoing disclosure to be communicated online

We have a responsibility to keep you informed of material changes and significant events that may affect your account.

We currently make annual statements available online for members unless they have notified us otherwise. From 1 November 2016, we will communicate any ongoing disclosure we are required to give by law, such as significant event notices and updates to documents such as Product Disclosure Statements, via our website (including through ePension for personal member communications).

We'll let you know either by email or post when the updated disclosure item is available to be viewed online and how you can access it.

If you prefer to continue receiving hard copies of these communications, all you have to do is let us know before 30 November 2016 by calling **1300 362 415**.

2016 Annual Pension Statement available online

Your annual statement is now available online. Your **Annual Pension Statement** shows your account balance, net earnings and other details as at 30 June 2016.

How to access your statement

1. Login to ePension at mtaasuper.com.au/member-login using your account number and password.
2. Once in ePension, simply select the *Member Communication* tab and click on the *Statements and Correspondence* tab. This will take you to your Annual Statement.

Not registered for ePension?

Don't worry, it's quick and easy. Simply select "Register now" at mtaasuper.com.au/member-login and follow the prompts to register. All you need to sign up is your account number, name, postcode and date of birth.

Other important updates

MTAA Super's online Annual Report

The 2016 Annual Report is available at mtaasuper.com.au/annual-reports. It contains financial year returns, an overview of the investment options, abridged financial statements and information relating to the Trustee. If you would like a free printed copy, call us on **1300 362 415**.

Investment management costs

We recently updated the estimated investment management costs for all our investment options. The estimates are *based on the Fund financial statements for year ended 30 June 2016 and are disclosed gross of income tax*. See the *Fees and Costs* section of our website for further information.

Changes to strategic asset allocation

During a recent review of our investment strategy, the Trustee changed the Strategic Asset Allocation of the Balanced, Conservative and Income- Focussed pre-mixed investment options.

The changes made are outlined in the following tables:

Balanced Option

Mix of asset classes	Previous asset allocation	Asset allocation % from 3 August
Cash	9.0 (0.5-20.0)	10.5 (0.5-20.0)
Australian Fixed	3.0 (0.0-15.0)	3.0 (0.0-15.0)
Overseas fixed interest	6.0 (0.0-15.0)	7.5 (0.0-15.0)
Australian Equities	24.5 (5.0-35.0)	22.5 (5.0-35.0)
International Equities	27.5 (5.0-35.0)	26.5 (5.0-35.0)
Infrastructure	15.0 (0.0-35.0)	15.0 (0.0-35.0)
Property	9.0 (0.0-22.5)	9.0 (0.0-22.5)
Alternatives Credit	3.0 (0.0-17.5)	3.0 (0.0-17.5)
Private Equity	3.0 (0.0-12.5)	3.0 (0.0-12.5)
Other	0.0 (0.0-12.5)	0.0 (0.0-17.5)

Conservative Option

Mix of asset classes	Previous asset allocation		Asset allocation % from 3 August	
Cash	42.0	(20.0-50.0)	37.0	(20.0-50.0)
Australian Fixed	12.0	(5.0-25.0)	12.0	(5.0-25.0)
Overseas fixed interest	10.0	(5.0-25.0)	15.0	(0.0-25.0)
Australian Equities	10.0	(0.0-20.0)	10.0	(0.0-20.0)
International Equities	8.5	(0.0-20.0)	8.5	(0.0-20.0)
Infrastructure	9.0	(0.0-17.5)	9.0	(0.0-17.5)
Property	5.5	(0.0-12.5)	5.5	(0.0-12.5)
Alternatives Credit	1.5	(0.0-7.5)	1.5	(0.0-7.5)
Private Equity	1.5	(0.0-7.5)	1.5	(0.0-7.5)
Other	0.0	(0.0-5.0)	0.0	(0.0-5.0)

Income-Focussed Option

Mix of asset classes	Previous asset allocation		Asset allocation % from 3 August	
Cash	15.0	(0.0-30.0)	20.0	(0.0-30.0)
Australian Fixed	0.0	(0.0-30.0)	0.0	(0.0-30.0)
Overseas Fixed Interest	22.5	(0.0-50.0)	22.5	(0.0-30.0)
Australian Equities	20.0	(0.0-40.0)	17.5	(0.0-40.0)
International Equities	20.0	(0.0-40.0)	17.5	(0.0-40.0)
Infrastructure	7.5	(0.0-20.0)	7.5	(0.0-20.0)
Property	7.5	(0.0-20.0)	7.5	(0.0-20.0)
Alternatives Credit	7.5	(0.0-20.0)	7.5	(0.0-20.0)
Private Equity	0.0	(0.0-0.0)	0.0	(0.0-0.0)
Other	0.0	(0.0-0.0)	0.0	(0.0-0.0)

Further assistance

Call us on **1300 362 415** if you have any questions or visit our website at mtaasuper.com.au

Yours sincerely



Leanne Turner
Chief Executive Officer