



# Asteron Life Investment Report

Investment Report for the year ended 30 June 2019

Preparation Date 18 November 2019



## Important information

This document was prepared on 18 November 2019.

This Investment Report is provided by Asteron Life & Superannuation Limited, ABN 87 073 979 530, AFSL 229880 (Asteron Life). It should be read in conjunction with your Annual Statement and provides you with the information you need to understand the management, financial condition and investment performance of your investment option(s) and product.

Asteron Life is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The obligations of Asteron Life are not guaranteed by any other company within the TAL Group. Except as otherwise stated, Asteron Life and its related bodies corporate do not guarantee the repayment of capital invested in or the investment performance of any of any of the products or funds referred to in this Investment Report, unless otherwise stated. These investments are not a bank deposit or other bank liability and are subject to investment risk including possible delays in repayment and loss of the interest and principal invested.

Please note that unless stated otherwise, no guarantee is given by Asteron Life that the objectives of any of the investment products or funds will be achieved. Past performance is not a reliable indicator of future performance. The value of an investment may rise or fall with the changes in the market.

The information contained in this Investment Report is of a general nature only and has been prepared without taking into account your financial situation, needs or objectives. You should consider the appropriateness of this information having regard to these things before making any investment decision. Your financial adviser can help you in relation to your investment decisions and can tailor a financial plan that is appropriate for you.

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# Section 1

## Important Information

# Investments

## Use of derivatives

Derivatives are securities that derive their value from another security. Commonly known derivatives include futures and options. We and underlying investment managers for your investment option(s) may use derivatives. Please note that the investment strategy of each investment fund doesn't allow the use of derivatives for speculation or gearing purposes.

From time to time, we may use cash proceeds from terminating investment options to purchase derivatives, such as futures, for transition management purposes if permitted by law and it is consistent with the Fund's investment strategy. However, we won't use derivatives for gearing or speculative purposes. We may, for instance, purchase derivatives where we undertake the termination of an investment option, with the proceeds deposited into cash temporarily. The aim of using derivatives in these circumstances would be to help reduce the risk of members' money in the Fund missing out on market returns during the period in which their funds are held in cash. Markets go up and down, so there is a risk the value of your investment may decrease.

## Buy-sell spreads

You may incur a buy-sell spread when you make contributions, withdraw or change your investment funds. This 'spread' is the difference in the buying price and selling price of the investment fund, and generally covers the transaction costs of buying and selling the underlying assets of that investment fund. It ensures that non-transacting members are not disadvantaged by the activity of transacting members. The spread isn't a fee paid to us or the investment manager. It is retained within the underlying investment option to cover these transaction costs.

The investment manager (including us) may vary the buy-sell spread costs from time to time including increasing these costs without notice when it is necessary to protect the interests of existing investors and if permitted by law. The updated information will be disclosed in our monthly investment options performance reports available on our website.

## How to match investment funds to my life insurance policy?

To determine which investment funds are relevant to your life insurance policy, please refer to the investment fund name under the heading 'Investment fund summary' of your Annual Statement to match the unit price or interest rate as at 30 June 2019.

# Section 2

## Performance Benchmarks



# Performance Benchmarks

The benchmarks used to evaluate the performance of the asset classes that make up the investment funds, together with the performance of these asset classes over the past 1, 3 and 5 years to 30 June 2019 are set out below.

		Annualised asset sector returns to 30 June 2019 (% pa)*		
Asset Class	Performance Benchmark	1 year	3 years	5 years
Cash	Bloomberg AusBond Bank Bill Index	2.0	1.9	2.1
Australian fixed interest	Bloomberg AusBond Composite 0+ Yr Index	9.6	4.2	5.1
International fixed interest	JP Morgan Global Government Bond Index (ex-Australia) hedged to \$A	7.3	2.6	5.0
Australian shares	S&P/ASX 200 Accumulation Index	11.6	12.9	8.9
International shares (unhedged)	MSCI world ex Aust Net Unhedged	12.0	14.0	13.3
Australian listed property	S&P/ASX 200 A-REIT Index	19.3	8.1	13.6
International listed property	FTSE EPRA/NAREIT Developed Ex Australia Rental in AUD Hedged	8.7	5.4	8.8
Infrastructure	Absolute return of 8.75% p.a. after fees and expenses	8.8	8.8	8.8

\*Gross performance before allowance for fees, taxes and other charges.

# Section 3

Unit Linked Investments  
(Ex Tyndall Life & Oceanic  
Life)



# Private Investor, Superannuation and Rollover Policies

The underlying assets of the policies covered in this section comprise entirely of investments in the Asteron Life Statutory Fund No. 2. This section applies to you if you are invested in:

- Wealth Series
- Quantum Series
- Performance Series
- Monitor Money

# Unit Prices and Past Investment Performance

When viewing the information contained in this section, please be aware that historical performance shows how an investment has performed in the past. It's not an indication of how it may perform in future.

## Performance

Private Investors	Unit Price as at 30 June 2019 (\$)	Year ended 30 June 2019 (%)	Year ended 30 June 2018 (%)	Year ended 30 June 2017 (%)	Year ended 30 June 2016 (%)	Year ended 30 June 2015 (%)	5 year compound average return (% pa)
<b>Asteron Guaranteed Cash Fund</b>							
Wealth	3.4	0.3	0.1	0.2	0.4	1.0	0.4
Quantum	1.9	0.6	0.4	0.4	0.6	1.2	0.6
<b>Australian Fixed Interest Fund</b>							
Performance	4.3	5.5	1.1	-0.7	3.6	3.3	2.5
Quantum	3.0	5.1	0.7	-1.1	3.3	2.9	2.2
<b>Australian Shares Value Fund</b>							
Wealth	12.3	-2.6	7.7	16.4	-1.5	5.3	4.9
Performance	5.1	-2.6	7.7	16.4	-1.5	5.3	4.8
Quantum	8.7	-2.3	8.1	16.7	-1.2	5.6	5.2
<b>Global Shares Fund</b>							
Wealth	3.2	7.3	13.7	9.8	-0.5	21.2	10.1
Performance	2.6	7.3	13.7	9.8	-0.5	21.2	10.1
<b>Traditional Balanced Fund</b>							
Wealth	8.6	5.4	6.3	4.3	1.9	7.8	5.1
Performance	4.2	5.4	6.3	4.3	1.9	7.8	5.1
Quantum	4.9	5.7	6.6	4.6	2.2	8.2	5.4
Monitor Money	5.7	5.4	6.3	4.3	1.9	8.0	5.2

- The above returns are net of tax and investment management fees.
- Unit prices may rise or fall, except the Asteron Guaranteed Cash Fund where Asteron Life guarantees that the unit price will never fall.
- Past performance is no indication of future performance.

# Performance

Superannuation Investors	Performance						
	Unit Price as at 30 June 2019 (\$)	Year ended 30 June 2019 (%)	Year ended 30 June 2018 (%)	Year ended 30 June 2017 (%)	Year ended 30 June 2016 (%)	Year ended 30 June 2015 (%)	5 year compound average return (% pa)
<b>Asteron Guaranteed Cash Fund</b>							
Wealth	5.4	0.7	0.6	0.5	0.7	1.1	0.7
Quantum	2.4	0.9	0.8	0.8	0.9	1.4	1.0
<b>Australian Fixed Interest Fund</b>							
Performance	6.0	7.1	2.5	-0.8	4.7	3.9	3.4
Quantum	4.0	6.7	2.1	-1.2	4.2	3.5	3.0
<b>Australian Shares Value Fund</b>							
Wealth	15.4	-2.7	11.0	21.3	-1.3	6.1	6.5
Performance	4.0	-2.7	11.0	21.3	-1.2	6.1	6.5
Quantum	11.9	-2.4	11.3	21.6	-0.9	6.5	6.9
<b>Global Shares Fund</b>							
Wealth	3.7	9.8	15.0	21.6	-0.4	24.1	13.7
Performance	3.8	9.8	15.0	21.6	-0.4	24.3	13.7
<b>Traditional Balanced Fund</b>							
Wealth	13.9	7.1	9.1	5.6	2.6	9.4	6.7
Performance	4.8	7.1	9.1	5.6	2.6	9.4	6.7
Quantum	6.6	7.4	9.4	5.9	2.9	9.7	7.0
Monitor Money	8.6	7.1	9.1	5.6	2.7	9.4	6.8

- The above returns are net of tax and investment management fees.
- Unit prices may rise or fall, except the Asteron Guaranteed Cash Fund where Asteron Life guarantees that the unit price will never fall.
- Past performance is no indication of future performance.

# Asset Allocation

The following table provides the asset allocation (%) for each investment fund for 2019 as at 30 June.

Investment Options	Cash	Australian Fixed Interest	International Fixed Interest	Australian Equity	International Equity	Australian Property	International Property	Infrastructure
<b>Private investors</b>								
Asteron Guaranteed Cash Fund	100%	-	-	-	-	-	-	-
Australian Fixed Interest Fund	-	100%	-	-	-	-	-	-
Australian Shares Value Fund	1%	-	-	99%	-	-	-	-
Global Shares Fund	-	-	-	-	100%	-	-	-
Traditional Balanced Fund	17%	11%	7%	25%	25%	6%	4%	5%
Investment Options	Cash	Australian Fixed Interest	International Fixed Interest	Australian Equity	International Equity	Australian Property	International Property	Infrastructure
<b>Superannuation investors</b>								
Asteron Guaranteed Cash Fund	100%	-	-	-	-	-	-	-
Australian Fixed Interest Fund	-	100%	-	-	-	-	-	-
Australian Shares Value Fund	-	-	-	100%	-	-	-	-
Global Shares Fund	1%	-	-	-	99%	-	-	-
Traditional Balanced Fund	17%	11%	7%	25%	25%	6%	4%	5%

'-' there was no allocation to this sector.

# Section 4

Unit Linked Investments  
(Ex Royal & Sun Alliance)

# Unit Linked Investments (Ex Royal & Sun Alliance)

(Policies purchased prior to 31 August 2000 – formerly known as Royal & Sun Alliance Life Assurance Australia Limited.)

The underlying assets of the policies covered by this section of the Investment Report comprise entirely of investments in the Asteron Life Statutory Fund No. 2. This section applies to you if you took out your policy before 31 August 2000 and you are invested in:

Investment Plans	Superannuation Plans
Care Bond/Investment Bond/Navigator Bond	Super Bond/Rollover Bond/Navigator Bond
Money Accumulator*	Invested Fund^
Nestegg	Vested Investment Plan
Vested Investment Plan	Universal Super/PSP Plan
Horizon/Managed Investment Policy	Horizon/Managed Investment Policy

\* Formerly known as Sun Alliance Money Accumulator (prior to 1 July 2003).

^ Formerly known as Sun Alliance Invested Fund (prior to 1 July 2003).

# Unit Prices and Past Investment Performance

When viewing the information contained in this section, please be aware that historical performance shows how an investment has performed in the past. It's not an indication of how it may perform in future.

Private Investors	Performance						
	Unit Price as at 30 June 2019 (\$)	Year ended 30 June 2019 (%)	Year ended 30 June 2018 (%)	Year ended 30 June 2017 (%)	Year ended 30 June 2016 (%)	Year ended 30 June 2015 (%)	5 year compound average return (% pa)
<b>Care Bond/Investment Bond/Navigator Bond</b>							
Asteron Guaranteed Cash Fund	3.0	0.0	0.0	0.0	0.1	0.7	0.2
Australian Fixed Interest Fund	3.9	5.3	0.8	-1.0	3.4	3.1	2.3
Traditional Balanced Fund	10.2	5.7	6.6	4.6	2.2	8.1	5.4
Traditional Growth Fund	6.0	6.6	8.7	6.2	1.9	9.6	6.6
Australian Shares Value Fund	6.6	-2.1	8.2	16.9	-1.0	5.8	5.3
Traditional Conservative Fund	4.3	5.3	4.8	2.9	2.5	6.3	4.4
<b>Sun Alliance Money Accumulator (SAMA)</b>							
Traditional Balanced Fund (Accumulation shares)	11.0	6.0	6.9	4.9	2.5	8.5	5.7
Traditional Balanced Fund (Initial shares)	3.5	3.2	4.0	2.0	-0.3	5.5	2.9
<b>Nestegg/SAMA (1%)</b>							
Traditional Balanced Fund (Accumulation shares)	11.5	6.3	7.1	5.1	2.7	8.7	6.0
Traditional Balanced Fund (Initial shares)	3.5	3.2	4.0	2.0	-0.3	5.5	2.9
<b>Vested Investment Plan (VIP)</b>							
Asteron Guaranteed Cash Fund	2.3	0.0	0.0	0.0	0.0	0.3	0.1
Australian Fixed Interest Fund	3.0	4.7	0.3	-1.5	2.8	2.6	1.8
Traditional Balanced Fund	7.5	5.2	6.1	4.1	1.7	7.6	4.9
Traditional Growth Fund	4.5	6.0	8.2	5.7	1.4	9.0	6.0
Australian Shares Value Fund	5.3	-2.7	7.7	16.3	-1.6	5.5	4.8



Private Investors	Performance						
	Unit Price as at 30 June 2019 (\$)	Year ended 30 June 2019 (%)	Year ended 30 June 2018 (%)	Year ended 30 June 2017 (%)	Year ended 30 June 2016 (%)	Year ended 30 June 2015 (%)	5 year compound average return (% pa)
<b>Horizon/Managed Investment Policy</b>							
Asteron Guaranteed Cash Fund	3.2	0.4	0.2	0.2	0.4	1.0	0.5
Traditional Balanced Fund	11.0	6.0	6.9	4.9	2.5	8.5	5.8
Traditional Growth Fund	6.5	7.0	9.2	6.7	2.3	10.0	7.0

Superannuation Investors	Unit Price as at 30 June 2019 (\$)	Year ended 30 June 2019 (%)	Year ended 30 June 2018 (%)	Year ended 30 June 2017 (%)	Year ended 30 June 2016 (%)	Year ended 30 June 2015 (%)	5 year compound average return (% pa)
<b>Super Bond/Roll-over Bond/Navigator Bond</b>							
Asteron Guaranteed Cash Fund	4.7	0.4	0.3	0.3	0.4	0.9	0.5
Australian Fixed Interest Fund	6.3	6.9	2.2	-1.0	4.4	3.7	3.2
Australian Shares Fund	10.6	-2.2	11.4	21.8	-0.8	6.6	7.0
Traditional Conservative Fund	5.9	6.9	7.1	4.9	3.3	7.6	5.9
Traditional Balanced Fund	37.7	7.4	9.4	5.9	2.9	9.7	7.0
Traditional Growth Fund	40.0	8.5	12.3	8.9	2.6	11.6	8.8
<b>Sun Alliance Invested Fund (SAIF)</b>							
Traditional Balanced Fund (Accumulation shares)	40.6	7.7	9.7	6.2	3.2	10.0	7.3
Traditional Balanced Fund (Initial shares)	15.5	4.8	6.7	3.3	0.4	7.1	4.4
<b>Vested Investment Plan (VIP)</b>							
Traditional Balanced Fund	15.6	6.9	8.8	5.4	2.4	9.1	6.5
<b>Universal Super Plan/PSP Plan</b>							
Asteron Guaranteed Cash Fund	3.6	0.0	0.0	0.0	0.0	0.4	0.1
Australian Fixed Interest Fund	5.1	6.3	1.7	-1.5	3.9	3.1	2.7
Traditional Balanced Fund	15.6	6.9	8.8	5.4	2.4	9.2	6.5
Traditional Growth Fund	25.0	8.0	11.8	8.3	2.1	11.1	8.2
<b>Horizon/Managed Investment Policy</b>							
Asteron Guaranteed Cash Fund	5.1	0.7	0.6	0.6	0.7	1.2	0.8
Traditional Balanced Fund	40.8	7.7	9.7	6.2	3.4	10.0	7.4
Traditional Growth Fund	43.1	9.1	12.7	9.2	3.0	12.0	9.1

# Asset Allocation

The following table provides the asset allocation (%) for each investment fund for 2019 as at 30 June.

Investment Options	Cash	Australian Fixed Interest	International Fixed Interest	Australian Equity	International Equity	Australian Property	International Property	Infrastructure
<b>Private Plans</b>								
Asteron Guaranteed Cash Fund	100%	-	-	-	-	-	-	-
Australian Fixed Interest Fund	-	100%	-	-	-	-	-	-
Australian Shares Value Fund	1%	-	-	99%	-	-	-	-
Conservative Fund	27%	16%	17%	16%	17%	7%	-	-
Traditional Balanced Fund	17%	11%	7%	25%	25%	6%	4%	5%
Traditional Growth Fund	9%	3%	4%	31%	36%	7%	5%	5%
Investment Options	Cash	Australian Fixed Interest	International Fixed Interest	Australian Equity	International Equity	Australian Property	International Property	Infrastructure
<b>Superannuation Plans</b>								
Asteron Guaranteed Cash Fund	100%	-	-	-	-	-	-	-
Australian Fixed Interest Fund	-	100%	-	-	-	-	-	-
Australian Shares Value Fund	-	-	-	100%	-	-	-	-
Conservative Fund	27%	16%	17%	16%	17%	7%	-	-
Traditional Balanced Fund	17%	11%	7%	25%	25%	6%	4%	5%
Traditional Growth Fund	9%	3%	4%	31%	36%	7%	4%	6%

'-' there was no allocation to this sector.

# Section 5

Capital Guaranteed  
Investments  
(Ex Tandem & Tyndall Life)

# Capital Guaranteed Investments (Ex Tandem & Tyndall Life)

## Your policy explained

Assets of the investment fund comprise entirely of investments in the Asteron Life Statutory Fund No. 1. Each Tandem policy has its own investment account within this Statutory Fund.

Your capital guaranteed investment policy provides that the benefit payable is the balance of your investment account. This balance comprises, at any time, the sum of premiums received plus interest allocated less expenses and withdrawals.

## Interest crediting rates

Interest is allocated to your investment account as at 30 June each year. As provided in the policy, the rate of interest credited each year is the rate earned by the assets of the investment fund (including capital gains and losses), after providing for income tax, expenses (including our management fee) and movements to or from reserves.

If your policy is surrendered before 30 June, interest will be added at the date of surrender using the prevailing interim rate, which could be different from the final declared rate.

## Performance

For the year ended 30 June 2019, interest has been credited to your account at the rate of:

**Private**                      **3.86%**

**Superannuation**        **5.14%**

The interest crediting rates for the last 5 years have been:

Year ended 30 June	Crediting rate % pa	
	Private	Superannuation
2019	3.86	5.14
2018	2.34	3.3
2017	1.72	2.55
2016	1.19	1.9
2015	2.77	3.86

Past performance is no indication of future performance.

## Investment Objective and Strategy

It is Asteron Life's policy to ensure that there is never a negative crediting rate. These objectives are achieved through an appropriate mix of investment assets in the fund, the use of reserves and occasional financial support from Asteron Life.

# Investment Asset Allocation

The following table provides the asset allocation for your portfolio in the Asteron Life Statutory Fund No. 1 for 2019 as at 30 June.

Investment Options	Cash	Australian Fixed Interest	International Fixed Interest	Global Convertible Bond	Australian Equity	International Equity	Australian Property	International Property	Infrastructure
Investment Portfolio	13%	61%	-	-	10%	16%	-	-	-

'-' there was no allocation to this sector.



# Section 6

Capital Guaranteed  
Investments  
(Ex Royal & Sun Alliance)

# Capital Guaranteed Investments (Ex Royal & Sun Alliance)

## Your policy explained

The underlying assets of the policies covered by this section of the Investment Report comprise entirely of investments in the Asteron Life Statutory Fund No. 1.

The Capital Guaranteed Fund provides for those investors who want an absolute guarantee that their investment (and the final rate of return credited), can't be eroded by later adverse movements in financial markets.

The guarantee provided by Asteron Life is that any amounts allocated to the investment account, including declared final rates of interest, are guaranteed.

The tables on the following pages show the interest rate histories for both private investment plans and super plans.

The super plans have achieved a higher rate of return as they are subject to a lower tax rate. All returns shown are net of tax and charges.

Asteron Life declares interest rates for non-participating Capital Guaranteed policies for each six months ending 30 June and 31 December after the end of each period.

For participating Capital Guaranteed policies, interest rates are declared annually for each twelve months ended 31 December, after the end of each period. An interim rate will be paid to policies which are cashed-in prior to the next declared interest rate. The interim rate could be different from the final declared rate.

The interim rates shown in the tables on the following page are not necessarily the final rates for the period 1 Jan 2019 – 30 June 2019.

# Performance

Private Investment Plans					
Interest Rates					
	Amev Bonds	Life Pack	Strategic Plan/Bond	Unbundled Life	Ansvar Bond
Period	(% pa)	(% pa*)	(% pa)	(% pa)	(% pa)
01 Jul 15 – 31 Dec 15	1.61	4.50	1.61	1.71	1.61
01 Jan 16 – 30 Jun 16	3.84	4.50	3.84	4.06	3.84
01 Jul 16 – 31 Dec 16	1.44	4.50	1.44	1.53	1.44
01 Jan 17 – 30 Jun 17	4.93	4.50	4.93	5.22	4.93
01 Jul 17 – 31 Dec 17	4.43	4.50	4.43	4.69	4.43
01 Jan 18 – 30 Jun 18	2.96	4.50	2.96	3.13	2.96
01 Jul 18 – 31 Dec 18	0.00	4.50	0.00	0.00	0.00
01 Jan 19 – 30 Jun 19	11.30	4.50	11.30	11.97	11.30
Interim rates	1.25	4.50	1.25	1.25	1.25

\* Interest is declared annually – rate for period 01/01/2019 to 30/06/2019 is the interim. Past performance is no indicator of future performance.

Superannuation Plans					
Interest Rates					
	Anev/Super Bonds	Life Pack Plan	Strategic Plan/Bond	Unbundled Life	Ansvar Bond
Period	(% pa)	(% pa*)	(% pa)	(% pa)	(% pa)
01 Jul 15 – 31 Dec 15	1.98	4.50	1.98	2.10	1.98
01 Jan 16 – 30 Jun 16	4.68	4.50	4.68	4.96	4.68
01 Jul 16 – 31 Dec 16	1.77	4.50	1.77	1.88	1.77
01 Jan 17 – 30 Jun 17	6.01	4.50	6.01	6.37	6.01
01 Jul 17 – 31 Dec 17	5.40	4.50	5.40	5.72	5.40
01 Jan 18 – 30 Jun 18	3.62	4.50	3.62	3.83	3.62
01 Jul 18 – 31 Dec 18	0.00	4.50	0.00	0.00	0.00
01 Jan 19 – 30 Jun 19	13.75	4.50	13.75	14.56	13.75
Interim rates	1.50	4.50	1.50	1.50	1.50

\* Interest is declared annually – rate for period 01/01/2019 to 30/06/2019 is the interim. Past performance is no indicator of future performance.

# Asset Allocation

The following table provides the asset allocation for your portfolio of the Asteron Life Statutory No. 1 for 2019 as at 30 June.

Investment Options	Cash	Australian Fixed Interest	International Fixed Interest	Global Convertible Bond	Australian Equity	International Equity	Australian Property	International Property	Infrastructure	Alternative Investments
<b>Private Investment Plans</b>										
Non-participating policies	13%	61%	-	-	10%	16%	-	-	-	-
Participating policies	55%	15%	-	5%	7%	7%	-	-	7%	4%
Investment Options	Cash	Australian Fixed Interest	International Fixed Interest	Global Convertible Bond	Australian Equity	International Equity	Australian Property	International Property	Infrastructure	Alternative Investments
<b>Superannuation Plans</b>										
Non-participating policies	14%	61%	-	-	10%	15%	-	-	-	-
Participating policies	55%	15%	-	5%	7%	6%	-	-	7%	5%

'-' there was no allocation to this sector.

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