



# Investment Report for the year ended 30 June 2024

Prepared on 1 September 2024

TAL Life Limited | ABN 70 050 109 450 | AFSL 237848

## For investors of Life Insurance Investment products

The Investment Report is provided by TAL Life Limited (TAL). It provides you with the information you need to understand the management, financial condition and investment performance of your investment option(s) and product.

The Investment Report should be read in conjunction with your policy Annual Statement, which provides details of your accumulated benefit entitlement, including details of opening and closing balances, transactions and your investment option(s).

If you would like a printed copy of this report or have any questions, please call us on **1300 652 270** or email us at [insuranceinvestments@asteronlife.com.au](mailto:insuranceinvestments@asteronlife.com.au) quoting your policy number.

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## Directory

### Product Issuer, Administrator, Insurer & Investment Manager

TAL Life Limited  
ABN 70 050 109 450  
AFSL 237848

### Customer Service Centre

Phone: 1300 652 270  
Monday to Friday 8.00am – 6.00pm (AEST)

### Email

[insuranceinvestments@asteronlife.com.au](mailto:insuranceinvestments@asteronlife.com.au)

### Registered Office

Level 16 (Reception)  
363 George Street  
Sydney NSW 2000

### Postal Address

Customer Service  
GPO Box 4305  
Sydney NSW 2001

### Online

[asteronlife.com.au](http://asteronlife.com.au)

## Terms used in this Investment Report

ABN	Australian Business Number
AEST	Australian Eastern Standard Time/Australian Eastern Daylight Time
AFSL	Australian Financial Services Licence
AFCA	Australian Financial Complaints Authority
AML/CTF Act	Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)
Appointed Actuary	A key expert in TAL who has a statutory responsibility to protect Policy Owners' interests and endeavours to treat all Policy Owners equally
APRA	Australian Prudential Regulation Authority
'we', 'us', 'our'	TAL Life Limited (TAL) and any of its related bodies corporate
Crediting rates	Are declared periodically throughout the year and are applied to capital guaranteed investments, which provides guaranteed benefits to the policy holder's investment account. These benefits are protected by the Life Insurance Act 1995 (Cth) and APRA prudential standards, which require significant capital reserves for the participating business from TAL as the policy issuer
Interim rates	Applicable to investment accounts; represent the Policy Owners' share of profits achieved during the current part of the year that they remained in force. Interim crediting rates are credited daily to Policy Owners' account balances, but they are not guaranteed and can be varied without notice
Investment account	A Policy Owner's investment benefit which grows with crediting credits. The guaranteed benefits are secured
Non-participating policy	A non-participating policy is a type of life insurance policy issued by a life insurance company where the customer does not share in the life insurer's investment profits generated from the participating funds it invests into.
Participating policy	A participating policy is a type of life insurance policy issued by a life insurance company that allows the customer to share in the life insurer's investment profits generated from the participating funds it invests into.
Policy Owner	A policy holder
Private investor	A Policy Owner of a non-superannuation life insurance investment policy (which can also be referred to as an ordinary life insurance investment policy)
Superannuation investor	A Policy Owner of a superannuation investment. This includes deferred annuity products and self managed trustees investing with us
Unit linked	An investment option where Policy Owner's purchase units, with each unit representing an equal share of the underlying assets of the option. The value of each unit, i.e. the unit price, reflects the market value of the underlying assets
'you', 'your', 'customer'	The Policy Owner of a life insurance investment policy contract

## Important Information

TAL, its related bodies corporate and their directors and associates do not guarantee any particular rate of return, the repayment of capital or income, that the objective of investment options will be achieved or the performance of any of the products or investment options referred to in this Investment Report unless otherwise stated. They 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. Past performance is not a reliable indicator of future performance. The value of an investment may rise or fall with changes in the market.

The information contained in this Investment Report is general information only and does not constitute financial or taxation advice. It does not take into account your individual objectives, financial situation or particular needs (your circumstances). TAL recommends that you read the relevant Product Disclosure Statement or other offer documentation provided to you when you acquired the product and consider obtaining independent financial and taxation advice specific to your circumstances before making any financial decision.

## How we manage your investment

### Privacy

The way in which TAL collects, handles, secures and discloses your personal information is set out in the TAL Privacy Policy which is available on our website [asteronlife.com.au/privacy](https://asteronlife.com.au/privacy) or a copy is available free of charge on request.

TAL has processes in place to help to prevent unauthorised people from gaining access to your information. However, there are some steps that you can take to help protect your personal information from unauthorised access or use. The website of the Office of the Australian Information Commissioner at [oaic.gov.au](https://oaic.gov.au) contains useful information on how you can protect your personal information.

### Identification requirements

The AML/CTF Act requires us to identify you and verify your identity when you make withdrawals from your investment. Generally, you will need to provide certain documents (such as a certified copy of your passport or current driver's licence) to establish or verify your identity. If you do not provide identifying documents, or if we are unable to adequately verify your identity, we may not be able to process your withdrawal. We may decide to delay or decline to process a request or transaction if we are concerned that the request or transaction may breach any obligation of, or cause us to commit or participate in an offence under the AML/CTF Act. If we take this step, we will not be liable for any loss incurred by you.

### Processing of contributions and withdrawals

TAL's current process is to calculate the withdrawal value using the latest available unit price or interim rate at the time of calculating the payment. This current process may differ from the benefit calculation procedure in your original product terms.

Subject to regulatory approval (where required), TAL reserves the right to suspend or restrict the processing of some or all transactions where:

- in our absolute discretion, market disruptions or extraordinary circumstances mean that it would not be fair and reasonable to continue processing transactions;
- for whatever reason, we are unable to determine the unit price(s) at which transactions should be processed; or
- one or more investment options are illiquid in that they do not have sufficient assets that can reasonably be expected to be realised and converted into cash to satisfy redemption requests within the timeframe set by legislation.

The temporary suspension or restriction of processing of transactions will be lifted when the risk to policy owners has abated sufficiently to make it fair and reasonable to resume processing transactions.

Additionally, if we do not receive all the necessary information, we may reject a withdrawal application in whole or in part until all completed information is received by TAL.

### Meaning of 'business day'

From 1 September 2022 'business day' will mean a day other than a Saturday, Sunday or a day which is a public holiday or bank holiday in New South Wales with the exception of the weekday following the Boxing Day public holiday each year. Transactions (contributions, withdrawals, claims) will be processed and unit pricing will be calculated only on business days.

### Fees

We will provide you with 30 days' prior written notice before introducing any additional fee(s) or before increasing existing fee(s).

## Adjustments

Very occasionally, errors occur that can have a material effect on the value of your investment. When this happens, TAL will adjust your investment as follows:

- for policies that are still current, we will adjust the investment to ensure it is in the position it should have been had the error not occurred; and
- for policies that have exited, compensation may be paid where the adjustment to your account is at least \$5.

Where an exited policy has been overpaid, TAL may seek to recover the overpayment from you.

## Investment management arrangements

TAL invests your contributions received into the investment option(s) that you have selected. These investment options form part of a life insurance investment policy issued by TAL. The assets supporting the investment options forming part of the policy are managed by a number of external fund managers. More information on our investment philosophy is available on our website [asteronlife.com.au/investments-and-superannuation](http://asteronlife.com.au/investments-and-superannuation)

## Investment performance

All unit linked and crediting rate performance returns shown are calculated after the deduction of any tax, asset management charge and investment costs attributable to the investment option and before the deduction of any other fees and rebates that may be directly applicable to your policy. Past performance is not a reliable indicator of future performance. The value of an investment may rise or fall with changes in the market.

## Asset allocations

Asset allocations for each of the investment options listed in this report have been rounded to the nearest one decimal place. The allocations may vary due to market fluctuations and investment decisions. A limited portion of the investment portfolios may be held as cash for liquidity purposes. For further information about asset allocations, please contact your financial adviser, call us on 1300 652 270 or email us at [insuranceinvestments@asteronlife.com.au](mailto:insuranceinvestments@asteronlife.com.au)

## Investment in derivatives

Derivatives such as futures, forwards, options and swaps (as applicable) may be used, within agreed limits, by the underlying investment managers in managing the various asset classes.

## Changes to the investment options

TAL reserves the right to withdraw or close an investment option. We may also change any other aspect of any investment option that you invest in at any time. You will be notified in writing of any such change. If an investment option is withdrawn, we will transfer your investment to the nearest equivalent option available at that time.

## Participating portfolio & strategic asset allocations

The TAL Board determines the crediting rates payable to participating policy owners, after receiving the advice of the Appointed Actuary. For most types of participating policies, the bonus rates and crediting rates cannot be less than zero in any year. Further information on participating policies, including our guiding principles and strategic asset allocations is available on our website: [asteronlife.com.au/investments-and-superannuation](http://asteronlife.com.au/investments-and-superannuation) or a copy is available free of charge on request.

### Savings Plans, Insurance Bonds and Deferred Annuity Investments

#### About unit linked investment options

The calculation of investment performance is based on the movement of unit prices over the period reported. The underlying assets of the unit linked investment options covered in this section comprise of investments in the TAL Life Statutory Fund No. 2.

#### How unit pricing works

The current process to determine unit prices may differ from any process description provided when your product commenced. Therefore, we provide this description of how our unit pricing process works currently. When you invest money in an investment option, your money is pooled together with that of other policy owners. TAL then uses this pool of funds to invest in assets which are managed on behalf of all policy owners. All units within each unit linked investment option have an equal value. Unit prices for these investment options are determined daily (for each business day) by dividing the total net asset value of the investment option by the number of units on issue within that investment option.

The net asset value of all investment options includes the market value of the assets (including provision for tax benefits that may arise in the future) and provisions for fees, taxes, transaction costs and any other expenses of the option. We use the most recent best estimate of these provisions in each day's net asset value. These estimates are updated regularly and may be subject to change.

#### How to match the investment information in this report to my investment policy?

To determine which investment funds are relevant to your policy, please refer to the investment option name located in the 'Investment Fund Summary' section of your latest annual statement.

#### Need to change your investment strategy?

If you would like to know which investment options are available within your policy and you would like to switch investment options, we recommend you speak to your financial adviser who can help you in relation to your investment decisions and can tailor a financial plan that is appropriate for you. Or for more information on your policy, please contact us on **1300 652 270** or email us at [insuranceinvestments@asteronlife.com.au](mailto:insuranceinvestments@asteronlife.com.au) quoting your policy number.

## Unit linked annualised investment performance

The 1, 3, 5 and 10 Year annualised returns are detailed below for each investment option as at 30 June 2024. The listed returns are net of any applicable tax and investment management fees. Past performance is not a reliable indicator of future performance.

Private Investors		Annualised Returns			
Asset Class	Investment Option Name	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)
Australian Equity	Ordinary Bonds Australian Shares Value Fund	9.78	6.45	8.75	7.03
Australian Equity	Ordinary VIP Australian Shares Value Fund	9.03	5.71	8.06	6.43
Balanced	Ordinary Bonds Traditional Balanced Fund	6.58	1.10	1.93	3.67
Balanced	Ordinary Investment Fund Accumulation Units	6.47	1.00	1.93	3.82
Balanced	Traditional Balanced Fund (Performance Series)	6.00	0.54	1.44	3.27
Balanced	Traditional Balanced fund (Quantum Series)	6.68	1.20	2.00	3.71
Balanced	Traditional Balanced Fund (Wholesale Series)	6.84	1.35	2.29	4.20
Cash	Asteron Guaranteed Cash Fund (Wealth Series)	2.44	1.24	0.74	0.57
Conservative	Ordinary Bonds Traditional Stable Fund	4.77	0.40	1.19	2.76
Fixed Interest	Ordinary Bonds Australian Fixed Interest Fund	2.23	-2.59	-1.22	0.52
Global Equity	Global Shares Fund (Wealth Series)	12.72	5.18	8.13	9.09
Growth	Ordinary Bonds Traditional Growth Fund	8.50	2.33	3.46	5.00
Growth	Ordinary Horizon/Fidelity Traditional Growth Fund	9.01	2.80	3.94	5.47

Superannuation Investors		Annualised Returns			
Asset Class	Investment Option Name	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)
Australian Equity	Australian Shares Value Fund (Wealth Series)	12.22	6.23	7.90	7.22
Australian Equity	Super Bonds Australian Shares Value Fund	12.83	6.81	8.45	7.73
Balanced	Super Bonds Traditional Balanced Fund	8.29	1.58	2.55	4.76
Balanced	Super Investment Fund Accumulation Units	8.35	1.62	2.66	4.98
Balanced	Traditional Balanced Fund (Quantum Series)	8.57	1.83	2.74	4.86
Balanced	Traditional Balanced Fund (Wealth Series)	7.87	1.17	2.16	4.42
Balanced	Traditional Balanced Fund (Wholesale Series)	9.10	2.34	3.36	5.65
Balanced	Uni Super & PSP Traditional Balanced Fund	7.92	1.22	2.15	4.30
Cash	Asteron Guaranteed Cash Fund (Quantum Series)	3.37	2.06	1.24	1.10
Cash	Uni Super & PSP Asteron Guaranteed Cash Fund	2.70	1.53	0.92	0.50
Conservative	Super Bonds Traditional Stable Fund	6.17	0.75	1.70	3.80
Fixed Interest	Super Bonds Australian Fixed Interest Fund	2.81	-3.32	-1.60	0.77
Fixed Interest	Uni Super & PSP Australian Fixed Interest Fund	2.46	-3.65	-1.99	0.32
Global Equity	Global Shares Fund (Wealth Series)	16.27	8.09	11.15	12.40
Growth	Super Bonds Traditional Growth Fund	10.67	2.98	4.42	6.56
Growth	Uni Super & PSP Traditional Growth Fund	10.29	2.61	4.01	6.09

## Unit linked asset allocations

The following tables provides the asset allocation (%) for each investment option as at 30 June 2024.

Private Investors									
Investment Option Name	Cash	Australian Fixed Interest	International Fixed Interest	Australian Equity	International Equity	International Property	Infrastructure	Commodities	
Ordinary Bonds Australian Shares Value Fund	2.1	0.0	0.0	97.9	0.0	0.0	0.0	0.0	0.0
Ordinary VIP Australian Shares Value Fund	2.1	0.0	0.0	97.9	0.0	0.0	0.0	0.0	0.0
Ordinary Bonds Traditional Balanced Fund	9.1	23.7	10.9	18.8	24.6	3.0	5.0	4.9	
Ordinary Investment Fund Accumulation Units	9.1	23.7	10.9	18.8	24.6	3.0	5.0	4.9	
Traditional Balanced Fund (Performance Series)	9.1	23.7	10.9	18.8	24.6	3.0	5.0	4.9	
Traditional Balanced fund (Quantum Series)	9.1	23.7	10.9	18.8	24.6	3.0	5.0	4.9	
Traditional Balanced Fund (Wholesale Series)	9.1	23.7	10.9	18.8	24.6	3.0	5.0	4.9	
Asteron Guaranteed Cash Fund (Wealth Series)	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Ordinary Bonds Traditional Stable Fund	15.3	31.0	18.9	11.5	12.4	3.0	4.0	4.0	
Ordinary Bonds Australian Fixed Interest Fund	1.0	99.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Global Shares Fund (Wealth Series)	0.2	0.0	0.0	0.0	99.8	0.0	0.0	0.0	0.0
Ordinary Bonds Traditional Growth Fund	3.3	13.4	7.4	28.1	33.9	4.1	5.0	5.0	
Ordinary Horizon/Fidelity Traditional Growth Fund	3.3	13.4	7.4	28.1	33.9	4.1	5.0	5.0	

Superannuation Investors									
Investment Option Name	Cash	Australian Fixed Interest	International Fixed Interest	Australian Equity	International Equity	International Property	Infrastructure	Commodities	
Australian Shares Value Fund (Wealth Series)	1.2	0.0	0.0	98.8	0.0	0.0	0.0	0.0	0.0
Super Bonds Australian Shares Value Fund	1.2	0.0	0.0	98.8	0.0	0.0	0.0	0.0	0.0
Uni Super & PSP Traditional Growth Fund	3.6	13.4	7.3	27.9	33.7	4.1	5.0	5.0	
Super Bonds Traditional Balanced Fund	9.3	23.7	10.9	18.7	24.6	3.0	5.0	4.9	
Super Investment Fund Accumulation Units	9.3	23.7	10.9	18.7	24.6	3.0	5.0	4.9	
Traditional Balanced Fund (Quantum Series)	9.3	23.7	10.9	18.7	24.6	3.0	5.0	4.9	
Traditional Balanced Fund (Wealth Series)	9.3	23.7	10.9	18.7	24.6	3.0	5.0	4.9	
Traditional Balanced Fund (Wholesale Series)	9.3	23.7	10.9	18.7	24.6	3.0	5.0	4.9	
Uni Super & PSP Traditional Balanced Fund	9.3	23.7	10.9	18.7	24.6	3.0	5.0	4.9	
Uni Super & PSP Asteron Guaranteed Cash Fund	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Super Bonds Traditional Stable Fund	15.0	31.1	19.0	11.5	12.5	3.0	4.0	4.0	
Super Bonds Australian Fixed Interest Fund	0.6	99.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Uni Super & PSP Australian Fixed Interest Fund	0.6	99.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Global Shares Fund (Wealth Series)	0.1	0.0	0.0	0.0	99.9	0.0	0.0	0.0	0.0
Super Bonds Traditional Growth Fund	3.6	13.4	7.3	27.9	33.7	4.1	5.0	5.0	

## Capital guaranteed investment performance and asset allocations

### Tandem Capital Guaranteed Fund Investment Accounts

#### Investment information

Assets of the investment fund comprise entirely of investments in the TAL Life Statutory Fund No. 1 and are non-participating. Each Tandem policy has its own investment account within this Statutory Fund.

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

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.

#### Crediting rates information

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. TAL may retrospectively amend interim rates at any time.

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.

#### Crediting rates performance

The listed crediting rates (%) are net of any applicable tax and investment management fees. Past performance is not a reliable indicator of future performance.

Declaration Period	Private Investors	Superannuation Investors
30 June 2020	1.18	1.88
30 June 2021	3.52	4.72
30 June 2022	0.00	0.00
30 June 2023	2.24	3.17
30 June 2024	3.41	4.60

For information on current interim rates, please contact us.

#### Asset allocations

The following table provides the asset allocation (%) as at 30 June 2024.

Tandem Capital Guaranteed Investments	Cash	Australian Fixed Interest	Australian Equity	International Equity
Private Investors	16.0	56.2	10.8	17.0
Superannuation Investors	14.2	58.0	10.9	16.9



## **RSA Capital Guaranteed Fund Investment Accounts**

### **Investment information**

The underlying assets covered by this section comprise entirely of investments in the TAL Life Statutory Fund No. 1. The guarantee provided by TAL is that any amounts allocated to the investment account, including declared final crediting rates of interest, are guaranteed.

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.

### **Information for participating policies and crediting rates**

For participating policies, interest is allocated to your investment account as at the end of each declaration period. The guarantee provided by TAL is that any interest amounts allocated to the investment account, including declared final crediting rates of interest, are guaranteed. 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. TAL may retrospectively amend interim rates at any time.

### **Information for non-participating policies and crediting rates**

For non-participating policies, interest is allocated to your investment account as at the end of each declaration period. The guarantee provided by TAL is that any interest amounts allocated to the investment account, including declared final crediting rates of interest, are guaranteed. TAL 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. 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. TAL may retrospectively amend interim rates at any time.

## Crediting rates performance

The listed crediting rates are net of any applicable tax and expenses (including management fees). Past performance is not a reliable indicator of future performance.

Crediting Rates (% p.a)					
Private Investors					
Declaration Period	Amev Bonds**	Life Pack*	Strategic Plan Bond**	Unbundled Life**	Ansvar Bond**
1 Jul 20 to 31 Dec 20	6.66	4.50	6.66	7.05	6.66
1 Jan 21 to 30 Jun 21	2.78	4.50	2.78	2.94	2.78
1 Jul 21 to 31 Dec 21	1.57	4.50	1.57	1.66	1.57
1 Jan 22 to 30 Jun 22	0.00	4.50	0.00	0.00	0.00
1 Jul 22 to 31 Dec 22	2.08	4.50	2.08	2.20	2.08
1 Jan 23 to 30 Jun 23	5.16	4.50	5.16	5.46	5.16
1 Jul 23 to 31 Dec 23	5.72	4.50	5.72	6.06	5.72
1 Jan 24 to 30 Jun 24	3.50	4.50	3.50	3.71	3.50

Crediting Rates (% p.a)					
Superannuation Investors					
Declaration Period	Amev Super Bonds**	Life Pack*	Strategic Plan Bond**	Unbundled Life**	Ansvar Bond**
1 Jul 20 to 31 Dec 20	8.10	4.50	8.10	8.58	8.10
1 Jan 21 to 30 Jun 21	3.40	4.50	3.40	3.60	3.40
1 Jul 21 to 31 Dec 21	1.92	4.50	1.92	2.03	1.92
1 Jan 22 to 30 Jun 22	0.00	4.50	0.00	0.00	0.00
1 Jul 22 to 31 Dec 22	2.55	4.50	2.55	2.70	2.55
1 Jan 23 to 30 Jun 23	6.28	4.50	6.28	6.65	6.28
1 Jul 23 to 31 Dec 23	6.97	4.50	6.97	7.38	6.97
1 Jan 24 to 30 Jun 24	4.27	4.50	4.27	4.52	4.27

\*Participating policies \*\*Non-participating policies

For information on current interim rates, please contact us.

## Asset allocations

The following table provides the asset allocation (%) as at 30 June 2024.

RSA Capital Guaranteed Investments	Cash	Australian Fixed Interest	Australian Equity	International Equity
Private Investor - Participating policies	9.9	90.1	-	-
Private Investor - Non-participating policies	16.0	56.2	10.8	17.0
Superannuation Investor - Participating policies	6.7	93.3	-	-
Superannuation Investor - Non-participating policies	14.2	58.0	10.9	16.9

### Investment information

The underlying assets covered by this section comprise entirely of investments in the TAL Life Statutory Fund No. 1. The guarantee provided by TAL is that any amounts allocated to the investment account, including declared final crediting rates of interest, are guaranteed.

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.

More information on the Asteron Capital Guaranteed Fund Participating Portfolio; including information on our Investment Strategy and Strategic Asset Allocations is available on our website [asteronlife.com.au/investments-and-superannuation](https://asteronlife.com.au/investments-and-superannuation)

### Performance and asset allocations

If your investment account, whole of life or endowment policy is invested in one of the below listed Asteron Capital Guaranteed Participating Portfolios, we recommend you also refer to your recent Annual Statement to obtain the financial year results, past & current performance records and asset allocation information.

- Asteron Capital Guaranteed Life (No.1) Portfolio
- Asteron Capital Guaranteed Life (No.4) Portfolio
- Asteron Capital Guaranteed Superannuation (No.1) Portfolio
- Asteron Capital Guaranteed Superannuation (No.4) Portfolio

### Enquiries

If you have a general enquiry or require a form to alter your policy, call us on **1300 652 270**, Monday to Friday between 8.00am – 6.00pm (AEST).

Alternatively, email us at [insuranceinvestments@asteronlife.com.au](mailto:insuranceinvestments@asteronlife.com.au) or write to us at:

Asteron Life  
Customer Service Team  
GPO Box 4305  
Sydney NSW 2001

### We welcome your feedback

If you have an issue or complaint in relation to your investment, please contact our Customer Service Team on **1300 652 270**, Monday to Friday, between 8.00am – 6.00pm (AEST). Alternatively, you may wish to address your complaint in writing to:

Internal Dispute Resolution  
GPO BOX 5380  
Sydney NSW 2001

Email: [insuranceinvestments@asteronlife.com.au](mailto:insuranceinvestments@asteronlife.com.au)

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 30 days (for private investors) or 45 days (for superannuation investors) of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call within Australia)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

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### Asteron Life Customer Service

**Write to us:**  
Customer Service  
GPO Box 4305  
Sydney NSW 2001  
Australia

**Phone:** 1300 652 270 (8am to 6pm AEST, Monday to Friday)  
**Email:** [insuranceinvestment@asteronlife.com.au](mailto:insuranceinvestment@asteronlife.com.au)  
**Online:** [asteronlife.com.au](http://asteronlife.com.au)