

RBF Member Investment Choice Details

Asset allocation, targeted return & level of risk



Code	Option	Australian Shares	International Shares	Property	Alternative Investments	Diversified Fixed Interest	Cash	Potential Risk & return	Time Frame	Objective Crediting Rate above CPI
Diversified Options:										
VL5	RBF Actively Managed (Default)* (Asset allocation ranges)	33% (28-38%)	24% (19-29%)	12% (6-17%)	15% (10-20%)	12% (9-15%)	4% (0-9%)	Mod to High	5 years	4.0%
VL1	RBF Long Term Growth	50%	25%	12%	8%	5%	0%	High	7 years	5.5%
VL2	RBF Diversified Growth	40%	20%	6%	4%	30%	0%	Mod to High	5 years	4.0%
VL3	RBF Conservative Growth	15%	10%	3%	2%	45%	25%	Low	3 years	2.0%
V35	RBF Socially Responsible Investments**	36%	24%	13%	1%	23%	3%	Mod to High	5 years	4.0%
Asset Class Options:										
V01	RBF Australian Shares	100%	0%	0%	0%	0%	0%	High	7 years	5.5%
V02	RBF International Shares	0%	100%	0%	0%	0%	0%	High	7 years	5.5%
V03	RBF Property & Alternative Investments	0%	0%	63%	37%	0%	0%	Mod to High	5 years	4.5%
V04	RBF Fixed Interest	0%	0%	0%	0%	100%	0%	Moderate	3 years	2.0%
VL4	RBF Cash	0%	0%	0%	0%	0%	100%	Low	1 year	0.5%
Manager Specific Options***:										
V34	State Street Balanced Index	35%	25%	10%	0%	25%	5%	Mod to High	4 years	3.5%
V32	State Street Australian Shares	100%	0%	0%	0%	0%	0%	High	7 years	4.5%
V36	Maple-Brown Abbott Balanced	46%	21%	5%	0%	21%	7%	Mod to High	5 years	4.0%
V37	Maple-Brown Abbott Australian Shares	100%	0%	0%	0%	0%	0%	High	7 years	4.5%

* Benchmark asset allocation shown is set and managed by the RBF Board within pre-determined ranges.

** Benchmark asset allocation shown is set and managed by the manager between pre-determined ranges. This option is managed solely by AMP Capital Responsible Investment Leaders Balanced Fund

*** These options are managed externally. The asset allocation is set by the manager and managed within pre-determined ranges.

DISCLAIMER: Every care has been taken with information provided in this document. However the RBF Board reserves the right to correct any errors or omissions.

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