

2015

2016

ANNUAL REPORT



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The Clearing House functionality within EmployerAccess is provided by the Superannuation Clearing House [SCH] as an Authorised Representative of Pacific Custodians [ABN 66 009 682 866 AFSL 295142]. Both the SCH and our administration provider, Australian Administration Services [AAS] [ABN 62 003 429 114], are part of the Link Group of companies and therefore separate to IS Industry Fund Pty Ltd, the Trustee of Intrust Super. The Trustee is not responsible for the products or services, views or actions of these organisations. Employers should use their own judgment before taking up any product or service offered by a third party.

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This Annual Report together with your Member Statement and the Your Statement Explained Flyer form part of and make up your Annual Statement. This document was created on 30/09/2016.

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**intrust
super**

AS AT 30 JUNE 2016

 **3.45%**

Despite a volatile market throughout the 12 months to 30 June 2016, our Balanced investment option produced returns well-above the median of 2.81%.

[Source: SuperRatings Fund Crediting Rate Survey –SR50 Balanced [60-76] Index June 2016.

 **\$1.97B**
funds under management

 **160,000+**

Electronic employer payments were made through online platforms EmployerAccess and SCH Online – Intrust Super's online clearing house service.

 **15,000+**
employers

 **10th**

SuperRatings Platinum rating – 'Best Value for Money Super Fund' 2016 – tenth consecutive year! Finalist for SuperRatings MySuper Fund of the Year.

 **120,000+**
members

 **4th**

Money magazine 'Best Value Insurance in Superannuation' 2016 – for the fourth consecutive year!

A message from the Chairperson and Chief Executive Officer



Welcome to the Intrust Super Annual Report for the 2015/16 financial year.

Financial markets have been in a constant state of volatility this financial year. From the changing Chinese economy to Britain's decision to exit the European Union, the stock market has not been kind to investors. Despite this, Intrust Super's Balanced option delivered positive returns well above the median of 2.81%*.

The Balanced option achieved a 3.45% return and the Pension Balanced option achieved a 3.89% return for the year to 30 June 2016.

When it comes to super, the focus should always be on long term returns in such financially challenging times. In the long term, the Balanced option has returned an impressive average of 5.68% per annum over 10 years and the Pension Balanced option an average of 6.16% over the last 10 years. These results have surpassed the objectives of both options.

Performance across other investment options has also been strong, with many ranked in the top five over various reporting periods. You can view all of the returns, as well as further information about our investment options in the Investments section of the Annual Report.

It's very pleasing to see that Intrust Super's outstanding performance has continued to be recognised by independent experts such as Money magazine. 2016 saw the Fund proudly win Money magazine's 'Best Value Insurance in Superannuation' for the fourth consecutive year. This demonstrates that our members are well protected by superior insurance offerings.

Another independent industry expert, SuperRatings, has, for the 10th straight year, awarded Intrust Super with their Platinum rating. This rating means we are a 'Best Value for Money' superannuation fund. We were also proud to be a finalist for MySuper of the year.

Our Fund grew to almost \$2 billion in size this financial year. Our size continues to provide us greater benefits of scale, while still allowing us to be agile with our investment decisions when necessary.

Other highlights throughout the year included continuing to support the local communities through grass roots football. This year we became naming-rights partners with the NSW's Cup, now the Intrust Super Premiership. The Fund continues to support grass-roots football with the Queensland Rugby League's premier competition, Intrust Super Cup, and the Sydney Rugby Union competition, the Intrust Super Shute Shield. The Intrust Super Premiership is another great way the Fund can connect with the local community in NSW and engage with an even larger audience.

These sponsorships help lift the Fund's brand awareness. The sponsorships are a cost-effective method of advertising, bringing our brand to the forefront of new markets. The increase in brand awareness allows our Fund to grow. Membership growth increases the stability and strength of the Fund for new and existing members.

Once again, this financial year demonstrated the ability of the Fund to adapt to change, with the continuation of the Government's SuperStream initiative. This year, small businesses, with 19 employees or less, needed to comply with the new electronic data and payment standards. Just as we were able to support big businesses with this change, the Fund worked hard throughout the year to ensure our small business clients were compliant with the same changes. The team was able to transition our clients' systems to the new standards before the 30 June deadline. The tax office has now extended the deadline to 28 October 2016, but all the hard work has been done, so well done all! Thank you to all staff involved in such an extraordinary effort.

The Federal Budget proposed some significant changes to the superannuation industry this financial year. The Fund went to great lengths to inform members of the changes and the impact they could have on superannuation accounts.

Some of the more significant proposals included the introduction of a lifetime cap on non-concessional contributions of \$500,000, and a \$1.6 million cap on amounts that can be transferred into a tax-free retirement account. At the time of writing, these changes haven't yet been passed into legislation, and there could be some significant changes made to the proposals before they are passed by Parliament. As always, the team will continue to communicate any changes to members as soon as they become official, to ensure our members are well-informed.

We remain committed to making the super experience easy for our members and employers. The Fund was one of the first to market with the ATO's newest SuperMatch system. It's now even quicker and easier to help members find and consolidate their super than ever before. By using the new SuperMatch system, we are able, with members' consent, to find and consolidate all members' super, including any lost super, on the spot. As always, we are here to service members, and a great way to do so is to ensure our members balances aren't being eroded by excess fees and charges that can come with having multiple superannuation accounts.

There were also some changes made to the Board this year. In December, we bade farewell to Mr Michael Clifford after three years of service. We thank Mr Clifford for his efforts over the past three years and wish him the very best for the future.

At the same time, we were happy to welcome Mr Troy Burton to the Board. Mr Burton brings his strong governance and Board expertise and will further enhance the diverse expertise of the current board.

With our new Board dynamic, Intrust Super continues to strive to improve the retirement goals of our members and administration obligations for our clients in the years to come.

We thank you for reading Intrust Super's Annual Report for the 2015/16 financial year and welcome your questions and feedback. Please see our contact details on the back cover if you would like to get in touch.

*SuperRatings Fund Crediting Rate Survey – SR50 Balanced [60-76] Index June 2016.

Handwritten signature of Sandy McDonald in black ink.

Sandy McDonald
Chairperson

Handwritten signature of Brendan O'Farrell in black ink.

Brendan O'Farrell
Chief Executive Officer

Governance

Intrust Super Trustee

The Trustee is the entity responsible for managing the Fund. It collects and invests contributions, maintains records, reports to members and employers, pays benefits and is responsible for all other activities required to operate the Fund effectively.

The Trustee of Intrust Super [Registrable Superannuation Entity Registration No. R1004397] is the company IS Industry Fund Pty Ltd [ABN 45 010 814 623, Australian Financial Services Licence No: 238051, Registrable Superannuation Entity Licence No. L0001298], MySuper Unique Identifier: 65704511371601.

Board of Directors

The primary responsibility of the Intrust Super Board is to ensure the Fund is operating in the best interests of our members. Intrust Super was established in 1988 as a joint initiative of the Queensland Hotels Association [QHA] and United Voice Queensland State Branch. Members and employers are equally represented on the Intrust Super Trustee Board of Directors, with three appointed by QHA and three appointed by United Voice.

Meeting at least quarterly, the Board delegates specific tasks to its Committees to complete its obligations as defined by law and according to their formal charters. The composition of the Board and various Committees as at 30 June 2016 is outlined below:

Intrust Super Board of Directors	Committee				
	Investment	Audit, Risk Management & Compliance	Remuneration	Administration, Contracts & Claims	Marketing
Sandy McDonald (C)(E)	(C)				
Gary Bullock (DC)(M)					
Justin O'Connor (E)		(C)	(C)		
Fiona Scalon (M)				(C)	
Troy Burton (M)					
Jim Stewart (E)					(C)

C – Chair | DC Deputy Chair | E – Employer Representative Director | M – Member Representative Director

Board changes

There were two changes to the Board of Directors this year.

- Mr Michael Clifford departed on 31 December 2015.
- Mr Troy Burton commenced on 3 March 2016.

Highlights

Intrust Super had another excellent year! By 30 June 2016, over 120,000 members trusted Intrust Super to manage over \$1.97 billion of their retirement savings.

This financial year, Intrust Super welcomed:

- over 15,300 new members
- over 5,600 new employers.

At your service

Intrust Super prides itself on going above and beyond for members and employer clients.

'At your service' is not a tagline for us, it is the Fund's overarching philosophy. In 2015/16 we were proud to:

- welcome over 45,000 unique visitors to our website
- process over \$158 million in Superannuation Guarantee contributions for members
- process over 25,000 electronic payments through SCH Online and EmployerAccess
- reunite over 6,100 members with their lost and other super, which equalled over \$67 million!

Investment performance

This financial year was a challenging one, but the Fund still achieved returns for our members well-above the median in 2015/16.

Intrust Super's MySuper option [Balanced option in Executive Super and Select Super] produced a return of 3.45% for the year to 30 June 2016. The result was well ahead of median returns of 2.81%*, which is great news. Superannuation is a long-term investment and markets can be unpredictable, so we always encourage members to focus on longer-term performance. Over 10 years, Intrust Super's Balanced option has returned an average annual return of 5.68%.

*SuperRatings Fund Crediting Rate Survey – SR50 Balanced [60-76] Index June 2016.

Awards

Throughout the year, we were proud to receive many different awards from independent expert organisations recognising the hard work put into producing our high quality product and services:

- SuperRatings Platinum Award rating 'Best Value for Money Fund' – 10th consecutive year
- SuperRatings Platinum Award rating for Pension 'Best Value for Money Pension Fund' – 9th consecutive year
- SuperRatings MySuper of the Year finalist
- Money magazine 'Best Value Insurance in Superannuation' award – 4th consecutive year.

Supporting grass roots football

In 2016, the Fund continued to make strides in our support of grass roots football. We have added support for the New South Wales Rugby League competition to our growing number of partnerships. We now support the Queensland Rugby League, the NSW Rugby Union and the NSW Rugby League.

Intrust Super Premiership

The Fund became naming-partners with the New South Wales Rugby League competition for a three-year agreement. The competition is now known as the Intrust Super Premiership and is the premier open-age competition in NSW. There are currently 12 clubs across New South Wales that contest the Intrust Super Premiership and the game acts as a feeder competition to the NRL, much like the Intrust Super Cup. It's another fantastic competition that provides a great foundation for players and a pathway to an even better future. We are proud to support the Intrust Super Premiership's continued development into a world-class competition, and look forward to engaging with a wider audience in NSW.

SuperMatch Portal

In 2016, the Fund was one of the first to market with a portal that seamlessly connects Fund to the ATO's newest SuperMatch system. The portal allows us to find members' superannuation accounts and any lost superannuation instantly, and consolidate them on the spot. The new service was a major contributor in helping us consolidate over \$67 million from members' lost and other super over the financial year.

The new SuperMatch service allows us to instantly:

- search for member funds held by the ATO
- request a rollover of ATO-held monies into Intrust Super
- view details of other superannuation account/s that members hold
- request for these other superannuation accounts to be consolidated.

Successful transitioning of our clients to new data and payment standards

The Federal Government's SuperStream legislation, which last financial year affected big business, came into effect this financial year for employers with 19 or less staff on 30 June 2016. Small businesses were required to make all their superannuation data and payment obligations electronically by the June deadline. Our teams worked with our employer clients to ensure they were either compliant or had a scheduled plan in place that would satisfy the Australian Taxation Office. The deadline has since been extended by four months to 28 October 2016.

Our innovative superannuation clearing house service, SCH Online, was able to ensure employers were compliant and at the same time streamline their super obligations. The clearing house uses only one log-in, one upload of data and one payment to fulfil all staff superannuation transactions. Best of all, the service is completely free.

We received great feedback from our employer clients about the service and for our commitment to ensuring they were complaint with the new legislation.

Budget proposals

The Government proposed a number of changes to superannuation in the 2016 Federal Budget. The Fund kept members informed of the proposals and how the superannuation landscape might change if certain proposals are passed into legislation. The measures included:

- introducing a \$1.6 million balance cap on the total amount of superannuation that can be transferred into the tax-free retirement phase
- introducing a lifetime cap of \$500,000 on non-concessional contributions backdated to 1 July 2007
- abolishing the yearly non-concessional contributions cap and bring forward rule
- reducing the annual cap on concessional contributions to \$25,000 and removal of the transitional concessional contributions cap
- introducing the ability to carry forward unused concessional contributions cap amounts for individuals with a balance under \$500,000 who have not reached their cap in previous years
- extending the Division 293 tax on concessional contributions to those earning over \$250,000
- removal of superannuation contribution restrictions (work test) for individuals aged 65-74
- introducing the Low Income Superannuation Tax Offset to replace the Low Income Superannuation Contribution
- changes to the income threshold for the low income spouse superannuation tax offset from \$10,800 to \$37,000
- removal of anti-detriment payment provisions and the tax deduction available to superannuation funds as part of a death benefit paid to eligible beneficiaries
- removal of tax exemptions relating to earnings from assets supporting a transition to retirement income stream
- extending the availability of tax exemptions relating to earnings from assets supporting an income stream to include deferred lifetime annuities and group self-annuitisation products.

All of the superannuation measures proposed are subject to legislation being drafted. They have not yet been passed by Parliament. These proposals, if passed into legislation, are planned to commence from 1 July 2017. As always, the Intrust Super website is your portal for the most up-to-date information on superannuation legislation.

Full details of all the announced changes and measures are detailed in the Budget papers which can be accessed via the links below:

- <http://budget.gov.au/2016-17/content/>
- http://budget.gov.au/2016-17/content/glossies/tax_super/html/

Returns

Core Super

Core Super is a simple, flexible and low-cost super product that offers a range of benefits to our members. With eight investment options that suit most of our members' needs, Core Super also offers the opportunity for strong long-term performance, as well as cost-effective insurance options for casual, part-time and full-time workers.

Core returns – 30 June 2016

	FYTD	1 yr [%pa]	3 yr [%pa]	5 yr [%pa]	7 yr [%pa]	10 yr [%pa]
Growth	3.12	3.12	11.11	9.49	9.41	4.85
MySuper Balanced	3.45	3.45	9.42	8.58	8.84	5.68
Stable	4.33	4.33	5.87	5.94	6.61	5.23
International Shares	-3.31	-3.31	11.94	11.43	10.86	3.82
Australian Shares	6.17	6.17	10.26	8.66	9.59	5.65
Property	11.42	11.42	9.11	8.01	8.84	6.34
Bonds [fixed interest]	5.95	5.95	5.63	5.95	7.24	6.29
Cash	2.26	2.26	2.72	3.25	3.32	3.89

As investment markets move up and down over time, it is important to remember that past performance is not an indication of future returns. Please note that the investment returns shown above have been rounded. This means there may be minor discrepancies when adding to achieve the compound return.

Executive Super

Executive Super caters to members who prefer to have a hands-on approach to their superannuation. With ten investment options and additional insurance cover available, Executive Super can provide members with more flexibility.

Select Super

With the same investment options as our Executive Super product, Select Super has been designed for those who want to benefit from being a member of Intrust Super, but who may be self-employed, not working or otherwise not able to receive employer contributions into the fund.

Executive and Select returns – 30 June 2016

	FYTD	1 yr [%pa]	3 yr [%pa]	5 yr [%pa]	7 yr [%pa]	10 yr [%pa]
Growth	3.12	3.12	11.11	9.49	9.41	4.85
MySuper Balanced	3.45	3.45	9.42	8.58	8.84	5.68
Conservative	4.16	4.16	7.06	6.90	7.41	4.69
Stable	4.33	4.33	5.87	5.94	6.61	5.23
International Shares	-3.31	-3.31	11.94	11.43	10.86	3.82
Australian Shares	6.17	6.17	10.26	8.66	9.59	5.65
Combined Shares	1.44	1.44	11.46	10.03	10.31	5.14
Property	11.42	11.42	9.11	8.01	8.84	6.34
Bonds [fixed interest]	5.95	5.95	5.63	5.95	7.24	6.29
Cash	2.26	2.26	2.72	3.25	3.32	3.89

As investment markets move up and down over time, it is important to remember that past performance is not an indication of future returns. Please note that the investment returns shown above have been rounded. This means there may be minor discrepancies when adding to achieve the compound return.

Super Stream

Super Stream is our competitive pension product, designed to provide members with a regular income stream when they retire or are transitioning to retirement. As well as flexible payment options, Super Stream members have ten investment options to choose from, and access to our team of dedicated Super Stream specialists.

Super Stream returns – 30 June 2016

	FYTD	1 yr [%pa]	3 yr [%pa]	5 yr [%pa]	7 yr [%pa]	10 yr [%pa]
Growth	3.44	3.44	11.91	10.21	10.10	5.09
Balanced	3.89	3.89	10.52	9.54	9.73	6.16
Conservative	4.75	4.75	8.20	7.93	8.39	5.24
Stable	4.80	4.80	6.35	6.61	7.38	5.80
International Shares	-3.67	-3.67	12.56	11.89	11.21	3.97
Australian Shares	7.41	7.41	11.63	9.66	10.47	6.21
Combined Shares	1.81	1.81	11.91	10.54	10.78	5.31
Property	12.78	12.78	10.05	8.86	9.64	6.96
Bonds [fixed interest]	6.87	6.87	6.50	6.95	8.45	7.29
Cash	2.63	2.63	3.16	3.81	3.80	4.06

As investment markets move up and down over time, it is important to remember that past performance is not an indication of future returns. Please note that the investment returns shown above have been rounded. This means there may be minor discrepancies when adding to achieve the compound return.

Market update

2015/16 Financial Year – The Year in Review

Market returns to 30 June 2016

Asset Class	Benchmark Index	1 Yr %	3 Yrs % pa	5 Yrs % pa	7 Yrs % pa	10 Yrs % pa
Australian equities	S&P/ASX 300 Accumulation	0.9	7.7	7.2	8.7	4.8
Australian equities	S&P/ASX Small Ordinaries Accumulation	14.4	9.1	1.0	4.5	1.1
International equities	MSCI World ex Aus [\$A]	1.0	15.5	15.6	12.3	5.0
International equities	MSCI World ex Aus [hdgd \$A]	-0.8	11.5	11.9	14.4	7.1
International equities	MSCI Emerging Markets [unhedged \$A]	-8.9	5.8	3.8	5.4	3.9
Unlisted property	Mercer Unlisted Property Trust [pre tax]	12.7	10.5	9.7	8.8	n/a
Listed property	S&P/ASX 300 Listed Property GICS	24.6	18.5	18.0	16.5	2.9
International fixed interest	Barclays Global Aggregate Bond [hdgd]	9.3	7.6	7.7	8.2	8.1
Australian fixed interest	Bloomberg Composite Bond [0+ yrs]	7.0	6.2	6.7	6.7	6.6
Cash	Bloomberg Bank Bill Index [90 day]	2.2	2.5	3.1	3.5	4.3
Currency	Australian Dollar vs US Dollar	-3.1	-6.7	-7.0	-1.2	0.0

Source – JANA, FactSet, S&P, MSCI, Mercer, UBS, Barclays.

A challenging year for investment returns

Australia's economy bucked the recent downward trend and reported an increase in GDP from 2.1% to 3.1% year over year [YoY] from June 2015 to the latest data in March 2016. However, the strength of these numbers is debatable as the terms of trade continue to worsen [down from 82.6 to 78.7 in the financial year to March], highlighting a reduced value of exports.

The March CPI print of 1.3% YoY is concerning from a domestic perspective, with the level below the RBA target range of 2-3%. The low CPI led to the RBA reducing its base rate further from 2% to 1.75% in May. Although the recent sharp rises in Australian property somewhat abated this year [approximately +2% in the financial year to March], further stimulus is expected over the coming 12 months with further rate cuts a possibility.

Growth in the United States of America [US] continues to be one of the highest in the developed world. After a 0.25% rate rise in late 2015, further rate rises are expected, however, the timing of these is still uncertain. Elsewhere in the developed world, recent growth improvements in the Eurozone and Japan have levelled, and the United Kingdom [UK] recovery has tapered off. The European Central Bank expanded their quantitative easing programme in April from €60bn to €80bn in an attempt to reignite the economy.

The Bank of Japan has resorted to negative rates to provide stimulus and reduce the value of the Yen, although this has not had the desired effect so far. The "flight to quality" in early 2016, driven by market volatility on the back of China growth concerns, US Federal rate rises and the fall in oil prices, led to the Yen appreciating significantly in the calendar year thus far. As a result, the Nikkei suffered with the poorest performance in FY2015/16 across the major developed markets.

Global markets continued to be heavily influenced by central bank policies over the course of the year. Political factors also had notable impacts during the year. The most recent example of this was the Brexit vote in late June, which saw the VIX Index [which gauges the level of volatility in financial markets] rise 49% on 24 June – its largest one-day percentage gain in nearly five years.

Global equities

Global equities, as represented by the MSCI World ex-Australia Index, fell – 0.8% on a hedged basis [in AUD], slightly below unhedged returns of +1.0% due to a slight depreciation in the Australian dollar, particularly against the US Dollar. Emerging markets continued to underperform with the MSCI Emerging Markets Index falling 8.9% for the year.

Australian equities

The S&P/ASX300 Index returned 0.9% during the year, as it faced many of the challenges of the overseas markets. The yearly low for the market was hit in February at 4,721, following concerns in China and oil prices bottoming. However, the recovery since has been strong, with the Index closing at 5,120 at 30 June. Crude oil prices finished the year just under USD \$50/barrel [from a February low of USD \$26/barrel], and concerns over China reduced as GDP numbers stabilised.

There were pronounced differences in industry sector performances over the year, with the Energy sector falling – 22% on the back of lower oil prices, and Financials dropping – 9% from a combination of lower interest rates and further regulatory requirements, primarily in the form of increased capital reserves. In contrast, Healthcare [+21%], Consumer Discretionary [+20%] and Utilities [+24%] all performed strongly, primarily driven by the search for yield in a falling rate environment.

Property

Australian Real Estate Investment Trusts [AREITs] generated a strong return of +24%. Performance was primarily driven by investors searching for yield. Australian unlisted property also generated strong returns over the financial year at around +13%, albeit behind their listed counterparts.

Fixed Interest

The best returns within the fixed interest asset class came from global inflation linked bonds [+9.3%] and global government bonds [+9.3%]. Australian government bonds that achieved +7% also performed well this year. Interest rates continued the theme of "lower for longer" as both GDP growth and inflation remained at historically low levels around the globe for much of the year.

Investments

Investment performance

Despite a volatile market this financial year, which significantly limited returns across the industry, the Fund's Balanced investment options outperformed median returns. For the 12 months to 30 June 2015/16, our Balanced investment option provided a return of 3.45%, well-above the SR50 Balanced [60-76] median Balanced fund return of 2.81%¹. Though the double-digit returns of previous years could not be achieved this year, this was still a positive result in a difficult year for returns. As always, strong long term returns are what really count for members. The ten-year annualised return for this option was 5.68%. For the 12 months to 30 June 2016, the Balanced option for pension income accounts returned 3.89% against the median return of 3.08%², which was again a positive result for the Fund.

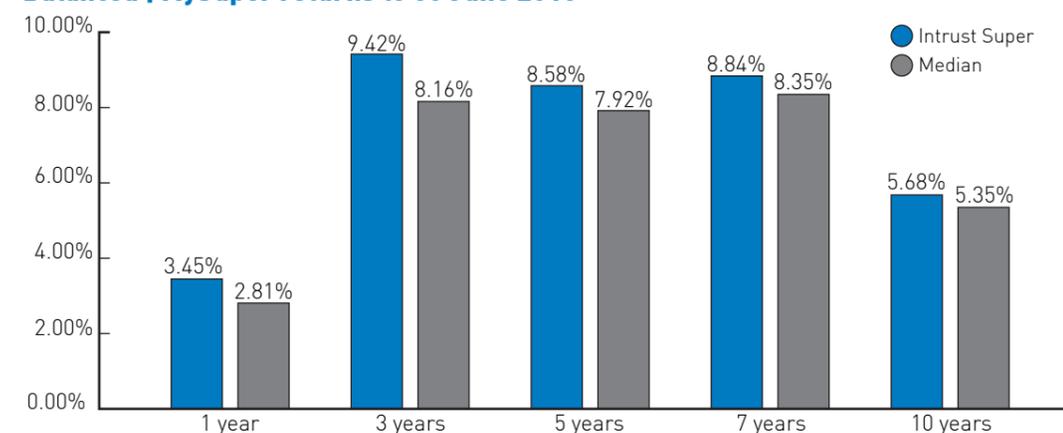
¹SuperRatings Fund Crediting Rate Survey – SR50 Balanced [60-76] Index June 2016.

²SuperRatings Pension Fund Crediting Rate Survey – SRP50 Balanced [60-76] Index June 2016.

How Intrust Super compares

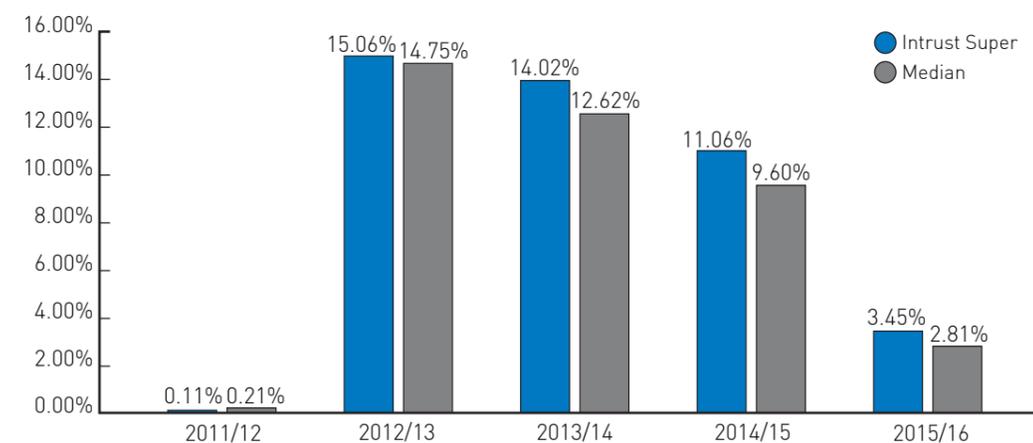
These charts compare Intrust Super's MySuper option [Balanced option in Executive Super and Select Super] compared to the median balanced option returns of the SuperRatings 'Balanced' SR50 [60-76%] option type.

Balanced | MySuper returns to 30 June 2016



Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced [60-76] Index June 2016. Past performance is not an indication of future returns.

Balanced | MySuper returns from the last five years



Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced [60-76] Index June 2016. Past performance is not necessarily indicative of future performance.

Investment options – Pre mixed

Stable

Investor profile: This investment option seeks reliable short-term returns with a certain level of security and potential for some growth. It is likely to suit members seeking short to medium-term growth of their superannuation with low risk.

Investment objective: To outperform CPI + 1.5% p.a. over rolling 10-year periods.

Investment strategy: A diversified option that invests mainly in defensive assets such as cash and bonds, with a smaller proportion spread across other asset classes.

Minimum investment timeframe: Short to medium term: if you choose this investment option, be prepared to stay invested in this option for at least 3 years.

Risk band: 2 – Low: Estimated number of negative annual returns is 0.5 to 1 over any 20-year period.[^]



Strategic asset allocation



Asset Allocation	Benchmark %	Range %
Australian shares	10	0-20
International shares	5	0-15
Growth opportunities*	5	0-10
Property	10	5-15
Bonds	20	10-60
Cash	40	0-50
Defensive opportunities*	10	0-20

Conservative

Investor profile: This investment option seeks to achieve growth above inflation over the longer term with a medium level of risk. It is likely to suit members seeking long-term growth of their superannuation with medium risk.

Investment objective: To outperform CPI + 2% p.a. over rolling 10-year periods.

Investment strategy: A diversified option that invests across most asset classes, with a large proportion in Australian and international shares, bonds and cash.

Minimum investment timeframe: Medium to long term: if you choose this investment option, be prepared to stay invested in this option for at least 4 years.

Risk band: 3 – Low to medium: Estimated number of negative annual returns is 1 to 2 over any 20-year period.[^]



Asset Allocation	Benchmark %	Range %
Australian shares	12	5-25
International shares	13	0-20
Growth opportunities*	8	0-15
Property	7	0-10
Bonds	30	10-50
Cash	20	0-50
Defensive opportunities*	10	0-15

Balanced [MySuper]

Investor profile: This investment option seeks high medium to long-term returns with a medium exposure to risk. It is likely to suit members seeking mid to long-term growth of their superannuation with medium risk.

Investment objective: To outperform CPI + 3% p.a. over rolling 10-year periods.

Investment strategy: A diversified option that invests across most asset classes, with a large proportion in Australian and international shares, bonds and property investments.

Minimum investment timeframe: Medium to long term: if you choose this investment option, be prepared to stay invested in this option for at least 5 years.

Risk band: 5 – Medium to high: Estimated number of negative annual returns is 3 to 4 over any 20-year period.[^]



Asset Allocation	Benchmark %	Range %
Australian shares	28	15-35
International shares	27	15-35
Growth opportunities*	10	0-15
Property	10	5-20
Bonds	15	5-25
Cash	2	0-25
Defensive opportunities*	8	0-15

Growth

Investor profile: This investment option seeks significant growth above inflation in the longer term with a high exposure to risk. It is likely to suit members seeking long-term growth of their superannuation with high risk.

Investment objective: To outperform CPI + 3.5% p.a. over rolling 10-year periods.

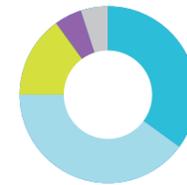
Investment strategy: Invests heavily in Australian and international shares, with a smaller investment in property and other investment opportunities.

Minimum investment timeframe: Long term: if you choose this investment option, be prepared to stay invested in this option for at least 7 years.

Risk band: 6 – High: Estimated number of negative annual returns is 4 to 6 over any 20-year period.[^]



Strategic asset allocation



Asset Allocation	Benchmark %	Range %
Australian shares	35	25-45
International shares	40	30-50
Growth opportunities*	10	5-20
Property	10	5-20
Bonds	0	0-15
Cash	0	0-15
Defensive opportunities*	5	0-15

Combined shares

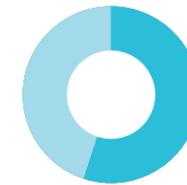
Investor profile: This investment option seeks significant growth above inflation in the longer term with a high exposure to risk. It is likely to suit members seeking long-term growth of their superannuation with high risk.

Investment objective: To outperform CPI + 4% p.a. over rolling 10-year periods.

Investment strategy: Invests in Australian and international shares.

Minimum investment timeframe: Long term: if you choose this investment option, be prepared to stay invested in this option for at least 8 years.

Risk band: 6 – High: Estimated number of negative annual returns is 4 to 6 over any 20-year period.[^]



Asset Allocation	Benchmark %	Range %
Australian shares	55	45-75
International shares	45	25-55
Cash	0	0-15

^{*}Opportunities are investments that don't fit neatly into traditional asset classes because of their risk/return profiles or their structure. Opportunities can be divided into Growth or Defensive styles and may include private equity, hedge funds and infrastructure investments.

[^]The Standard Risk Measure is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period.

The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option[s].

Investment options – Sector specific

^The Standard Risk Measure is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period.
 The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.
 Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option[s].

Cash

Investor profile: This investment option seeks reliable short-term returns with maximum security, but low potential for growth. It is likely to suit members with a short investment timeframe.

Investment objective: To match the Bloomberg AusBond 90 Day Bank Bill Index. It aims to do this by investing in deposits, money market and fixed income securities.

Investment strategy: Invests solely in cash using major cash investment manager/s and/or allocation to term deposits.

Minimum investment timeframe: Short to medium term: if you choose this investment option, be prepared to stay invested in this option for at least 1 year.

Risk band: 1 – Very Low: Estimated number of negative annual returns is less than 0.5 over any 20-year period.^



Strategic asset allocation



Asset Allocation	Range %
Cash	100

Bonds [fixed interest]

Investor profile: This investment option seeks reliable short-term returns with security, but low potential for growth. It is likely to suit members with a short investment timeframe.

Investment objective: To outperform the aggregate benchmark of 50% Bloomberg AusBond Composite Bond Index and 50% Barclays Global Aggregate Bond Index (hedged to AUD) over rolling two year periods.

Investment strategy: May use index or active bond fund managers which invest in Australian and international bond markets.

Minimum investment timeframe: Medium to long term: if you choose this investment option, be prepared to stay invested in this option for at least 3 years.

Risk band: 4 – Medium: Estimated number of negative annual returns is 2 to 3 over any 20-year period.^



Asset Allocation	Benchmark %	Range %
Bonds	100	90-100
Cash	0	0-10

Property

Investor profile: This investment option seeks growth above inflation over the medium-term with a medium exposure to risk. It is likely to suit members seeking mid to long-term growth of their superannuation with medium risk.

Investment objective: To outperform the Mercer Unlisted Property Trust Index over rolling 4-year periods.

Investment strategy: To provide investors with diversified exposure to a range of high-quality properties via unlisted property trusts.

Minimum investment timeframe: Medium to long term: if you choose this investment option, be prepared to stay invested in this option for at least 5 years.

Risk band: 5 – Medium to high: Estimated number of negative annual returns is 3 to 4 over any 20-year period.^



Asset Allocation	Benchmark %	Range %
Property	100	90-100
Cash	0	0-10

Australian shares

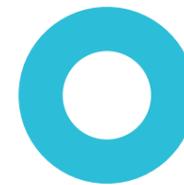
Investor profile: This investment option seeks significant growth above inflation in the longer term with a high exposure to risk. It is likely to suit members seeking long-term growth of their superannuation with high risk.

Investment objective: To outperform the S&P/ASX 300 Accumulation Index over rolling 3-year periods. The S&P/ASX 300 Index includes the largest 300 companies listed on the Australian Securities Exchange.

Investment strategy: Invests predominantly in Australian shares.

Minimum investment timeframe: Long term: if you choose this investment option, be prepared to stay invested in this option for at least 8 years.

Risk band: 6 – High: Estimated number of negative annual returns is 4 to 6 over any 20-year period.^



Asset Allocation	Benchmark %	Range %
Australian shares	100	90-100
International shares	0	0-10
Cash	0	0-10

International shares

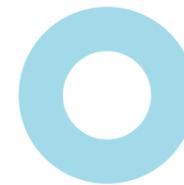
Investor profile: This investment option seeks significant growth above inflation in the longer term with a high exposure to risk. It is likely to suit members seeking long-term growth of their superannuation with high risk.

Investment objective: To outperform the aggregate benchmark of 50% MSCI World Index ex-Australia Unhedged and 50% MSCI World Index ex-Australia Hedged over rolling three year periods.

Investment strategy: Invests solely in international shares.

Minimum investment timeframe: Long term: if you choose this investment option, be prepared to stay invested in this option for at least 8 years.

Risk band: 6 – High: Estimated number of negative annual returns is 4 to 6 over any 20-year period.^



Asset Allocation	Benchmark %	Range %
International shares	100	90-100
Cash	0	0-10

Service providers

Administrator

Australian Administration Services

Auditor

BDO Audit Pty Ltd

Internal auditor

KPMG

Custodian

JP Morgan Investor Services

Insurer:

Life & TPD Insurance

Hannover Life Re of Australasia Ltd

Insurer: PayGuard

[Income Protection]

Windsor Income Protection Pty Ltd

Investment Adviser

JANA Investment Advisers Pty Ltd

Legal Advisers

McCullough Robertson & Clayton Utz

Personal Financial Advice

IS Financial Planning Pty Ltd trading as Intrust360° – a corporate authorised representative of Adviser Network Pty Ltd

Investment manager changes

Intrust Super made three investment manager changes in 2015/16:

Removed: RARE Infrastructure

Added: Redpoint Investment Management
Investec Asset Management

Our investment adviser

JANA Investment Advisers Pty Ltd [JANA] was established in 1987 as a specialist investment adviser to large institutional investors such as Intrust Super. JANA provides extensive research and recommendations on investment strategy and managers for the Fund. With JANA's assistance, the Trustee monitors and reviews the performance of each investment manager.

Investment Manager allocations as at 30 June 2016

Intrust Super appoints a range of specialist investment managers, with a track record of providing solid and consistent returns, to invest on the Fund's behalf. Each manager is chosen based on their suitability in relation to the Fund's overall investment objectives and strategy. Their investment performance is regularly reviewed and changes are made where necessary. The managers in place at 30 June 2016 are shown in the table below:

	Investment Managers	Assets [\$]	% of Total Assets
Cash	Custodian Cash	2,463,906	0.1%
	Term Deposits	91,218,712	4.6%
	QIC	79,343,602	4.0%
	ME Bank	5,049,302	0.3%
Bonds [Fixed Interest]	Member's Equity	1,206,659	0.1%
	Pimco Australia	132,388,046	6.8%
	AMP Capital Investors	41,754,037	2.1%
Property	QIC	31,491,185	1.6%
	Direct Property	3,900,000	0.2%
	LaSalle Investment Management	108,354,559	5.5%
Australian shares	Cooper Investors	98,410,765	5.0%
	Integrity Investment Management	91,609,330	4.7%
	Paradise Investment Management	101,736,294	5.2%
	Vinva Investment Management	38,929,078	2.0%
	Greencape Capital	80,157,444	4.1%
	T Rowe Price	46,022,139	2.3%
	DNR Capital	80,461,716	4.1%
International shares	Neuberger Berman	55,340,963	2.8%
	T Rowe Price	97,181,885	5.0%
	Investec	111,419,454	5.7%
	Sands Capital	122,557,147	6.2%
	Causeway Capital Management	123,020,194	6.3%
Defensive Alternatives	Vinva Investment Management	32,982,824	1.7%
	Apollo Global Management	52,603,169	2.7%
	QIC	33,876,431	1.7%
Growth Alternatives	Bentham Asset Management	50,200,115	2.6%
	AMP Capital Investors	44,857,228	2.3%
	Hastings Funds Management	54,634,390	2.8%
	Member's Equity	979,713	0.1%
	Gardior	4,119,476	0.2%
	ISF Investment Trust	43,636,970	2.2%
	Standard Life Investments	48,745,628	2.5%
	Schroder Investment Management Australia	27,089,579	1.4%
Redpoint Investment Management	21,161,883	1.1%	
TOTAL		1,958,903,823	100.0%

Other investment information

How investment returns are paid

With Core Super | MySuper, members can choose any combination of the eight investment options available. Executive Super, Select Super and Super Stream members can choose any combination of ten options. Investment switching is free and available weekly across all products. All products are unitised. This means that account balance and transaction details for all products are expressed as both units and dollars. All transactions are unit-based and units are priced each week according to market movements. Your account balance at any time is equal to the number of units you hold in each investment option multiplied by the investment option's current unit price. To view the latest unit prices log-in to member access by visiting intrust.com.au.

Our approach to investing

The long term objective of all superannuation savings should be to maintain or enhance the purchasing power of members' savings. While short-term volatility of returns is clearly important for the Fund, the real risk is whether the investments of the Fund will deliver long-term real returns sufficient to meet the retirement aspirations of members. Investments are selected purely for their ability to help achieve the relevant investment objective. Decisions about the selection, retention or realisation of the investments in the Fund are primarily based on economic factors. When selecting, retaining or realising the Intrust Super investments, we do not take into account labour standards or environmental, social or ethical considerations, although sometimes these matters do affect economic factors that in turn affect investments.

Our policy towards the use of derivatives

Intrust Super does not use derivatives directly. However, our underlying investment managers may invest in derivatives such as futures and options. Derivatives are used to protect the values of portfolios against major falls in market prices or to change a portfolio's exposure to markets more rapidly and efficiently than what could be achieved

through the direct purchase or sale of physical assets. To assist in achieving the Fund's investment objectives, the chosen Investment Managers may use tactical asset allocation techniques, which could include investments in derivatives.

Some investment terms explained

Annualised return [%pa]: An investment return expressed in yearly terms, even though it does not apply directly to a single year. If the total return on an investment, over two years, was 21% for example, then the two-year annualised return would be 10%. This is because a 10% annual return is required in two consecutive years, to generate a total return of 21%.

Compounding: Compounding refers to the reinvestment or assumed reinvestment of returns into an investment portfolio. As a result of this, returns in future years are generated on top of returns from this year or, as is commonly quipped "interest is paid on interest". An investment of \$100, made one year ago, would have grown by \$10, to \$110 today, if the return was 10%. If none of that money was touched, and it was left to grow, the returns would be compounded next year. For instance, if next year the return was again 10%, the portfolio would grow by \$11, to \$121 at the end of next year. The dollar return is higher because the return in the second year compounded the first year's return.

Unlisted property: An investment in property (for example, office blocks, shopping centres, resorts, hotels) that is not made through a portfolio listed on the stock exchange (ASX). Securities issued by unlisted companies and investment in unlisted property generally cannot be traded on the ASX but must be sold directly.

Index managers: Index fund managers seek to hold a basket of assets that mimic the returns of a particular index, for instance the S&P/ASX 300 Accumulation Index or the MSCI World ex-Australia Index.

Active managers: Active fund managers buy and sell securities in an attempt to produce returns that are greater than the general market (or index).

Managed investment: A professionally managed portfolio of assets.

2015 2016 FINANCIALS

Reserves

Intrust Super maintains reserves to cover the operational costs of the Fund. The reserves are invested in a manner consistent with the Fund's investment strategy in the Balanced option and in a manner that allows the Fund to discharge its liabilities as they fall due. The value of the reserve as at 30 June for the past three financial years is listed below:

30 June 2016	\$12,067,743
30 June 2015	\$12,612,245
30 June 2014	\$6,499,224

We aim to keep the reserve at a level less than 0.5% of Fund assets.

Investment revenue
\$76,251,924

Contributions revenue
\$241,404,589

\$1.97B
Funds under management

Financials

Operational Risk Financial Requirement Reserve [ORFR]

Included in the reserves above is the ORFR which is a requirement in terms of the Prudential Standard SPS114. The purpose of this operational risk reserve is to provide funding for incidents where material losses may arise from operational risk relating to the Fund.

The level of reserve is determined by the Board based on an assessment of the risks faced by the Fund.

The Fund's ORFR of \$5,030,439 was fully funded as of 30 June 2016.

Statement of financial position as at 30 June 2016	2016	2015
INVESTMENTS		
Cash & short term deposits	115,175,922	94,907,980
Fixed interest	266,567,454	223,272,385
Australian shares	520,504,167	471,502,008
International shares	502,300,567	550,745,481
Property	141,595,486	140,977,288
Opportunities	412,760,227	376,590,870
TOTAL INVESTMENTS	1,958,903,823	1,857,996,012
OTHER ASSETS		
Cash at bank	43,341,080	31,660,567
Receivables	10,358,434	8,147,508
Total other assets	53,699,514	39,808,075
Fixed assets	1,050,598	809,748
TOTAL ASSETS	2,013,653,935	1,898,613,835
LIABILITIES		
Payables	8,628,179	15,980,553
Income tax payable	10,461,570	9,225,605
Deferred income tax	20,742,651	27,131,210
TOTAL LIABILITIES	39,832,400	52,337,368
NET ASSETS AVAILABLE TO PAY BENEFITS	1,973,821,535	1,846,276,467
Represented by:		
LIABILITY FOR ACCRUED BENEFITS		
Members funds	1,961,753,792	1,833,664,222
Reserve	12,067,743	12,612,245
	1,973,821,535	1,846,276,467

Operating statement as at 30 June 2016	2016	2015
INVESTMENT REVENUE		
Interest	2,547,997	2,133,742
Dividends and Distributions	80,871,109	83,758,470
Movement in Net Market Value	[8,616,127]	112,184,903
Other Investment Income	1,448,945	1,560,170
	76,251,924	199,637,285
CONTRIBUTIONS REVENUE		
Employer	158,019,232	148,949,511
Member	15,651,083	14,922,249
Transfers	67,318,252	64,546,371
Government Co-Contribution	416,022	399,044
	241,404,589	228,817,175
OTHER REVENUE		
Group Life Insurance Proceeds	12,982,525	9,197,325
No TFN Contribution Tax	360,056	106,872
Other Income	-	43,870
	13,342,581	9,348,067
TOTAL REVENUES FROM ORDINARY ACTIVITIES	330,999,094	437,802,527
INVESTMENT EXPENSES – Direct Investment Expenses	6,099,416	6,410,564
GENERAL ADMINISTRATION EXPENSES		
Administration Expenses	5,828,437	5,604,067
Audit Fees	76,875	66,495
Operational Expenses	8,159,336	6,992,920
Superannuation Contributions Surcharge	125	11
Insurance Premiums	20,435,271	18,911,930
TOTAL EXPENSES FROM ORDINARY OPERATING ACTIVITIES	40,599,460	37,985,987
OPERATING SURPLUS BEFORE INCOME TAX	290,399,634	399,816,540
Income Tax Expense	20,614,558	29,669,491
BENEFITS ACCRUED AS A RESULT OF OPERATIONS AFTER INCOME TAX	269,785,076	370,147,049

Other Important Information

Keep your details up to date

Your superannuation is likely to be a significant part of your future retirement nest egg. By staying in touch with you, we can help you keep track of your savings and ensure your account doesn't get transferred to the Australian Taxation Office as a Lost Account. Please help us help you by keeping the following personal details up to date:

Your address. Intrust Super requires your current postal address in order to send regular communications about your account. If we are unable to contact you, and your account balance is under \$6,000 from 31 December 2016, in some circumstances, we may be required to transfer your account balance to the Australian Taxation Office.

Your insurance. Intrust Super provides you with the option of holding life insurance, total and permanent disability insurance and income protection insurance within your account. Members receive a prescribed level of default insurance cover upon joining the Fund [even if you are casual] and there is the option to increase the levels of cover throughout your membership. Please review your personal insurance regularly to ensure that the levels of cover you have are appropriate for your needs. Please see the relevant Product Disclosure Statement for further information.

Your beneficiaries. It is important to advise Intrust Super in writing of your preferred beneficiaries. Your "beneficiary" is the person[s] to whom the balance of your superannuation account, including any attached life insurance, would be paid in the event of your death.

The Superannuation Industry [Supervision] Regulations 1994 ['SIS Regulations'] require that a fund can only pay a death benefit to either or both of:

- the member's legal personal representative [LPR] – the person handling the estate of the deceased member, or
- one or more of the member's dependants.

A "dependant" is defined as including:

- the spouse of the member – this can include a de facto or same-sex spouse;
- any child of the member;

- any person with whom the member had an "interdependency relationship"; and
- any person who was wholly or partially financially dependent on the member.

Please remember to review the beneficiaries listed on your superannuation fund whenever your personal circumstances change over the years.

Your contributions. While the Trustee does have a follow-up process in place to contact employers who have not made contributions to the Fund by the due date, you should also check your pay slip and online super fund account details regularly to ensure that you are receiving the contributions you are entitled to. Your SG payments are due at least quarterly and potentially more often under certain industrial awards.

Unclaimed benefits

If we have to make a payment to you and are unable to do so because we cannot contact you or your beneficiaries to ask for payment instructions, we will pay the money to the Australian Tax Office. This money can be claimed at any time by contacting them on 13 10 20.

Keeping you in the loop

To help you stay fully informed about your Intrust Super account and superannuation matters in general, we provide the following regular communications:

- An annual Member Statement.
- This Annual Report.
- Lunchroom seminars at various work places.
- Phone and email support through our Contact Centre.
- Your very own Super Concierge who can contact you at a time that suits your schedule.
- Information at your fingertips by visiting intrust.com.au.

Trustee indemnity insurance

To protect both the Trustee and our members' benefits, the Trustee has taken out indemnity insurance. This protects the Trustee against any claims it cannot satisfy from Fund assets.

Trust Deed amendments

The Trust Deed is the document that sets out the rules associated with Intrust Super. The Trust Deed was recently reviewed and no updates were required.

Additional information

At any time you can ask for a copy of the Trust Deed [the Fund's rules], the latest audited accounts, a copy of the Fund's Life and PayGuard Insurance policies or the latest Member Guides [Product Disclosure Statements]. Contact us on 132 467 or visit intrust.com.au if you would like any of these documents. A fee may be charged for providing this information.

Enquiries

Please direct all enquiries to the Intrust Super Contact Centre by phone, email, in writing, or in person. The Fund's Contact Centre is open from 8am to 8pm [AEST].

Core Super, Executive Super and Select Super members:

Phone 132 467
Visit Level 15, 324 Queen Street
Brisbane QLD 4001
Mail GPO Box 1416
Brisbane QLD 4001
Fax 1800 603 234
Email info@intrust.com.au

Super Stream members:

Phone 1800 000 324
Visit Level 15, 324 Queen Street
Brisbane QLD 4001
Mail Locked Bag 5042
Parramatta NSW 2124
Fax 1300 663 844
Email info@intrust.com.au

Complaints

While Intrust Super strives to provide excellent member services, we acknowledge that the services we provide and the decisions we make may not always satisfy everyone.

Should you be dissatisfied with the service you receive or any other aspect of Intrust Super, please contact us to discuss the matter. If this does not resolve your enquiry, please contact us, using the details listed left, to make a formal complaint.

We will do our best to acknowledge all complaints in writing within one working day of receipt and aim to resolve all complaints within five working days of receipt. However, at times, the nature of the complaint may not make this possible. In these cases, the Trustee will resolve any complaints within a maximum of 90 days.

If you are not satisfied with the way we handle your complaint or with its resolution, you may contact the Superannuation Complaints Tribunal. The Tribunal is an independent body set up by the Federal Government to assist members or beneficiaries to resolve certain superannuation complaints. The Tribunal may be able to help resolve your complaint but will only become involved after you have used the Intrust Super internal complaint handling process, as outlined above.

If the Tribunal agrees to hear your complaint, it will firstly try to resolve the matter by assisting the parties to come to a mutual agreement. Should mutual agreement not be reached, the Tribunal can progress the matter to a formal hearing. To find out whether the Tribunal can handle your complaint and the type of information you need to provide, please contact it as follows:

Superannuation Complaints Tribunal

Mail Locked Mail Bag 3060
Melbourne VIC 3001
Phone 1300 884 114

Privacy

Intrust Super collects your personal information to establish and administer your account. If you would like to access any personal information we hold about you, please contact us. A copy of the Fund's privacy policy is available on request or by visiting intrust.com.au.



Visit Level 15, 324 Queen Street,
Brisbane QLD 4000

Mail GPO Box 1416,
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Fax 1800 603 234

Email info@intrust.com.au

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