

legalsuper's Direct Investment Option

November 2016

Approved Investment Menu

The legalsuper Direct Investment Option (DIO) offers members more control and choice with the investment of their super and pension account.

This investment option suits members who want to be actively involved in managing their super and pension or those who might be seeking a low-cost alternative to a SMSF without the necessary compliance burden.

Members can invest in a selection of shares, Exchange Traded Funds (ETFs), Listed Investment Companies (LICs) and term deposits.

This Approved Investment Menu provides details of the investments that members may select from including the general investment rules and limits that apply to the DIO.

Is the Approved Investment Menu a recommendation?

No. All responsibility for the investment decisions in the Direct Investment Option rests with the member.

The inclusion of a share, ETF, LIC or term deposit as an allowable investment within the Direct Investment Option is not an endorsement or recommendation by the Trustee as to the quality or suitability of that investment.

The rules for investing in the Direct Investment Option should not be considered as a recommendation by the Trustee as to the manner in which members should approach their investments in the Direct Investment Option. Investment decisions regarding the diversification of assets rest with the member.

The Trustee does not review any trades that members make in the Direct Investment Option, and members should consider obtaining investment advice from a licensed financial adviser before investing in the Direct Investment option.

General Rules

Illiquid investment declaration

The Direct Investment Option has been declared an illiquid investment option in accordance with Superannuation Industry (Supervision) Regulations.

Ordinarily, the Superannuation Industry (Supervision) Regulations require the Trustee to transfer or roll over amounts within 30 days of receiving a request or obtaining additional information if required.

The 30-day requirement does not apply to amounts invested in the Direct Investment Option plus the minimum legalsuper holding.

Requests to transfer or roll over amounts invested in the DIO plus the minimum legalsuper holding are unable to be transferred until all DIO assets have been sold, the DIO account has been closed and all monies have been transferred to another legalsuper option.

Illiquid investment consent

By requesting a transfer of moneys to your DIO Cash Account and by issuing investment instructions for the DIO, you are consenting that you understand and accept that all amounts invested in the DIO plus the minimum legalsuper holding amounts are illiquid.

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Investment/ redemption instructions	Members must issue their own investment instructions using the online system. The Trustee of legalsuper will only issue investment instructions in the Exceptional Circumstances listed in this Investment Menu.
Exceptional Circumstances	The Trustee will only issue redemption instructions to: <ul style="list-style-type: none"> • Maintain the minimum non-DIO holding requirements; • Meet a statutory minimum pension payment; or • Following the death of a member (where no reversionary pensioner has been nominated), at the same time that the Trustee approves payment to beneficiaries. <p>The Trustee reserves the right to issue redemption instructions on behalf of Members in respect of one or more of the underlying assets held in that Member in the DIO in each Exceptional Circumstance.</p> <p>The Trustee will use reasonable endeavours to contact a Member prior to taking such action in respect of investments in the DIO. The assets held in a DIO of that Member to be redeemed will be determined by the Trustee in its absolute discretion.</p>

Investment limits

	Super DIO limits	Pension DIO limits
Minimum legalsuper balance	\$10,000	\$10,000
Minimum non-DIO holding requirement	\$3,000	\$3,000
Maximum single S&P/ASX 300 security	25% of total legalsuper balance	25% of total legalsuper balance
Cash account minimum	\$500	\$500

Menu – Securities

S&P/ASX 300 Index	Any share or Trust that is included in the Index at the time of purchase Refer to Menu 1 for largest 100 companies and Trusts
Listed Investment Companies	Refer to Menu 2
Exchange Traded Funds	Refer to Menu 3

Term deposits

Term deposits issued by the following companies for terms as available:

ANZ	NAB	ME Bank	Macquarie Bank
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Menu 1 – Securities in S&P/ASX 300

The following 100 companies and Trusts were included in the S&P/ASX 300 dated 21 November 2016:

1	CBA	Commonwealth Bank of Australia	35	CIM	CIMIC Group Ltd	69	IPL	Incitec Pivot Ltd
2	BHP	BHP Billiton Ltd	36	AZJ	Aurizon Holdings Ltd	70	AST	AusNet Services
3	WBC	Westpac Banking Corp	37	NWS	News Corp	71	HVN	Harvey Norman Holdings Ltd
4	RIO	Rio Tinto Ltd	38	ALL	Aristocrat Leisure Ltd	72	SEK	SEEK Ltd
5	ANZ	ANZ Banking Group Ltd	39	ASX	ASX Ltd	73	BSL	BlueScope Steel Ltd
6	NAB	National Australia Bank Ltd	40	FSF	Fonterra Co-operative Group Ltd	74	AWC	Alumina Ltd
7	TLS	Telstra Corp Ltd	41	SHL	Sonic Healthcare Ltd	75	FPH	Fisher & Paykel Healthcare Corp Ltd
8	WES	Wesfarmers Ltd	42	JHX	James Hardie Industries PLC	76	HGG	Henderson Group PLC
9	CSL	CSL Ltd	43	DXS	Dexus Property Group	77	CYB	CYBG PLC
10	WOW	Woolworths Ltd	44	APA	APA Group	78	BOQ	Bank of Queensland Ltd
11	MQG	Macquarie Group Ltd	45	GPT	GPT Group/The	79	SGR	Star Entertainment Grp Ltd/The
12	WPL	Woodside Petroleum Ltd	46	CWN	Crown Resorts Ltd	80	HSO	Healthscope Ltd
13	SCG	Scentre Group	47	LLC	LendLease Group	81	TAH	Tabcorp Holdings Ltd
14	TCL	Transurban Group	48	TWE	Treasury Wine Estates Ltd	82	MFG	Magellan Financial Group Ltd
15	WFD	Westfield Corp	49	CTX	Caltex Australia Ltd	83	SKI	Spark Infrastructure Group
16	BXB	Brambles Ltd	50	MGR	Mirvac Group	84	BTT	BT Investment Management Ltd
17	FMG	Fortescue Metals Group Ltd	51	CCL	Coca-Cola Amatil Ltd	85	EVN	Evolution Mining Ltd
18	AMC	Amtor Ltd/Australia	52	STO	Santos Ltd	86	ABC	Adelaide Brighton Ltd
19	NCM	Newcrest Mining Ltd	53	FBU	Fletcher Building Ltd	87	VOC	Vocus Communications Ltd
20	SUN	Suncorp Group Ltd	54	AIA	Auckland International Airport Ltd	88	ORA	Orora Ltd
21	QBE	QBE Insurance Group Ltd	55	MPL	Medibank Pvt Ltd	89	PTM	Platinum Asset Management Ltd
22	RHC	Ramsay Health Care Ltd	56	COH	Cochlear Ltd	90	ANN	Ansell Ltd
23	AMP	AMP Ltd	57	REA	REA Group Ltd	91	QUB	Qube Holdings Ltd
24	S32	South32 Ltd	58	ORI	Orica Ltd	92	ALQ	ALS Ltd
25	SYD	Sydney Airport	59	CPU	Computershare Ltd	93	JBH	JB Hi-Fi Ltd
26	AGL	AGL Energy Ltd	60	DMP	Domino's Pizza Enterprises Ltd	94	FLT	Flight Centre Travel Group Ltd
27	IAG	Insurance Australia Group Ltd	61	BLD	Boral Ltd	95	WHC	Whitehaven Coal Ltd
28	GMG	Goodman Group	62	TPM	TPG Telecom Ltd	96	IGO	Independence Group NL
29	INM	Iron Mountain Inc	63	CGF	Challenger Ltd/Australia	97	LNK	Link Administration Holdings Ltd
30	RMD	ResMed Inc	64	SPK	Spark New Zealand Ltd	98	IOF	Investa Office Fund
31	VCX	Vicinity Centres	65	QAN	Qantas Airways Ltd	99	SVW	Seven Group Holdings Ltd
32	OSH	Oil Search Ltd	66	TTS	Tatts Group Ltd	100	ILU	Iluka Resources Ltd
33	ORG	Origin Energy Ltd	67	BEN	Bendigo & Adelaide Bank Ltd			
34	SGP	Stockland	68	DUE	DUET Group			

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Menu 2 – Listed Investment Companies

Company	ASX Code
AMCIL Ltd	AMH
AMP Capital China Growth Fund	AGF
Aberdeen Leaders Ltd	ALR
Argo Investments Ltd	ARG
Asian Masters Fund	AUF
Australian Foundation Investment Company Limited	AFI
Australian Governance Masters Index Fund Limited	AQF
Australian Leaders Fund Limited	ALF
Australian United Investment Company Ltd	AUI
Australasian Wealth Investments Limited	AWI
BKI Investment Company Limited	BKI
Bentley Capital Limited	BEL
Carlton Investments Ltd	CIN
Century Australia	CYA
Clime Capital	CAM
Contango MicroCap	CTN
Diversified United Investment Ltd	DUI
Djerriwarrh Investments Ltd	DJW
Flagship Investment	FSI
Global Masters Fund	GFL
Hunter Hall Global Value Limited	HHV
Ironbark Capital Ltd	IBC
Magellan Flagship Fund	MFF
Milton Corporation Ltd	MLT
Mirrabooka Investments Limited	MIR
Orion Equities Limited	OEQ
Ozgrowth Limited	OZG
Platinum Capital Ltd	PMC
Templeton Global Growth Fund Ltd	TGG
WAM Active Limited	WAA
WAM Capital Ltd	WAM
Westoz Investment Company Limited	WIC
Whitefield Ltd	WHF

Menu 3 – Exchange Traded Funds

Exchange Traded Funds – Vanguard	ASX Code
Vanguard Australian Government Bond Index	VGB
Vanguard Australian Property Securities Index	VAP
Vanguard Australian Shares Index	VAS
Vanguard Australian Shares High Yield	VHY
Vanguard MSCI Australian Large Companies Index	VLC
Vanguard MSCI Australian Small Companies Index	VSO
Vanguard US Total Market Shares Index	VTS
Vanguard All-World ex-US Shares Index	VEU
Exchange Traded Funds – iShares	ASX Code
iShares Core S&P500	IVV
iShares Core S&P Mid-Cap	IJH
iShares Core S&P Small-Cap	IJR
iShares China Large-Cap	IZZ
iShares Australia 200	IOZ
iShares BRIC Index	IBK
iShares European, Australasian and Far Eastern	IVE
iShares Emerging Markets	IEM
iShares Hong Kong	IHK
iShares Japan	IJP
iShares Singapore	ISG
iShares MSCI South Korea	IKO
iShares MSCI Taiwan	ITW
iShares Russell 2000	IRU
iShares Asia 50	IAA
iShares Global Consumer Staples	IXI
iShares Europe	IEU
iShares Global Healthcare	IXJ
iShares Global Telecom	IXP
iShares Global 100	IOO
iShares S&P/ASX20	ILC
iShares S&P/ASX High Dividend	IHD
iShares S&P/ASX Small Ordinaries	ISO
iShares UBS Composite Bond	IAF
iShares UBS Government Inflation	ILB
iShares UBS Treasury	IGB

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Menu 3 – Exchange Traded Funds

Exchange Traded Funds – BetaShares	ASX Code
BetaShares Agriculture	QAG
BetaShares Australian Equities Bear Fund	BEAR
BetaShares Australian High Interest	AAA
BetaShares Australian Top 20 Equities Yield	YMAX
BetaShares British Pound	POU
BetaShares Commodities	QCB
BetaShares Crude Oil	OOO
BetaShares Euro	EEU
BetaShares Gold Bullion	QAU
BetaShares S&P/ASX200 Financials	QFN
BetaShares S&P/ASX200 Resources	QRE
BetaShares US Dollar	USD
Exchange Traded Funds – Russell	ASX Code
High Dividend Australian Shares	RDV
Australian Value	RVL
Australian Select Corporate Bond	RCB
Australian Semi-Government Bond	RSM
Australian Government Bond	RGB
Exchange Traded Funds – State Street	ASX Code
MSCI Australia Select High Dividend Yield Fund	SYI
S&P/ASX200 Fund	STW
S&P/ASX200 Listed Property Fund	SLF
S&P/ASX200 Financials ex A-REIT Fund	OZF
S&P/ASX200 Resources Fund	OZR
S&P/ASX50 Fund	SFY
S&P/ASX Small Ordinaries Fund	SSO

Menu 3 – Exchange Traded Funds

Exchange Traded Funds – BetaShares	ASX Code
Dow Jones Global Real Estate Fund	DJRE
S&P Emerging Markets Fund	WEMG
S&P Global Dividend Fund	WDIV
S&P World ex Australia Fund	WXOZ
S&P World ex Australia (Hedged) Fund	WXHG
S&P/ASX Australia Bond Fund	BOND
S&P/ASX Australia Government Bond Fund	GOVT

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This information is of a general nature and does not take into account your specific needs. You should consider your own financial position, objectives and requirements before making any financial decisions. You should also obtain and read the legalsuper Product Disclosure Statement (PDS) before making your investment decision. Past performance is not a reliable indicator of future performance. Issued by Legal Super Pty Ltd, Level 26, 140 William Street, Melbourne, 3000. ABN 37 004 455 789, AFSL 246315, as the trustee for legalsuper ABN 60 346 078 879.