

2025 Notice of Annual General Meeting

Notice is hereby given that the Annual General Meeting (**AGM**) of KeyInvest Ltd (**KeyInvest** or the **Company**) will be held at the office of Kain Lawyers, Level 5, 121 King William Street, Adelaide SA 5000, on Monday, 24 November 2025 at 11.00 am.

Additional information concerning the proposed resolutions is contained in the Explanatory Notes which accompany and form part of this Notice of Meeting.

The business to be considered at the meeting is as follows:

ORDINARY BUSINESS

1. **Financial Statements and Reports** - To receive and consider the Company's Financial Statements and Financial Reports and Auditor's Report for the year ended 30 June 2025.

2. **Election of Directors**

To consider and, if thought fit, pass the following resolutions as ordinary resolutions:

- (a) that Ms Clare Mazzetti, who was appointed to the Board since the last annual general meeting of the Company and who ceases to hold office in accordance with the Constitution of the Company, and being eligible, be elected as a Director of the Company for an initial 3-year term, retiring from office at the 2028 annual general meeting;
- (b) that Mr John Brogden, who was appointed to the Board since the last annual general meeting of the Company and who ceases to hold office in accordance with the Constitution of the Company, and being eligible, be elected as a Director of the Company for an initial 3-year term, retiring from office at the 2028 annual general meeting; and
- (c) that Mr Craig Brooke, who was appointed to the Board as Managing Director since the last annual general meeting of the Company and who ceases to hold office in accordance with the Constitution of the Company, and being eligible, be elected as a Director of the Company.

3. **Re-Election of Directors**

To consider and, if thought fit, pass the following resolutions as ordinary resolutions:

- (a) that Mr Daryl Stillwell, who retires by rotation as a Director in accordance with the Constitution of the Company and being eligible for re-election, be re-elected as a Director of the Company for a 1-year term, retiring from office at the 2026 annual general meeting; and
- (b) that Mr Geoffrey Vogt, who retires by rotation as a Director in accordance with the Constitution of the Company and being eligible for re-election, be re-elected as a Director of the Company for a 1-year term, retiring from office at the 2026 annual general meeting.

4. **Non-Executive Directors' Fee Pool Increase**

To increase the total annual aggregate fee pool for Non-Executive Directors by \$100,000 from \$720,000 to \$820,000.

SPECIAL BUSINESS

5. **Amendment to Rules and Creation of Additional Benefit Funds**

To consider and, if thought fit, pass the following resolution as a **special resolution** of the Company, that:

- (a) subject to, and conditional on, the Australian Prudential Regulatory Authority (**APRA**) approving the amendment of the KeyInvest Benefit Fund Rules (**Rules**) contemplated by this resolution in accordance with the *Life Insurance Act 1995* (Cth) (**APRA Approval**), and with effect from the date of the APRA



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Approval, for the purpose of section 16B(2)(a) of the *Life Insurance Act 1995* (Cth), paragraph 34(a) of the *Prudential Standard LPS 700 Friendly Society Benefit Fund Rules* and for all other purposes,, the Company be authorised to do all things necessary, desirable or incidental to the creation of up to 52 additional Life Events Bond Funds under Division 3 of the Rules and 8 additional KeyInvest Funeral Bond Unitised Funds under Division 7 of the Rules (including by making associated amendments to the Rules), in each case with such investment objectives, investment strategies and asset class allocation ranges as set out in Schedule A to the Notice of Meeting dated 20 October 2025;

- (b) any director or the Company secretary be authorised to do any act, matter or thing and to execute and deliver any documents (including notices, consents and approvals) as may be necessary, advisable or desirable to give effect to the above resolution (including in respect of any requirements imposed under any legislation or prudential standards), and, if any such document is to be executed as a deed, that any two directors or any one director and the company secretary be authorised to execute it as a deed on behalf of the Company; and
- (c) each director and each secretary of the Company be authorised to complete, vary or execute any other document that may be necessary, advisable or incidental to (including to give effect to) any of the above resolutions.

By Order of the Board

Justin Nelson

Company Secretary
20 October 2025

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Notes:

1. Registration at the meeting will commence from 10.30 am. Please note that proof of identity may be required.
2. Proxies - a member has the right to vote on the above resolutions by proxy. A Proxy Form is enclosed with this Notice of Meeting, together with instructions on how to vote using the Proxy Form.
3. Item 1 - the Financial Statements and Financial Reports will be available from Level 5, 49 Gawler Place, Adelaide SA 5000 or you may obtain a copy by mail or from our website www.keyinvest.com.au/annual-reports.

EXPLANATORY NOTES

Item 1 - Financial Statements and Reports

The Financial Statements, Directors' Report and Auditor's Report for the year ended 30 June 2025 will be laid before the meeting. There is no requirement for members to approve these reports. However, the Chairman of the meeting will allow a reasonable opportunity for members to ask questions about the Financial Statements.

Item 2 - Election of Directors

The Board, with the assistance of the Remuneration and Nomination Committee, has reviewed the performance of the Directors standing for election and has endorsed their nominations as candidates for election.

Details of each of the candidates is set out below.

Clare Mazzetti	BEcon, GAICD, MBA, MIR
Director (Independent Non-Executive)	Appointed Director on 30 July 2025. Ms Mazzetti is the Chairman of the Board Risk and Governance Committee. Ms Mazzetti is the Chairman and Non-Executive Director of The Tax Institute, Non-Executive Director of Bank Australia, Credit Corporation (PNG) and Uniting Church of Australia (Synod of NSW & ACT).
John Brogden AM	MPA, FAICD
Director (Independent Non-Executive)	Appointed Director on 25 August 2025. Mr Brogden is a member of the Board Audit Committee. Mr Brogden is Independent Chairman of AusPayNet, Chair of the Advisory Board of the Urban Property Group, Honorary President of Lifeline International and former CEO of Manchester Unity Australia.
Craig Brooke	FFin, MAICD, MICM
Managing Director (Executive Non-Independent)	Mr Brooke was appointed Chief Executive Officer on 3 October 2022. Mr Brooke has over 29 years' experience in banking and financial services, having held senior roles at ANZ and the Commonwealth Bank of Australia before most recently acting as Head of Enterprise Lending Strategy and Credit Transformation at Bendigo and Adelaide Bank. Mr Brooke has extensive strategic and operational experience throughout his financial services career leading distribution across all elements of Funds Management and credit related business segments. Mr Brooke was appointed as an addition to the existing Board of Directors, as Managing Director, effective 28 July 2025.

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Prior to voting on their election, Ms Mazzetti, Mr Brogden and Mr Brooke will make themselves available at the meeting to respond to any questions from members on their skills and experience.

Board Recommendation

The Board recommends the election of Ms Mazzetti, Mr Brogden and Mr Brooke. None of these Directors voted on their respective election resolutions.

Voting Exclusions

There are no voting exclusions on this Resolution.

Item 2 - Re-Election of Directors

The Board, with the assistance of the Remuneration and Nomination Committee, has reviewed the performance of the Directors standing for re-election and has endorsed their nominations as candidates for re-election.

Details of each of the candidates is set out below.

Daryl Stillwell	BA, Dip App Psych, Reg Psych MAPS, MCOP, FAICD, CMC
Deputy Chairman (Independent Non-Executive)	Appointed Director on 1 July 2005. Mr Stillwell is Chairman of the Remuneration and Nomination Committee and a member of the Board Audit Committee, Board Risk and Governance Committee and Finance and Investment Committee. Mr Stillwell is Managing Director of a human resources management consulting firm, bringing over 45 years of industry experience in workforce strategy, talent management, and people and culture solutions.
Geoffrey Vogt	BEC, FAICD, FGIA, FCIS, SF Fin, FCPA, ANZIF (Assoc), CTP, RFD
Director (Independent Non-Executive)	Appointed Director on 27 May 2010. Mr Vogt is the Chairman of the Board Audit Committee and a member of the Board Risk and Governance Committee, Finance and Investment Committee and Remuneration and Nomination Committee. Previously he worked as a CEO and in other senior executive roles primarily in the finance and insurance industries. His most recent full-time role was as CEO of the Industry Leaders Fund.

Messrs Stillwell and Vogt have advised that it is their current intention to retire from the Board in November 2026. Prior to voting on their election, Messrs Stillwell and Vogt will make themselves available at the meeting to respond to any questions from members on their skills and experience.

Board Recommendation

The Board recommends the re-election of Messrs Stillwell and Vogt. Neither of these Directors voted on their respective re-election resolutions.

Voting Exclusions

There are no voting exclusions on this Resolution.

Item 4 - Non-Executive Directors' Fee Pool Increase

In accordance with Rule 46.1 of the Company's Constitution, the aggregate remuneration of the Non-Executive Directors of the Company (**Fee Pool**) must be approved by members of the Company .

The Fee Pool represents the maximum aggregate annual amount payable to the Non-Executive Directors of the Company. The proposed increase in the Fee Pool is intended to cover any potential increase in Non-Executive Director fees over the next few years.

The Board has considered the following factors when determining the appropriate amount for the Fee Pool:

- there has been no increase in the Fee Pool since 2022;
- the Company's policy is to generally review Non-Executive Director fees annually;
- the proposed increase in the Fee Pool is intended to cover the annual increases in Non-Executive Director fees for the next few financial years, thus removing the need for members to repeatedly approve an increase every financial year. This is a well established practice amongst large public companies.

Accordingly, your Directors propose that the Fee Pool be set at \$820,000. This amount includes payments for the Superannuation Guarantee Levy.

Board Recommendation

As the Non-Executive Directors have a personal interest in the proposed resolution, the Directors make no recommendation as to how members should vote on this resolution.

Item 5 – Amendment to Rules and Creation of Additional Benefit Funds

Overview of the Proposal

KeyInvest is proposing to expand the range of investment options available to members by creating additional benefit funds under its Benefit Fund Rules (**Rules**). Specifically, the proposal involves:

- 52 new Life Events Bond benefit funds under Division 3 of the Rules; and
- 8 new KeyInvest Funeral Bond Unitised benefit funds under Division 7 of the Rules.

Each new investment option will be constituted as a separate benefit fund, with its own dedicated schedule in the Rules. These schedules (collectively, the **New Schedules**) set out the investment objectives, investment strategies, and asset allocation ranges for each new fund. The full text of the New Schedules is included in **Schedule A** to this Notice.

As such, this proposal is intended to be effected by way of an amendment to the Rules and the adoption of new benefit fund rules in respect of each new benefit fund. Additional administrative amendments will also be required to the Rules to accommodate the creation of these additional benefit funds.

This initiative is part of KeyInvest's strategic plan to provide members with greater flexibility, a broader range of risk/return profiles, and access to investment options that reflect evolving market conditions and member preferences.

Why is Member Approval Required?

Under section 16B(2)(a) of the *Life Insurance Act 1995* (Cth) and *Prudential Standard LPS 700 Friendly Society Benefit Fund Rules (LPS 700)*, amendments to approved benefit fund rules must be 'adequately adopted' before APRA can approve them.

In APRA's letter to regulated life companies that are friendly societies dated 29 November 2012 (**APRA Letter**), APRA confirmed that for material amendments to benefit fund rules the preferred form of 'adequate adoption' is by way of special resolution of members, being a resolution passed by at least 75% of the votes cast by members entitled to vote on the resolution.

This Resolution 5 seeks member approval to meet that requirement. If approved by members, KeyInvest will submit the proposed amendments seeking the APRA Approval. The amendments will only take effect once the APRA Approval is granted.

What Will Change if the Resolution is Approved?

- **More Investment Choice:** Members will have access to a significantly expanded menu of investment options, including Conservative, Balanced, Growth, High Growth, Alternatives, Australian Equity, International Equity, Property, and Fixed Interest strategies.
- **No Impact on Existing Investments:** Your current investment options, balances, and rights remain unchanged. There is no change to fees as a result of this proposal.
- **Future Activation:** Some New Schedules may initially act as placeholders until an underlying investment manager or product is appointed. Members of the relevant products will be notified when new options become available for selection.
- **Investment Allocations and Strategies:** The asset class allocation ranges and strategy for each new investment option will vary depending on the investment objective of the fund and its risk-return profile. For example, a conservative investment option, with the objective to provide returns over the short to medium term with low volatility will typically have a portfolio mix of approximately 30% growth investments and approximately 70% defensive assets.

Regulatory and Prudential Considerations

The APRA Letter sets out key expectations for benefit fund rule amendments and approval, including:

- **Separate Benefit Funds:** Each investment option must be treated as a separate benefit fund, with its own rules and assets, to comply with the 'separation principle' in section 16H of the *Life Insurance Act 1995* (Cth).
- **Comprehensive and Stand-Alone Rules:** Benefit fund rules must be capable of standing alone and must address all matters required by law, including clear investment objectives, strategies, authorised asset classes, and defined asset allocation ranges.
- **Detailed Investment Rules:** Investment rules must avoid overly broad or unrestricted parameters (eg., 0–100% ranges across all asset classes) and must include meaningful definitions of investment terms.
- **Consistency:** The rules must align with product disclosure documents and internal investment governance frameworks.

The New Schedules have been drafted to meet these requirements. Each schedule specifies in respect of the relevant benefit fund:

- the investment objective of the benefit fund;
- the investment strategy of the benefit fund, including the mix of growth and defensive assets;

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- minimum and maximum allocation ranges for each authorised asset class (eg., cash, fixed interest, equities, property, alternatives); and
- the ability to use derivatives for risk management purposes only.

Actuarial Advice

In accordance with Prudential Standard LPS 320 *Actuarial and Related Matters*, KeyInvest has obtained written advice from its Appointed Actuary (attached as **Schedule B**) confirming that:

- the creation of the new benefit funds will not result in unfairness to any existing or prospective members; and
- the proposed amendments to the Rules will not adversely affect members' rights or entitlements.

Process and Next Steps

If members approve this resolution:

1. KeyInvest will lodge an application with APRA for approval of the amended Rules and the New Schedules.
2. The amendments will take effect only when APRA Approval is granted.
3. KeyInvest will then progressively make the new investment options available to members, subject to internal governance and investment manager appointments.

To facilitate APRA's review and avoid unnecessary delays, the resolution authorises the Directors and the Company Secretary to do anything necessary, desirable or incidental to the implementation of the above proposal, including by making any changes requested by APRA during the approval process.

Board Recommendation

The Board considers the proposal to be in the best interests of members and recommends that you vote in favour of Resolution 5.

Voting Exclusions

There are no voting exclusions on this Resolution.

GENERAL INFORMATION

If you have any questions in relation to the proposed resolutions, please contact the Company Secretary, on 1300 658 904.

The Chairman of the meeting will vote undirected proxies in favour of all of the proposed resolutions.



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Mailing List

If you wish to be removed from our Notice of Meeting mailing list or alternatively you wish to receive notification of meetings by email (this option will reduce our use of paper, which is one of our environmental goals) please complete and return the Member Communication Election Form which is available from our website www.keyinvest.com.au.

Please be aware that you can change your choice at any time by notifying us in writing. Further, you are able to obtain a copy of any Notice of Meeting from our office at Level 5, 49 Gawler Place, Adelaide SA 5000 or you may obtain a copy from our website www.keyinvest.com.au.

Schedule A – New Schedules

See attached.

LIFE EVENTS BOND FUND NO. 45

SCHEDULE 45 LIFE EVENTS BOND FUND NO. 45 CONSERVATIVE

Application

This Schedule 45 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 45 (**Fund**).

1. Investments

- a. Investment Objective: To provide returns over the short to medium term, with low volatility, by providing Members with exposure to a diversified mix of predominantly defensive assets and some growth oriented assets.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 30% growth investments and approximately 70% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	35%
International Shares	0%	35%
International Fixed Interest	0%	100%
Property	0%	30%
Alternatives	0%	35%

LIFE EVENTS BOND FUND NO. 46

SCHEDULE 46 LIFE EVENTS BOND FUND NO. 46

BALANCED

Application

This Schedule 46 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 46 (**Fund**).

1. Investments

- a. Investment Objective: To provide returns over the medium to long term, with moderate to high volatility, by providing Members with exposure to a diversified mix of predominantly growth oriented and some defensive assets.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 70% growth investments and approximately 30% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	60%
Australian Fixed Interest	0%	60%
Australian Shares	10%	55%
International Shares	10%	55%
International Fixed Interest	0%	60%
Property	0%	30%
Alternatives	0%	45%

LIFE EVENTS BOND FUND NO. 47

SCHEDULE 47 LIFE EVENTS BOND FUND NO. 47 GROWTH

Application

This Schedule 47 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 47 (**Fund**).

1. Investments

- a. Investment Objective: To provide capital growth over the long term, by providing Members with exposure to a portfolio focusing on growth assets while accepting fluctuations in capital values in the short term.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 90% growth investments and approximately 10% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	40%
Australian Fixed Interest	0%	40%
Australian Shares	15%	70%
International Shares	15%	70%
International Fixed Interest	0%	40%
Property	0%	40%
Alternatives	0%	45%

LIFE EVENTS BOND FUND NO. 48

SCHEDULE 48 LIFE EVENTS BOND FUND NO. 48

HIGH GROWTH

Application

This Schedule 48 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 48 (**Fund**).

1. Investments

- a. Investment Objective: To provide capital growth over the long term, by providing Members with exposure to a portfolio focusing solely on growth assets while accepting fluctuations in capital values in the medium term.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of 100% growth investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	25%
Australian Fixed Interest	0%	25%
Australian Shares	20%	75%
International Shares	20%	75%
International Fixed Interest	0%	25%
Property	0%	40%
Alternatives	0%	45%

LIFE EVENTS BOND FUND NO. 49

SCHEDULE 49 LIFE EVENTS BOND FUND NO. 49 CONSERVATIVE

Application

This Schedule 49 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 49 (**Fund**).

1. Investments

- a. Investment Objective: To provide returns over the short to medium term, with low volatility, by providing Members with exposure to a diversified mix of predominantly defensive assets and some growth oriented assets.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 30% growth investments and approximately 70% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	35%
International Shares	0%	35%
International Fixed Interest	0%	100%
Property	0%	30%
Alternatives	0%	35%

LIFE EVENTS BOND FUND NO. 50

SCHEDULE 50 LIFE EVENTS BOND FUND NO. 50

BALANCED

Application

This Schedule 50 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 50 (**Fund**).

1. Investments

- a. Investment Objective: To provide returns over the medium to long term, with moderate to high volatility, by providing Members with exposure to a diversified mix of predominantly growth oriented and some defensive assets.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 70% growth investments and approximately 30% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	60%
Australian Fixed Interest	0%	60%
Australian Shares	10%	55%
International Shares	10%	55%
International Fixed Interest	0%	60%
Property	0%	30%
Alternatives	0%	45%

LIFE EVENTS BOND FUND NO. 51

SCHEDULE 51 LIFE EVENTS BOND FUND NO. 51 GROWTH

Application

This Schedule 51 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 51 (**Fund**).

1. Investments

- a. Investment Objective: To provide capital growth over the long term, by providing Members with exposure to a portfolio focusing on growth assets while accepting fluctuations in capital values in the short term.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 90% growth investments and approximately 10% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	40%
Australian Fixed Interest	0%	40%
Australian Shares	15%	70%
International Shares	15%	70%
International Fixed Interest	0%	40%
Property	0%	40%
Alternatives	0%	45%

LIFE EVENTS BOND FUND NO. 52

SCHEDULE 52 LIFE EVENTS BOND FUND NO. 52

HIGH GROWTH

Application

This Schedule 52 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 52 (**Fund**).

1. Investments

- a. Investment Objective: To provide capital growth over the long term, by providing Members with exposure to a portfolio focusing solely on growth assets while accepting fluctuations in capital values in the medium term.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of 100% growth investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	25%
Australian Fixed Interest	0%	25%
Australian Shares	20%	75%
International Shares	20%	75%
International Fixed Interest	0%	25%
Property	0%	40%
Alternatives	0%	45%

LIFE EVENTS BOND FUND NO. 53

SCHEDULE 53 LIFE EVENTS BOND FUND NO. 53 CONSERVATIVE

Application

This Schedule 53 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 53 (**Fund**).

1. Investments

- a. Investment Objective: To provide returns over the short to medium term, with low volatility, by providing Members with exposure to a diversified mix of predominantly defensive assets and some growth oriented assets.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 30% growth investments and approximately 70% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	35%
International Shares	0%	35%
International Fixed Interest	0%	100%
Property	0%	30%
Alternatives	0%	35%

LIFE EVENTS BOND FUND NO. 54

SCHEDULE 54 LIFE EVENTS BOND FUND NO. 54 BALANCED

Application

This Schedule 54 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 54 (**Fund**).

1. Investments

- a. Investment Objective: To provide returns over the medium to long term, with moderate to high volatility, by providing Members with exposure to a diversified mix of predominantly growth oriented and some defensive assets.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 70% growth investments and approximately 30% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	60%
Australian Fixed Interest	0%	60%
Australian Shares	10%	55%
International Shares	10%	55%
International Fixed Interest	0%	60%
Property	0%	30%
Alternatives	0%	45%

LIFE EVENTS BOND FUND NO. 55

SCHEDULE 55 LIFE EVENTS BOND FUND NO. 55 GROWTH

Application

This Schedule 55 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 55 (**Fund**).

1. Investments

- a. Investment Objective: To provide capital growth over the long term, by providing Members with exposure to a portfolio focusing on growth assets while accepting fluctuations in capital values in the short term.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 90% growth investments and approximately 10% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	40%
Australian Fixed Interest	0%	40%
Australian Shares	15%	70%
International Shares	15%	70%
International Fixed Interest	0%	40%
Property	0%	40%
Alternatives	0%	45%

LIFE EVENTS BOND FUND NO. 56

SCHEDULE 56 LIFE EVENTS BOND FUND NO. 56 HIGH GROWTH

Application

This Schedule 56 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 56 (**Fund**).

1. Investments

- a. Investment Objective: To provide capital growth over the long term, by providing Members with exposure to a portfolio focusing solely on growth assets while accepting fluctuations in capital values in the medium term.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of 100% growth investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	25%
Australian Fixed Interest	0%	25%
Australian Shares	20%	75%
International Shares	20%	75%
International Fixed Interest	0%	25%
Property	0%	40%
Alternatives	0%	45%

LIFE EVENTS BOND FUND NO. 57

SCHEDULE 57 LIFE EVENTS BOND FUND NO. 57 CONSERVATIVE

Application

This Schedule 57 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 57 (**Fund**).

1. Investments

- a. Investment Objective: To provide returns over the short to medium term, with low volatility, by providing Members with exposure to a diversified mix of predominantly defensive assets and some growth oriented assets.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 30% growth investments and approximately 70% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	35%
International Shares	0%	35%
International Fixed Interest	0%	100%
Property	0%	30%
Alternatives	0%	35%

LIFE EVENTS BOND FUND NO. 58

SCHEDULE 58 LIFE EVENTS BOND FUND NO. 58

BALANCED

Application

This Schedule 58 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 58 (**Fund**).

1. Investments

- a. Investment Objective: To provide returns over the medium to long term, with moderate to high volatility, by providing Members with exposure to a diversified mix of predominantly growth oriented and some defensive assets.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 70% growth investments and approximately 30% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	60%
Australian Fixed Interest	0%	60%
Australian Shares	10%	55%
International Shares	10%	55%
International Fixed Interest	0%	60%
Property	0%	30%
Alternatives	0%	45%

LIFE EVENTS BOND FUND NO. 59

SCHEDULE 59 LIFE EVENTS BOND FUND NO. 59 GROWTH

Application

This Schedule 59 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 59 (**Fund**).

1. Investments

- a. Investment Objective: To provide capital growth over the long term, by providing Members with exposure to a portfolio focusing on growth assets while accepting fluctuations in capital values in the short term.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 90% growth investments and approximately 10% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	40%
Australian Fixed Interest	0%	40%
Australian Shares	15%	70%
International Shares	15%	70%
International Fixed Interest	0%	40%
Property	0%	40%
Alternatives	0%	45%

LIFE EVENTS BOND FUND NO. 60

SCHEDULE 60 LIFE EVENTS BOND FUND NO. 60 HIGH GROWTH

Application

This Schedule 60 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 60 (**Fund**).

1. Investments

- a. Investment Objective: To provide capital growth over the long term, by providing Members with exposure to a portfolio focusing solely on growth assets while accepting fluctuations in capital values in the medium term.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of 100% growth investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	25%
Australian Fixed Interest	0%	25%
Australian Shares	20%	75%
International Shares	20%	75%
International Fixed Interest	0%	25%
Property	0%	40%
Alternatives	0%	45%

LIFE EVENTS BOND FUND NO. 61

SCHEDULE 61 LIFE EVENTS BOND FUND NO. 61

Application

This Schedule 61 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 61 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before fees and taxes higher than the Fund's Benchmark over the longer term by providing Members with exposure to a diversified and leveraged range of asset classes which may significantly change over time.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio of growth and defensive investments. Derivatives and leverage may be used to implement investment strategies and to manage risk, including currency risk. The Fund may be Geared to a maximum of 40%.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	70%
International Shares	0%	70%
International Fixed Interest	0%	60%
Property	0%	50%
Alternatives	0%	100%

LIFE EVENTS BOND FUND NO. 62

SCHEDULE 62 LIFE EVENTS BOND FUND NO. 62

Application

This Schedule 62 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 62 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before fees and taxes higher than the Fund's Benchmark over the longer term by providing Members with exposure to a diversified and leveraged range of asset classes which may significantly change over time.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio of growth and defensive investments. Derivatives and leverage may be used to implement investment strategies and to manage risk, including currency risk. The Fund may be Geared to a maximum of 40%.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	70%
International Shares	0%	70%
International Fixed Interest	0%	60%
Property	0%	50%
Alternatives	0%	100%

LIFE EVENTS BOND FUND NO. 63

SCHEDULE 63 LIFE EVENTS BOND FUND NO. 63

Application

This Schedule 63 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 63 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before fees and taxes higher than the Fund's Benchmark over the longer term by providing Members with exposure to a diversified and leveraged range of asset classes which may significantly change over time.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio of growth and defensive investments. Derivatives and leverage may be used to implement investment strategies and to manage risk, including currency risk. The Fund may be Geared to a maximum of 40%.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	70%
International Shares	0%	70%
International Fixed Interest	0%	60%
Property	0%	50%
Alternatives	0%	100%

LIFE EVENTS BOND FUND NO. 64

SCHEDULE 64 LIFE EVENTS BOND FUND NO. 64

Application

This Schedule 64 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 64 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before fees and taxes higher than the Fund's Benchmark over the longer term by providing Members with exposure to a diversified and leveraged range of asset classes which may significantly change over time.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio of growth and defensive investments. Derivatives and leverage may be used to implement investment strategies and to manage risk, including currency risk. The Fund may be Geared to a maximum of 40%.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	70%
International Shares	0%	70%
International Fixed Interest	0%	60%
Property	0%	50%
Alternatives	0%	100%

LIFE EVENTS BOND FUND NO. 65

SCHEDULE 65 LIFE EVENTS BOND FUND NO. 65

Application

This Schedule 65 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 65 (**Fund**).

1. **Investments**

- a. Investment Objective: To provide a total return, before fees and taxes higher than the Fund's Benchmark over the longer term by providing Members with exposure to a diversified and leveraged range of asset classes which may significantly change over time.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio of growth and defensive investments. Derivatives and leverage may be used to implement investment strategies and to manage risk, including currency risk. The Fund may be Geared to a maximum of 40%.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	70%
International Shares	0%	70%
International Fixed Interest	0%	60%
Property	0%	50%
Alternatives	0%	100%

LIFE EVENTS BOND FUND NO. 66

SCHEDULE 66 LIFE EVENTS BOND FUND NO. 66

Application

This Schedule 66 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 66 (**Fund**).

1. **Investments**

- a. Investment Objective: To provide a total return, before fees and taxes higher than the Fund's Benchmark over the longer term by providing Members with exposure to a diversified and leveraged range of asset classes which may significantly change over time.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio of growth and defensive investments. Derivatives and leverage may be used to implement investment strategies and to manage risk, including currency risk. The Fund may be Geared to a maximum of 40%.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	70%
International Shares	0%	70%
International Fixed Interest	0%	60%
Property	0%	50%
Alternatives	0%	100%

LIFE EVENTS BOND FUND NO. 67

SCHEDULE 67 LIFE EVENTS BOND FUND NO. 67

Application

This Schedule 67 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 67 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before fees and taxes higher than the Fund's Benchmark over the longer term by providing Members with exposure to a diversified and leveraged range of asset classes which may significantly change over time.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio of growth and defensive investments. Derivatives and leverage may be used to implement investment strategies and to manage risk, including currency risk. The Fund may be Geared to a maximum of 40%.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	70%
International Shares	0%	70%
International Fixed Interest	0%	60%
Property	0%	50%
Alternatives	0%	100%

LIFE EVENTS BOND FUND NO. 68

SCHEDULE 68 LIFE EVENTS BOND FUND NO. 68

Application

This Schedule 68 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 68 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before fees and taxes higher than the Fund's Benchmark over the longer term by providing Members with exposure to a diversified and leveraged range of asset classes which may significantly change over time.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio of growth and defensive investments. Derivatives and leverage may be used to implement investment strategies and to manage risk, including currency risk. The Fund may be Geared to a maximum of 40%.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	70%
International Shares	0%	70%
International Fixed Interest	0%	60%
Property	0%	50%
Alternatives	0%	100%

LIFE EVENTS BOND FUND NO. 69

SCHEDULE 69 LIFE EVENTS BOND FUND NO. 69

Application

This Schedule 69 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 69 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before fees and taxes higher than the Fund's Benchmark over the longer term by providing Members with exposure to a diversified and leveraged range of asset classes which may significantly change over time.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio of growth and defensive investments. Derivatives and leverage may be used to implement investment strategies and to manage risk, including currency risk. The Fund may be Geared to a maximum of 40%.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	70%
International Shares	0%	70%
International Fixed Interest	0%	60%
Property	0%	50%
Alternatives	0%	100%

LIFE EVENTS BOND FUND NO. 70

SCHEDULE 70 LIFE EVENTS BOND FUND NO. 70

Application

This Schedule 70 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 70 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before fees and taxes higher than the Fund's Benchmark over the longer term by providing Members with exposure to a diversified and leveraged range of asset classes which may significantly change over time.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio of growth and defensive investments. Derivatives and leverage may be used to implement investment strategies and to manage risk, including currency risk. The Fund may be Geared to a maximum of 40%.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	70%
International Shares	0%	70%
International Fixed Interest	0%	60%
Property	0%	50%
Alternatives	0%	100%

LIFE EVENTS BOND FUND NO. 71

SCHEDULE 71 LIFE EVENTS BOND FUND NO. 71 AUSTRALIAN SHARES MULTI

Application

This Schedule 71 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 71 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before the deduction of costs and taxes, higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly Australian Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in Australian Shares. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement investment strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
Australian Shares	0%	100%

LIFE EVENTS BOND FUND NO. 72

SCHEDULE 72 LIFE EVENTS BOND FUND NO. 72 AUSTRALIAN SHARES MULTI

Application

This Schedule 72 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 72 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before the deduction of costs and taxes, higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly Australian Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in Australian Shares. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement investment strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
Australian Shares	0%	100%

LIFE EVENTS BOND FUND NO. 73

SCHEDULE 73 LIFE EVENTS BOND FUND NO. 73 AUSTRALIAN SHARES MULTI

Application

This Schedule 73 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 73 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before the deduction of costs and taxes, higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly Australian Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in Australian Shares. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement investment strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
Australian Shares	0%	100%

LIFE EVENTS BOND FUND NO. 74

SCHEDULE 74 LIFE EVENTS BOND FUND NO. 74 AUSTRALIAN SHARES MULTI

Application

This Schedule 74 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 74 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before the deduction of costs and taxes, higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly Australian Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in Australian Shares. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement investment strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
Australian Shares	0%	100%

LIFE EVENTS BOND FUND NO. 75

SCHEDULE 75 LIFE EVENTS BOND FUND NO. 75 AUSTRALIAN SHARES MULTI

Application

This Schedule 75 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 75 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return, before the deduction of costs and taxes, higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly Australian Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in Australian Shares. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement investment strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
Australian Shares	0%	100%

LIFE EVENTS BOND FUND NO. 76

SCHEDULE 76 LIFE EVENTS BOND FUND NO. 76 AUSTRALIAN SHARES MULTI

Application

This Schedule 76 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 76 (**Fund**).

1. **Investments**

- a. Investment Objective: To provide a total return, before the deduction of costs and taxes, higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly Australian Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in Australian Shares. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement investment strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
Australian Shares	0%	100%

LIFE EVENTS BOND FUND NO. 77

SCHEDULE 77 LIFE EVENTS BOND FUND NO. 77 INTERNATIONAL SHARES MULTI

Application

This Schedule 77 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 77 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly International Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in a broad range of International Shares. Underlying assets may also include emerging market equity securities. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
International Shares	0%	100%

LIFE EVENTS BOND FUND NO. 78

SCHEDULE 78 LIFE EVENTS BOND FUND NO. 78 INTERNATIONAL SHARES MULTI

Application

This Schedule 78 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 78 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly International Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in a broad range of International Shares. Underlying assets may also include emerging market equity securities. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
International Shares	0%	100%

LIFE EVENTS BOND FUND NO. 79

SCHEDULE 79 LIFE EVENTS BOND FUND NO. 79

INTERNATIONAL SHARES MULTI

Application

This Schedule 79 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 79 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly International Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in a broad range of International Shares. Underlying assets may also include emerging market equity securities. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
International Shares	0%	100%

LIFE EVENTS BOND FUND NO. 80

SCHEDULE 80 LIFE EVENTS BOND FUND NO. 80 INTERNATIONAL SHARES MULTI

Application

This Schedule 80 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 80 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly International Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in a broad range of International Shares. Underlying assets may also include emerging market equity securities. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
International Shares	0%	100%

LIFE EVENTS BOND FUND NO. 81

SCHEDULE 81 LIFE EVENTS BOND FUND NO. 81 INTERNATIONAL SHARES MULTI

Application

This Schedule 81 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 81 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly International Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in a broad range of International Shares. Underlying assets may also include emerging market equity securities. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
International Shares	0%	100%

LIFE EVENTS BOND FUND NO. 82

SCHEDULE 82 LIFE EVENTS BOND FUND NO. 82

INTERNATIONAL SHARES MULTI

Application

This Schedule 82 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 82 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly International Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in a broad range of International Shares. Underlying assets may also include emerging market equity securities. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
International Shares	0%	100%

LIFE EVENTS BOND FUND NO. 83

SCHEDULE 83 LIFE EVENTS BOND FUND NO. 83

INTERNATIONAL SHARES MULTI

Application

This Schedule 83 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 83 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly International Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in a broad range of International Shares. Underlying assets may also include emerging market equity securities. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
International Shares	0%	100%

LIFE EVENTS BOND FUND NO. 84

SCHEDULE 84 LIFE EVENTS BOND FUND NO. 84 INTERNATIONAL SHARES MULTI

Application

This Schedule 84 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 84 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly International Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in a broad range of International Shares. Underlying assets may also include emerging market equity securities. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
International Shares	0%	100%

LIFE EVENTS BOND FUND NO. 85

SCHEDULE 85 LIFE EVENTS BOND FUND NO. 85 INTERNATIONAL SHARES MULTI

Application

This Schedule 85 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 85 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly International Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in a broad range of International Shares. Underlying assets may also include emerging market equity securities. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
International Shares	0%	100%

LIFE EVENTS BOND FUND NO. 86

SCHEDULE 86 LIFE EVENTS BOND FUND NO. 86

INTERNATIONAL SHARES MULTI

Application

This Schedule 86 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 86 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes higher than the Fund's Benchmark over the long term by providing Members with exposure to a diversified portfolio of predominantly International Shares.
- b. Investment Strategy: The underlying assets are predominantly invested in a broad range of International Shares. Underlying assets may also include emerging market equity securities. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	35%
International Shares	0%	100%

LIFE EVENTS BOND FUND NO. 87

SCHEDULE 87 LIFE EVENTS BOND FUND NO. 87

Application

This Schedule 87 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 87 (**Fund**).

1. **Investments**

- a. Investment Objective: To provide a total return before the deduction of costs and taxes consistent with the Fund's Benchmark.
- b. Investment Strategy: The underlying assets are invested to closely track the Fund's Benchmark Index, either directly or via managed investment funds that specifically track the index. Derivatives may be used to implement investment strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Property	0%	100%

LIFE EVENTS BOND FUND NO. 88

SCHEDULE 88 LIFE EVENTS BOND FUND NO. 88

Application

This Schedule 88 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 88 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes consistent with the Fund's Benchmark.
- b. Investment Strategy: The underlying assets are invested to closely track the Fund's Benchmark Index, either directly or via managed investment funds that specifically track the index. Derivatives may be used to implement investment strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Property	0%	100%

LIFE EVENTS BOND FUND NO. 89

SCHEDULE 89 LIFE EVENTS BOND FUND NO. 89

Application

This Schedule 89 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 89 (**Fund**).

1. **Investments**

- a. Investment Objective: To provide a total return before the deduction of costs and taxes consistent with the Fund's Benchmark.
- b. Investment Strategy: The underlying assets are invested to closely track the Fund's Benchmark Index, either directly or via managed investment funds that specifically track the index. Derivatives may be used to implement investment strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Property	0%	100%

LIFE EVENTS BOND FUND NO. 90

SCHEDULE 90 LIFE EVENTS BOND FUND NO. 90

Application

This Schedule 90 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 90 (**Fund**).

1. **Investments**

- a. Investment Objective: To provide a total return before the deduction of costs and taxes consistent with the Fund's Benchmark.
- b. Investment Strategy: The underlying assets are invested to closely track the Fund's Benchmark Index, either directly or via managed investment funds that specifically track the index. Derivatives may be used to implement investment strategies and to manage risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Property	0%	100%

LIFE EVENTS BOND FUND NO. 91

SCHEDULE 91 LIFE EVENTS BOND FUND NO. 91

Application

This Schedule 91 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 91 (**Fund**).

1. **Investments**

- a. Investment Objective: To provide a total return before the deduction of costs and taxes, that out performs the Fund's benchmark over the medium term by providing exposure to a diversified portfolio predominantly consisting of Fixed Interest Securities.
- b. Investment Strategy: The underlying assets are predominantly invested in Fixed Interest Securities. Cash may be held for short term liquidity. Derivatives may be used to implement investment strategies and to manage risk, including currency risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
International Fixed Interest	0%	100%

LIFE EVENTS BOND FUND NO. 92

SCHEDULE 92 LIFE EVENTS BOND FUND NO. 92

Application

This Schedule 92 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 92 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes, that out performs the Fund's benchmark over the medium term by providing exposure to a diversified portfolio predominantly consisting of Fixed Interest Securities.
- b. Investment Strategy: The underlying assets are predominantly invested in Fixed Interest Securities. Cash may be held for short term liquidity. Derivatives may be used to implement investment strategies and to manage risk, including currency risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
International Fixed Interest	0%	100%

LIFE EVENTS BOND FUND NO. 93

SCHEDULE 93 LIFE EVENTS BOND FUND NO. 93

Application

This Schedule 93 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 93 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes, that out performs the Fund's benchmark over the medium term by providing exposure to a diversified portfolio predominantly consisting of Fixed Interest Securities.
- b. Investment Strategy: The underlying assets are predominantly invested in Fixed Interest Securities. Cash may be held for short term liquidity. Derivatives may be used to implement investment strategies and to manage risk, including currency risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
International Fixed Interest	0%	100%

LIFE EVENTS BOND FUND NO. 94

SCHEDULE 94 LIFE EVENTS BOND FUND NO. 94

Application

This Schedule 94 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 94 (**Fund**).

1. **Investments**

- a. Investment Objective: To provide a total return before the deduction of costs and taxes, that out performs the Fund's benchmark over the medium term by providing exposure to a diversified portfolio predominantly consisting of Fixed Interest Securities.
- b. Investment Strategy: The underlying assets are predominantly invested in Fixed Interest Securities. Cash may be held for short term liquidity. Derivatives may be used to implement investment strategies and to manage risk, including currency risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
International Fixed Interest	0%	100%

LIFE EVENTS BOND FUND NO. 95

SCHEDULE 95 LIFE EVENTS BOND FUND NO. 95

Application

This Schedule 95 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 95 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes, that out performs the Fund's benchmark over the medium term by providing exposure to a diversified portfolio predominantly consisting of Fixed Interest Securities.
- b. Investment Strategy: The underlying assets are predominantly invested in Fixed Interest Securities. Cash may be held for short term liquidity. Derivatives may be used to implement investment strategies and to manage risk, including currency risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
International Fixed Interest	0%	100%

LIFE EVENTS BOND FUND NO. 96

SCHEDULE 96 LIFE EVENTS BOND FUND NO. 96

Application

This Schedule 96 of Division 3 of the Rules applies to and in respect of Members of the Life Events Bond Fund No. 96 (**Fund**).

1. Investments

- a. Investment Objective: To provide a total return before the deduction of costs and taxes, that out performs the Fund's benchmark over the medium term by providing exposure to a diversified portfolio predominantly consisting of Fixed Interest Securities.
- b. Investment Strategy: The underlying assets are predominantly invested in Fixed Interest Securities. Cash may be held for short term liquidity. Derivatives may be used to implement investment strategies and to manage risk, including currency risk.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
International Fixed Interest	0%	100%

KEYINVEST FUNERAL BOND UNITISED NO. 4

SCHEDULE 4 FUNERAL BOND UNITISED FUND NO. 4 CONSERVATIVE

Application

This Schedule 4 of Division 7 of the Rules applies to and in respect of Members of the KeyInvest Funeral Bond Unitised Fund No. 4 (**Fund**).

1. Investments

- a. Investment Objective: To provide returns over the short to medium term, with low volatility, by providing Members with exposure to a diversified mix of predominantly defensive assets and some growth oriented assets.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 30% growth investments and approximately 70% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	35%
International Shares	0%	35%
International Fixed Interest	0%	100%
Property	0%	30%
Alternatives	0%	35%

KEYINVEST FUNERAL BOND UNITISED NO. 5

SCHEDULE 5 FUNERAL BOND UNITISED FUND NO. 5 BALANCED

Application

This Schedule 5 of Division 7 of the Rules applies to and in respect of Members of the KeyInvest Funeral Bond Unitised Fund No. 5 (**Fund**).

1. Investments

- a. Investment Objective: To provide returns over the medium to long term, with moderate to high volatility, by providing Members with exposure to a diversified mix of predominantly growth oriented and some defensive assets.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 70% growth investments and approximately 30% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	60%
Australian Fixed Interest	0%	60%
Australian Shares	10%	55%
International Shares	10%	55%
International Fixed Interest	0%	60%
Property	0%	30%
Alternatives	0%	45%

KEYINVEST FUNERAL BOND UNITISED NO. 6

SCHEDULE 6 FUNERAL BOND UNITISED FUND NO. 6 GROWTH

Application

This Schedule 6 of Division 7 of the Rules applies to and in respect of Members of the KeyInvest Funeral Bond Unitised Fund No. 6 (**Fund**).

1. Investments

- a. Investment Objective: To provide capital growth over the long term, by providing Members with exposure to a portfolio focusing on growth assets while accepting fluctuations in capital values in the short term.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 90% growth investments and approximately 10% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	40%
Australian Fixed Interest	0%	40%
Australian Shares	15%	70%
International Shares	15%	70%
International Fixed Interest	0%	40%
Property	0%	40%
Alternatives	0%	45%

KEYINVEST FUNERAL BOND UNITISED NO. 7

SCHEDULE 7 FUNERAL BOND UNITISED FUND NO. 7 HIGH GROWTH

Application

This Schedule 7 of Division 7 of the Rules applies to and in respect of Members of the KeyInvest Funeral Bond Unitised Fund No. 7 (**Fund**).

1. Investments

- a. Investment Objective: To provide capital growth over the long term, by providing Members with exposure to a portfolio focusing solely on growth assets while accepting fluctuations in capital values in the medium term.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of 100% growth investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	25%
Australian Fixed Interest	0%	25%
Australian Shares	20%	75%
International Shares	20%	75%
International Fixed Interest	0%	25%
Property	0%	40%
Alternatives	0%	45%

KEYINVEST FUNERAL BOND UNITISED NO. 8

SCHEDULE 8 FUNERAL BOND UNITISED FUND NO. 8 CONSERVATIVE

Application

This Schedule 8 of Division 7 of the Rules applies to and in respect of Members of the KeyInvest Funeral Bond Unitised Fund No. 8 (**Fund**).

1. Investments

- a. Investment Objective: To provide returns over the short to medium term, with low volatility, by providing Members with exposure to a diversified mix of predominantly defensive assets and some growth oriented assets.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 30% growth investments and approximately 70% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	100%
Australian Fixed Interest	0%	100%
Australian Shares	0%	35%
International Shares	0%	35%
International Fixed Interest	0%	100%
Property	0%	30%
Alternatives	0%	35%

KEYINVEST FUNERAL BOND UNITISED NO. 9

SCHEDULE 9 FUNERAL BOND UNITISED FUND NO. 9 BALANCED

Application

This Schedule 9 of Division 7 of the Rules applies to and in respect of Members of the KeyInvest Funeral Bond Unitised Fund No. 9 (**Fund**).

1. Investments

- a. Investment Objective: To provide returns over the medium to long term, with moderate to high volatility, by providing Members with exposure to a diversified mix of predominantly growth oriented and some defensive assets.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 70% growth investments and approximately 30% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	60%
Australian Fixed Interest	0%	60%
Australian Shares	10%	55%
International Shares	10%	55%
International Fixed Interest	0%	60%
Property	0%	30%
Alternatives	0%	45%

KEYINVEST FUNERAL BOND UNITISED NO. 10

SCHEDULE 10 FUNERAL BOND UNITISED FUND NO. 10

GROWTH

Application

This Schedule 10 of Division 7 of the Rules applies to and in respect of Members of the KeyInvest Funeral Bond Unitised Fund No. 10 (**Fund**).

1. Investments

- a. Investment Objective: To provide capital growth over the long term, by providing Members with exposure to a portfolio focusing on growth assets while accepting fluctuations in capital values in the short term.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of approximately 90% growth investments and approximately 10% defensive investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	40%
Australian Fixed Interest	0%	40%
Australian Shares	15%	70%
International Shares	15%	70%
International Fixed Interest	0%	40%
Property	0%	40%
Alternatives	0%	45%

KEYINVEST FUNERAL BOND UNITISED NO. 11

SCHEDULE 11 FUNERAL BOND UNITISED FUND NO. 11

HIGH GROWTH

Application

This Schedule 11 of Division 7 of the Rules applies to and in respect of Members of the KeyInvest Funeral Bond Unitised Fund No. 11 (**Fund**).

1. Investments

- a. Investment Objective: To provide capital growth over the long term, by providing Members with exposure to a portfolio focusing solely on growth assets while accepting fluctuations in capital values in the medium term.
- b. Investment Strategy: The underlying assets are typically invested in a diversified portfolio mix consisting of 100% growth investments. Derivatives may be used to implement investment strategies.
- c. Investments will fall within the following minimum and maximum percentages for each Asset Class below:

<u>Asset Class</u>	<u>Minimum</u>	<u>Maximum</u>
Cash	0%	25%
Australian Fixed Interest	0%	25%
Australian Shares	20%	75%
International Shares	20%	75%
International Fixed Interest	0%	25%
Property	0%	40%
Alternatives	0%	45%

Schedule B – Actuarial Opinion

See attached.

6 October 2025

Mr N Heuzenroeder
Head of Line 1 Risk & Operations Support
KeyInvest Ltd
PO Box 3340
Rundle Mall SA 5000

Dear Mr Heuzenroeder,

KeyInvest Benefit Fund Rules

***Life Events Bond – Additional Investment Options
KeyInvest Funeral Bond Unitised – Additional Investment Options***

Actuarial Opinion

1. Introduction

- 1.1 Thank you for your request to provide an actuarial opinion regarding proposed changes to KeyInvest's Benefit Fund Rules.
- 1.2 This report has been prepared in accordance with APRA Prudential Standard CPS320 Actuarial and Related Matters, which requires the Actuarial Advice Framework to include provisions relating to advice on proposed modifications to the Rules and whether the proposed Rules will result in unfairness to prospective or existing members of KeyInvest's Benefit Funds. KeyInvest's Actuarial Advice Framework stipulates that this advice should be supplied by the Appointed Actuary.

2. Summary of Rule Changes

2.1 New Life Events Bond Funds

52 new Life Events Bond Funds are to be created for the purpose of providing members with greater investment flexibility. Each of these new Benefit Funds will be administered under Division 1 (General) and Division 3 (Life Events Bond Fund) of the Rules and are individually described in Schedules 45 to 96 of Division 3. Each Schedule sets out the Investment Objective, Investment Strategy and allocation of investments by Asset Class, in a similar fashion to the existing Schedules. All other policy terms and conditions for these new investment options are the same as for the existing investment options. The new investment options are listed in Appendix 1.

2.2 New KeyInvest Funeral Bond Unitised Funds

8 new KeyInvest Funeral Bond Unitised Funds are to be created for the purpose of providing members with greater investment flexibility. Each of these new Benefit Funds will be administered under Division 1 (General) and Division 7 (KeyInvest Funeral Bond Unitised Funds) of the Rules and are individually described in Schedules 4 to 11 of Division 7. Each Schedule sets out the Investment Objective, Investment Strategy and allocation of investments by Asset Class, in a similar fashion to the existing Schedules. All other policy terms and conditions for these new investment options are the same as for the existing investment options. The new investment options are listed in Appendix 2.

3. Actuarial Opinion

The Rule changes outlined above will have no impact on the sound financial operation of KeyInvest's Benefit Funds. I consider that the proposed Rule changes do not result in unfairness to prospective members of each of the new Funds or to current members of the existing Funds and that members' rights and entitlements are not adversely affected.

Please let me know if you require any further information.

Yours sincerely,



B A Watson

Fellow of the Institute of Actuaries of Australia

Appendix 1 : New Life Events Bond Funds

Schedule	Benefit Fund Name	Investment Style
45	Life Events Bond Fund No. 45	Conservative
46	Life Events Bond Fund No. 46	Balanced
47	Life Events Bond Fund No. 47	Growth
48	Life Events Bond Fund No. 48	High Growth
49	Life Events Bond Fund No. 49	Conservative
50	Life Events Bond Fund No. 50	Balanced
51	Life Events Bond Fund No. 51	Growth
52	Life Events Bond Fund No. 52	High Growth
53	Life Events Bond Fund No. 53	Conservative
54	Life Events Bond Fund No. 54	Balanced
55	Life Events Bond Fund No. 55	Growth
56	Life Events Bond Fund No. 56	High Growth
57	Life Events Bond Fund No. 57	Conservative
58	Life Events Bond Fund No. 58	Balanced
59	Life Events Bond Fund No. 59	Growth
60	Life Events Bond Fund No. 60	High Growth
61	Life Events Bond Fund No. 61	Alternatives
62	Life Events Bond Fund No. 62	Alternatives
63	Life Events Bond Fund No. 63	Alternatives
64	Life Events Bond Fund No. 64	Alternatives
65	Life Events Bond Fund No. 65	Alternatives
66	Life Events Bond Fund No. 66	Alternatives
67	Life Events Bond Fund No. 67	Alternatives
68	Life Events Bond Fund No. 68	Alternatives
69	Life Events Bond Fund No. 69	Alternatives
70	Life Events Bond Fund No. 70	Alternatives
71	Life Events Bond Fund No. 71	Australian Equity
72	Life Events Bond Fund No. 72	Australian Equity
73	Life Events Bond Fund No. 73	Australian Equity
74	Life Events Bond Fund No. 74	Australian Equity
75	Life Events Bond Fund No. 75	Australian Equity
76	Life Events Bond Fund No. 76	Australian Equity
77	Life Events Bond Fund No. 77	International Equity
78	Life Events Bond Fund No. 78	International Equity
79	Life Events Bond Fund No. 79	International Equity
80	Life Events Bond Fund No. 80	International Equity
81	Life Events Bond Fund No. 81	International Equity
82	Life Events Bond Fund No. 82	International Equity
83	Life Events Bond Fund No. 83	International Equity
84	Life Events Bond Fund No. 84	International Equity

Schedule	Benefit Fund Name	Investment Style
85	Life Events Bond Fund No. 85	International Equity
86	Life Events Bond Fund No. 86	International Equity
87	Life Events Bond Fund No. 87	Property
88	Life Events Bond Fund No. 88	Property
89	Life Events Bond Fund No. 89	Property
90	Life Events Bond Fund No. 90	Property
91	Life Events Bond Fund No. 91	Fixed Interest
92	Life Events Bond Fund No. 92	Fixed Interest
93	Life Events Bond Fund No. 93	Fixed Interest
94	Life Events Bond Fund No. 94	Fixed Interest
95	Life Events Bond Fund No. 95	Fixed Interest
96	Life Events Bond Fund No. 96	Fixed Interest

Appendix 2 : New KeyInvest Funeral Bond Unitised Funds

Schedule	Benefit Fund Name	Investment Style
4	KeyInvest Funeral Bond Unitised No. 4	Conservative
5	KeyInvest Funeral Bond Unitised No. 5	Balanced
6	KeyInvest Funeral Bond Unitised No. 6	Growth
7	KeyInvest Funeral Bond Unitised No. 7	High Growth
8	KeyInvest Funeral Bond Unitised No. 8	Conservative
9	KeyInvest Funeral Bond Unitised No. 9	Balanced
10	KeyInvest Funeral Bond Unitised No. 10	Growth
11	KeyInvest Funeral Bond Unitised No. 11	High Growth