



Fund Registration No R1070743



DIY MASTER PLAN

Annual Report As at 30 June 2022

Part 2 – Raiz Super Investment Disclosure

Part 2 of the 2022 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.

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

Part 2 – 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 | 61-94% | 77.5% |
| | Growth | 6-39% | 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 | | |