



Fund Registration No R1070743



DIY MASTER PLAN

Annual Report As at 30 June 2021

Part 3 – Raiz Super Investment Disclosure

Part 3 of the 2021 Annual Report, for the Raiz Super Division of the DIY Master Plan (ABN 46 074 281 314; RSE registration number R1070743) (Fund), should be read in conjunction with Part 1 of the Annual Report, and your Annual Statement of Benefits as at 30 June 2021 and 'Important Notes'.

This Annual Report is issued by Diversa Trustees Limited (ABN 49 006 421 638; AFSL 235153; RSEL L0000635), as Trustee of the Fund.

Part 3 – Raiz Super Investment Disclosure

THE SCHEME INVESTMENT OPTIONS

The Raiz Invest Superannuation includes a number of Investment Options for you to select from. These are summarised below:

Scheme Options	Investment Options
Raiz Invest Superannuation Options	Conservative Portfolio
	Moderately Conservative Portfolio
	Moderate Portfolio
	Moderately Aggressive Portfolio
	Aggressive Portfolio
	Emerald Portfolio <i>Moderately Aggressive; Socially Responsible</i>

INVESTMENT OPTIONS & OBJECTIVES

Further information about each of the investment options is detailed in the tables below:

	Conservative Portfolio		
Suitability	The Portfolio has a high weighting to fixed income, bond and cash and may suit an investor who does not like risk and needs access to their money in the near future.		
Investment Objectives	To provide a low level of risk which corresponds to low expected returns over the long term.		
Performance Objectives	To outperform the average annual rate of Australia's Consumer Price Index by at least 1.00% p.a. over the minimum investment timeframe.		
Indicative Asset Allocation	Asset Class	Asset Class Range	Indicative Allocation
	Defensive Growth	61-94% 6-39%	77.5% 22.5%
	Investment	Range	Indicative Allocation
	Australian Equities	10-17%	13.5%
	International Equities	7-11%	9%
	Fixed Interest	42-64%	53%
	Cash and Cash Equivalents	19-30%	24%
Minimum suggested investment time frame	3-5 years		
Risk level	Low (Risk Band 3)		
Estimated number of negative annual returns over any 20-year period	1 to less than 2		

	Moderately Conservative Portfolio		
Suitability	The Portfolio has a moderately high weighting to fixed income, bond and cash and may suit an investor who is looking for some capital growth but is mostly concerned about protecting their investment.		
Investment Objectives	To provide a moderate to low level of risk which corresponds to low to moderate expected returns over the long term.		
Performance Objectives	To outperform the average annual rate of Australia's Consumer Price Index by at least 1.75% p.a. over the minimum investment timeframe.		
Indicative Asset Allocation	Asset Class	Asset Class Range	Indicative Allocation
	Defensive	52-78%	64.6%
	Growth	22-48%	35.4%
	Investment	Asset Class Range	Indicative Allocation
	Australian Equities	17-26%	21.2%
	International Equities	11-18%	14.2%
	Fixed Interest	44-66%	55%
	Cash and Cash Equivalents	8-12%	9.6%
Minimum suggested investment time frame	3-5 years		
Risk level	Low (Risk Band 3)		
Estimated number of negative annual returns over any 20-year period	1 to less than 2		

	Moderate Portfolio		
Suitability	The Portfolio has a balanced weighting to Australian and international equities, fixed interest and cash and may suit an investor who is looking for good medium to long term results with moderate capital growth without large up-and-downs in the short term.		
Investment Objectives	To provide a moderate to balanced level of risk which corresponds to moderate expected returns over the long term.		
Performance Objectives	To outperform the average annual rate of Australia's Consumer Price Index by at least 2.5% p.a. over the minimum investment timeframe.		
Indicative Asset Allocation	Asset Class	Asset Class Range	Indicative Allocation
	Defensive	35-55%	47.2%
	Growth	45-65%	52.8%
	Investment	Range	Indicative Allocation
	Australian Equities	25-38%	31.7%
	International Equities	17-26%	21.1%
	Fixed Interest	35-50%	44.2%
	Cash and Cash Equivalents	0-5%	3.0%
Minimum suggested investment time frame	5-10 years		
Risk level	Medium (Risk Band 4)		
Estimated number of negative annual returns over any 20-year period	2 to less than 3		

	Moderately Aggressive Portfolio		
Suitability	The Portfolio has a moderately high weighting to Australian and international equities and may suit an investor who is prepared to take more risk in exchange for potentially higher returns over the medium to long term and is comfortable with volatility and the possibility of negative returns.		
Investment Objectives	To provide a moderate to high level of risk which corresponds to moderate to high expected returns with capital appreciation over the long term.		
Performance Objectives	To outperform the average annual rate of Australia's Consumer Price Index by at least 3.25% p.a. over the minimum investment timeframe.		
Indicative Asset Allocation	Asset Class	Asset Class Range	Indicative Allocation
	Defensive	19-34%	27.3%
	Growth	66-81%	72.7%
	Investment	Range	Indicative Allocation
	Australian Equities	34-52%	43.6%
	International Equities	23-35%	29.1%
	Fixed Interest	19-29%	24.3%
	Cash and Cash Equivalents	0-5%	3.0%
Minimum suggested investment time frame	10-15 years		
Risk level	Medium to High (Risk Band 5)		
Estimated number of negative annual returns over any 20-year period	3 to less than 4		

	Aggressive Portfolio		
Suitability	The Portfolio has a high weighting to Australian and international equities and may suit an investor who is prepared to take more risk in exchange for greater returns over the long term and is comfortable with volatility and the possibility of negative returns.		
Investment Objectives	To provide a moderate to high level of risk which corresponds to high expected returns with capital appreciation over the long term.		
Performance Objectives	To outperform the average annual rate of Australia's Consumer Price Index by at least 3.75% p.a. over the minimum investment timeframe.		
Indicative Asset Allocation	Asset Class	Asset Class Range	Indicative Allocation
	Defensive	5-14%	10%
	Growth	86-95%	90%
	Investment	Range	Indicative Allocation
	Australian Equities	43-65%	54%
	International Equities	28-43%	36%
	Fixed Interest	5-9%	7.0%
	Cash and Cash Equivalents	0-5%	3.0%
Minimum suggested investment time frame	15-20 years		
Risk level	High (Risk Band 6)		
Estimated number of negative annual returns over any 20-year period	4 to less than 6		

	Emerald Portfolio		
Suitability	The Portfolio has a socially responsible investment theme with a moderately high weighting to socially responsible Australian and international equities and may suit an investor who is prepared to take more risk in exchange for potentially higher returns over the medium to long term and is comfortable with volatility and the possibility of negative returns.		
Investment Objectives	To provide a moderate to high level of risk which corresponds to moderate to high expected returns with capital appreciation over the long term.		
Performance Objectives	To outperform the average annual rate of Australia's Consumer Price Index by at least 2.75% p.a. over the minimum investment timeframe.		
Indicative Asset Allocation	Asset Class	Asset Class Range	Indicative Allocation
	Defensive	19-34%	27.3%
	Growth	66-81%	72.7%
	Investment	Range	Indicative Allocation
	Australian Equities	27-41%	34.1%
	International Equities	30-46%	38.6%
	Fixed Interest	17-26%	21.3%
	Cash and Cash Equivalents	2-8%	6.0%
Minimum suggested investment time frame	10-15 years		
Risk level	Medium to High (Risk Band 5)		
Estimated number of negative annual returns over any 20-year period	3 to less than 4		