

16 September 2021

## Updating the information in the *Your APSS Pension Product Disclosure Statement (PDS)*

This is a Product Disclosure Statement Update, dated 16 September 2021, which updates information contained in the *Your APSS Pension PDS* for Members retiring or transitioning to retirement, dated **1 July 2021** and issued by PostSuper Pty Ltd (ABN 85 064 225 841).

This update should be read together with the PDS.

If you need any clarification about this update, please contact APSS by calling *SuperPhone* on **1300 360 373** between 9am and 5.30pm (Sydney time) Monday to Friday or visit us online at [apss.com.au](http://apss.com.au). You can also send an email to [sr@apss.com.au](mailto:sr@apss.com.au) or write to APSS, Locked Bag A5005, Sydney South NSW 1235 or Fax (02) 9372 6288.

# Updates to the 1 July 2021 *Your APSS Pension PDS*

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**Replace the Strategic Asset Allocation (pie chart figures and ranges) for the Conservative option with the following:**

Asset Class	SAA	Range
Public market shares	22%	10% - 35%
Private equity	5%	0% - 20%
Real assets	6%	0% - 10%
Alternative credit	2%	0% - 8%
Bonds	55%	45% - 65%
Cash	10%	0% - 20%

# Updates to the 1 July 2021 *Your APSS Pension PDS*

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Replace the Strategic Asset Allocation (pie chart figures and ranges) for the Balanced option with the following:

Asset Class	SAA	Range
Public market shares	45%	30% - 60%
Private equity	9%	0% - 40%
Real assets	17%	0% - 40%
Alternative credit	4%	0% - 15%
Bonds	20%	10% - 30%
Cash	5%	0% - 20%

Replace the Strategic Asset Allocation (pie chart figures and ranges) for the High Growth option with the following:

Asset Class	SAA	Range
Public market shares	65%	40% - 80%
Private equity	9%	0% - 40%
Real assets	17%	0% - 40%
Alternative credit	4%	0% - 15%
Bonds	0%	0% - 10%
Cash	5%	0% - 20%

# Updates to the 1 July 2021 *Your APSS Pension* PDS

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**Under the heading ‘Resolving complaints’, delete the first two sentences and replace them with:**

If you’re not satisfied about your super, you can make a complaint using the phone, email or postal address provided on the back cover of this PDS.



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