



Annual Report 2020

CUBS Superannuation Fund

Qudos Super
Qudos Pension

CUBS Superannuation Fund

ABN 90 120 177 925

RSE Fund Registration No. R1068832

USI 90120177925004

Trustee

Equity Trustees Superannuation Limited

ABN 50 055 641 757

AFS Licence No. 229757

RSE Licence No. L0001458





Contact details

If you have an enquiry about Qudos Super or Qudos Pension or would like to receive your Annual Reports (including this Annual Report) by post or email (free of charge), you should contact:

Sub Promoter

Qudos Bank

Connect Corporate Centre
Level 8, 191 O’Riordan Street
Mascot NSW 2020

Telephone: 1300 721 720
Facsimile: +61 2 9582 3452

Email: [Online contact form](#)
Website: www.qudosbank.com.au

Trustee

Equity Trustees Superannuation Limited

Level 2, 575 Bourke Street
Melbourne VIC 3000

Telephone: 1300 133 472
Facsimile: (03) 8623 5200

Disclaimer

This Annual Report is issued by Equity Superannuation Trustees Limited (ABN 50 055 641 757; AFSL 229757; RSE License No. L0001458) (the Trustee), as Trustee for the CUBS Superannuation Fund (ABN 90 120 177 925; RSE Fund Registration No. R1068832; USI 90120177925004) (the Fund).

This Annual Report relates to the reporting period ending 30 June 2020 and is based on information provided to the Trustee by the Fund's service providers and underlying investment managers. This Report has been prepared in accordance with the relevant requirements of the Corporations Act and Corporations Regulations 2001. While every reasonable effort has been made to ensure that the information contained in the Report is correct, you should not make financial decisions or commitments solely based on the amounts shown. The Trustee reserves the right to correct any errors or omissions.

Information in this report relates to the CUBS Superannuation Fund ('the Fund') as a whole, unless stated otherwise. Qudos Super and Qudos Pension are products offered from the Fund since 16 October 2013 and are referred to as '**Qudos Super products**' in this report.

The Trustee does not guarantee the performance of any of the Fund's investments or underlying investment managers. The Trustee does endeavour to ensure that only professional managers using sound investment processes are utilised.

Past performance is not necessarily indicative of future performance. This publication contains general information or advice only that has been prepared without taking into account your personal financial objectives, situation or needs. You should refer to the relevant Product Disclosure Statement (**PDS**) and any factsheets (where applicable) and assess your own financial situation and/or engage the services of an appropriately qualified financial adviser, before making any financial decisions in relation to this product. You can obtain the PDS and any factsheets relevant to your membership by calling 1300 721 720 or downloading it from www.qudosbank.com.au.

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Message from the Trustee

The Trustee presents the Annual Report for the CUBS Superannuation Fund for members participating in the Qudos Super products, for the year ended 30 June 2020.

Please take the time to read this Annual Report and if you have any queries or require further information, please contact the Fund Administrator (details provided on page 16).

The Fund is set up as a trust and is governed by a legal document called a Trust Deed. The Trustee is responsible for running the Fund in accordance with the Trust Deed.

Annual Member Meeting

A new legislative requirement for the Trustee is to hold an Annual Member Meeting. The Trustee is planning on holding this meeting prior to 31 March 2021. We will write to members with details of the meeting prior to the event.

Investments

For members of the Fund that have investment choices available to them, there are five unitised investment options, and a term deposit option, that may be available to depending on the segment of the Fund they participate in.

The Trustee may close, vary or add to the investment options available to members from time to time. The unitised investment options available to members of the Qudos Super products reflect the Fund's investment policy which takes into account various factors including relevant law, the Trust Deed and the nature of the Fund's membership. The term deposit option is only available to Qudos Super and Qudos Pensions products, and Defence Super and Defence Pension products.

Please read the current PDS and any factsheets applicable to the Qudos Super products you participate in to find out which investment options are available to you and before making any investment decisions.

Investment options
Cash Plus Option*
Conservative Option
Balanced Option
Growth Option
High Growth Option
Term Deposit Option

*Note: This option is called 'Cash Plus' because it invests in Fixed Interest assets as well as Cash.

The Cash Plus, Conservative, Balanced, Growth and High Growth investment options are unitised or pooled investments with underlying investments determined by the Trustee as considered appropriate from time to time (taking into account the recommendations of investment consultants).

The Term Deposit option provides members of Qudos Super and Qudos Pensions products, and Defence Super and Defence Pension products, with the ability to choose from a range of Term Deposits approved by the Trustee according to a preferred term and interest rate.

This Report provides information about each of the investment options which were available to members of the Fund for the 2019/2020 financial year. Further information about each of the investment options, as applicable to the segment of the Fund you participate in, can be downloaded from www.qudosbank.com.au.

Refer to your Annual Member Statement to check which investment options you are invested in or have chosen. Your member statement shows how your super account was invested as at 30 June 2020. Your member statement also provides an overview of the long term performance of each of the unitised investment options.

Investment options

	Cash Plus option		Conservative option		Balanced option	
Investor profile	This option is intended to be suitable for members looking for stability above all, who accept that long-term investment returns are likely to be the lowest of all investment options		This option is intended to be suitable for members seeking a low risk, diversified portfolio with a small exposure to growth assets, capital stability and some capital growth potential		This option is intended to be suitable for members with an average tolerance for risk who are seeking a balance between income and capital growth assets	
Investment return objectives	To achieve returns (after tax and fees) in line with 50% RBA cash rate + six-month bank bills over a rolling 1 year period		To achieve returns (after tax and fees) that exceed CPI by at least 1.00% over a rolling 4 year period		To achieve returns (after tax and fees) that exceed CPI by at least 2.00% over a rolling 6 year period	
Strategic asset allocation	Australian equities	0%	Australian equities	11%	Australian equities	18%
	International equities	0%	International equities	16%	International equities	27%
	Fixed interest	50%	Fixed interest	30%	Fixed interest	30%
	Cash	50%	Cash	43%	Cash	25%
Recommended minimum investment timeframe	Short term (no minimum)		Short to medium term investors (usually three to four years)		Medium to long term investors (usually six years plus)	
Risk level	Estimated number of negative annual returns over any 20 year period is less than 0.5		Estimated number of negative annual returns over any 20 year period is 2 to less than 3		Estimated number of negative annual returns over any 20 year period is 3 to less than 4	
Standard risk level	Very low		Medium		Medium to high	
Risk band	1		4		5	
Actual asset allocation as at 30 June		2020	2019		2020	2019
	Fixed interest	50.2%	50.1%	Australian equities	12.3%	12.4%
	Cash	49.8%	49.9%	International equities	18.6%	18.5%
				Fixed interest	30.0%	29.9%
				Cash	39.1%	39.2%
				Australian equities	19.7%	20.2%
				International equities	29.8%	30.2%
				Fixed interest	29.5%	28.9%
				Cash	21.1%	20.6%

	Growth option		High Growth option		Term Deposit option	
Investor profile	This option is intended to be suitable for members with an above average tolerance for risk who are seeking long-term capital growth		This option is intended to be suitable for members with a tolerance for high levels of risk who are seeking long-term capital growth		This option is intended to be suitable for members who want very low levels of risk and to preserve their capital	
Investment return objectives	To achieve returns (after tax and fees) that exceed CPI by at least 3.00% over a rolling 8 year period		To achieve returns (after tax and fees) that exceed CPI by at least 4.25% over a rolling 8 year period		To achieve returns (after tax and fees) in line with 50% RBA cash rate + six-month bank bills over a rolling 1 year period	
Strategic asset allocation	Australian equities	25%	Australian equities	36%	Available terms	
	International equities	38%	International equities	54%	1 year	
	Fixed interest	34%	Fixed interest	10%	2 years	
	Cash	3%	Cash	0%	3 years	
Recommended minimum investment timeframe	Long term investors (usually eight years plus)		Long term investors (eight to ten years or more)		Recommended minimum investment timeframe: 1 to 3 years depending on the term of the deposit	
Risk level	Estimated number of negative annual returns over any 20 year period is 3 to less than 4		Estimated number of negative annual returns over any 20 year period is 4 to less than 6		Estimated number of negative annual returns over any 20 year period is less than 0.5	
Standard risk level	Medium to high		High		Very low	
Risk band	5		6		1	
Actual asset allocation as at 30 June		2020	2019		2020	2019
	Australian equities	26.5%	27.2%	Australian equities	35.9%	36.2%
	International equities	40.1%	40.7%	International equities	54.3%	54.2%
	Fixed interest	31.6%	30.4%	Fixed interest	9.8%	9.6%
	Cash	1.9%	1.8%	Cash	0.0%	0.0%

Important notes:

- Actual asset allocations may vary from time to time due to market fluctuations and amounts held in cash pending investment.
- The assets in unitised investment options allocated to Australian Equities and International Equities are invested in the Vanguard High Growth Fund.
- The Cash and Fixed Interest investments utilised in unitised investment options for members of Qudos Super products are cash and fixed interest deposits or products issued by Qudos Bank.
- The Term Deposits available to members of Qudos Super products are deposits or products issued by Qudos Bank.

Financial and other statutory information

This is an abridged summary of the audited Fund financial statements for the Fund for the financial year ended 30 June 2020 (incorporating all products including the Qudos Super products).

A copy of the audited Fund financial statements and auditor's report are available via the Qudos Super website at www.qudosbank.com.au or on request from the Fund Administrator (details provided on page 16).

Statement of financial position as at 30 June 2020

	2020 \$	2019 \$
Cash and cash equivalents		
Cash and cash equivalents	7,929,272	10,025,389
Total cash and cash equivalents	7,929,272	10,025,389
Receivables		
Distribution receivable	784,012	636,068
Due from brokers	1,853,185	117,707
Other receivables	153,268	32,570
Total receivables	2,790,465	786,345
Investments held at fair value	69,743,264	67,456,849
Other assets		
Deferred tax assets	65,955	-
Total other assets	65,955	-
Total assets	80,528,956	78,268,583
Liabilities		
Accounts payable	183,117	117,839
Due to brokers	306,362	570,607
Current tax liability	113,004	38,712
Deferred tax liabilities	-	285,111
Total liabilities (excluding member benefits)	602,483	1,012,269
Net assets available for member benefits	79,926,473	77,256,314
Member benefits		
Defined contribution member liabilities	79,561,713	76,794,505
Total member liabilities	79,561,713	76,794,505
Total net assets	364,760	461,809
Equity		
Operational risk reserve	292,414	313,597
Unallocated to members	72,346	148,212
Total equity	364,760	461,809

Financial and other statutory information

Income statement for the year ended 30 June 2020

	2020	2019
	\$	\$
Superannuation Activities		
Revenue		
Changes in fair value of investments	(1,753,445)	1,232,881
Distributions	1,519,823	1,288,299
Interest	605,726	943,452
Other operating income	111,587	4,942
Total revenue	483,691	3,469,574
Expenses		
Investment expenses	(24,558)	(30,227)
General administration expenses	(562,717)	(504,310)
Total expenses	(587,275)	(534,537)
Operating results	(103,584)	2,935,037
Net benefits allocated to defined contribution member accounts	(193,235)	(3,031,834)
Operating result before income tax	(296,819)	(96,797)
Income tax benefit/(expense)	331,329	(303,138)
Operating result after income tax	34,510	(399,935)

Financial and other statutory information

Statement of changes in member benefits for the year ended 30 June 2020

	Note	2020 \$	2019 \$
Opening balance of Member Benefits		76,794,505	75,284,024
Contributions:			
– Employer contributions		2,362,544	2,196,429
– Member contributions		928,557	1,515,313
Transfers from other superannuation entities		9,102,889	9,290,333
Death and disability benefits credited to member accounts		250,000	-
Income tax on contributions	8(c)	(470,641)	(464,170)
Net after tax contributions		12,173,349	12,537,905
Benefits to members		(9,516,063)	(13,922,707)
Insurance premiums charged to members' accounts		(104,496)	(106,660)
Reserve transferred to/(from) members Net benefits allocated, comprising:		21,183	(29,891)
– Net investment income		223,483	3,058,629
– Net administration fees		(30,248)	(26,795)
Closing balance of Member Benefits	6	79,561,713	76,794,505

Financial and other statutory information

Statement of changes in equity for the year ended 30 June 2020

	Operational risk reserve \$	Unallocated to members \$	Total equity \$
Opening balance as at 1 July 2019	313,597	148,212	461,809
Transfer from reserves	(21,183)	(237,656)	(258,839)
Transfer to reserves		127,280	127,280
Operating result	-	34,510	34,510
Closing balance as at 30 June 2020	292,414	72,346	364,760

	Operational risk reserve \$	Unallocated to members \$	Total equity \$
Opening balance as at 1 July 2018	283,706	91,841	375,547
Transfer from reserves	29,891	456,306	486,197
Operating result	-	(399,935)	(399,935)
Closing balance as at 30 June 2019	313,597	148,212	461,809

Note: Further information about the Operational Risk Financial Requirement Reserve is shown further below.

Financial and other statutory information

Significant investments

The following underlying investments each represent more than 5% of the total assets of the Fund (incorporating all products including Qudos Super products) as at 30 June 2020:

Investment	2020 \$	Total % of Fund assets
Greater Bank Limited Cash ¹	6,555,837	8.44
Qudos Bank Fixed Interest ²	9,300,993	11.97
Qudos Bank Cash Investment Pool ²	8,451,289	10.88
Defence Bank Fixed Interest ³	8,107,138	10.44
Defence Bank Cash Investment Pool ³	6,720,548	8.65
Vanguard High Growth Index Fund ⁴	30,998,990	39.91

1. These cash investments are deposits with the Greater Bank Limited relating to members in the Greater Rollover or Greater Pension Fund, which are legacy products that are also part of the Fund.
2. The Qudos Bank Cash and Fixed Interest investments utilised in each of the investment options are cash and fixed interest deposits or products issued by Qudos Bank. The Qudos Bank Term Deposit is an interest-bearing deposit held by Qudos Bank that has a fixed term and pays a fixed rate of interest calculated daily. Qudos Bank is an authorised deposit-taking institution (ADI) and also undertakes some promotional activities in respect of the Qudos Super product within the Fund.
3. The Defence Bank Cash and Fixed Interest investments utilised in each of the investment options are cash and fixed interest deposits or products issued by Defence Bank. The Defence Bank Term Deposit is an interest-bearing deposit held by Defence Bank that has a fixed term and pays a fixed rate of interest calculated daily. Defence Bank is an authorised deposit-taking institution (ADI) and also undertakes some promotional activities in respect of the Defence Bank Super product within the Fund.
4. The Vanguard High Growth Index Fund is a registered managed investment scheme which provides low cost access to a range of sector funds across multiple asset classes. The scheme is issued by Vanguard Investments Australia Ltd.

Assets

The assets for the Fund as a whole (incorporating all products including Qudos Super products) as at 30 June 2020 and 30 June 2019 are set out in the table below:

Assets	2020 \$	Total % of Fund assets	2019 \$	Total % of Fund assets
Australian equities	11,129,000	14.3	11,286,000	14.6
International equities	16,832,000	21.7	17,246,000	22.2
Fixed interest	22,002,000	28.3	20,264,000	26.2
Cash	24,410,000	31.4	24,345,000	31.4
Term deposits	3,299,000	4.2	4,341,000	5.6

Financial and other statutory information

Operational Risk Financial Requirement (ORFR) Reserve

The purpose of the ORFR Reserve is to protect members' interests should an operational failure occur that may result in losses to the Fund or its members.

The ORFR Reserve is invested solely in cash in accordance with the Trustee's management strategy for the reserve.

The Trustee is obliged to review its ORFR arrangements regularly to ensure the ORFR Reserve is set at an appropriate level and to make any changes (including in relation to charging ORFR fees) necessary to ensure regulatory requirements continue to be met.

As at the date of preparation of this report, the Trustee's ORFR Reserve had met its target level (0.25% of total net Fund assets) however the ORFR Reserve level and target is subject to change. If such a change results in the ORFR Reserve falling below the required level at any time, deductions from members' accounts may be required.

The level of the ORFR Reserve as at 30 June over the last three financial years is:

ORFR Reserve	2020	2019	2018
At 30 June	\$292,414	\$313,597*	\$283,706

*The ORFR Reserve target was met on 30 September 2018. Between 1 October 2018 and 30 June 2019, quarterly ORFR fees were deducted from some members' accounts in error and added to the ORFR Reserve. This meant that the ORFR Reserve as at 30 June 2019 was overstated. The ORFR fees deducted in error were refunded to applicable members' accounts after 30 June 2019.

Allocation of earnings

The allocation of earnings to member accounts depends on the segment of the Fund that you participate in and how your account is invested.

For members of the Fund invested in the Cash Plus, Conservative, Balanced, Growth or High Growth investment options, investment performance is reflected in the unit prices for these options, which are (usually calculated) daily, after taking into account relevant fees, costs and taxes. The Trustee's policy is to allow all investment returns (after taking into account relevant fees, costs and taxes) from these unitised investment options to flow through to relevant members via increases (or decreases) in unit prices.

Information about the investment performance of each of the unitised investment options, as relevant to your membership of the Fund, is shown in your annual member statement.

For members invested in one or more Term Deposits, the investment performance of a Term Deposit is based on the applicable rate of interest declared by the relevant financial institution and allocated to your account. Refer to your annual member statement for information about interest rates/interest relevant to your account in the Fund.

Neither the Trustee or any service provider or other entity associated with the Fund (including Qudos Bank) guarantee your investment or the returns on any of your selected investments. Past performance is not a reliable indicator of future performance.

Derivatives

It is the Trustee's policy not to use derivative instruments directly.

Derivatives include investment products such as futures, options, swaps and warrants. They are securities whose value is derived from other securities or assets.

Derivatives may be used by some of the underlying investment managers used in the Conservative, Balanced, Growth and High Growth unitised investment options to manage risks and return expectations within their investment portfolios.

However, use of derivatives can carry its own risks like the possibility that the derivative position is difficult or costly to reverse, that it does not perform as expected, or that the parties to the derivatives contract do not perform their contractual obligations. Any exposure to derivatives may vary depending on the strategy and objectives of a particular underlying investment.

Other important information

What happens if we can't find you (lost, uncontactable and inactive members)

In accordance with legislative requirements, there are a number of circumstances in which lost, inactive, unclaimed and other super accounts must be reported and paid to the ATO (by prescribed payment dates).

These circumstances include:

- **An account balance under \$6,000 held by an inactive member.** You are 'inactive' if you have not, in the past 16 months, made, or had a contribution made on your behalf, to your super account, and have otherwise not opted out of the transfer or satisfied some other criteria which results in you NOT being treated as inactive.
- **An account balance under \$6,000 held by a lost member.** You are a lost member if you meet the definition of lost member in superannuation legislation. This includes, for example, where you are 'uncontactable', that is, if we can't contact you by mail or email at the address(es) we hold for you AND either you haven't been in contact with us in the last 12 months OR we have not received any contributions from you or on your behalf in the last 12 months.
- **An account held by an inactive member who is 65 years of age or more.** This applies if we have not received any contributions or rollovers from you or on your behalf in the last two years AND it has been five years or more since you last contacted us AND we are unable to make contact with you.

In respect of an account balance under \$6,000 held by an inactive member, the ATO has 28 days after it is satisfied it can reunite you with your money via an active superannuation account (meaning an account that has received a contribution or rollover from or on your behalf during the current or previous financial year), so long as the active account will hold a balance of greater than \$6,000 following the reunification.

Benefits for the following people may also be transferred to the ATO:

- Inactive or uncontactable members who cannot be properly identified;
- Former temporary resident members who have departed Australia without claiming their superannuation benefits within 6 months of departure and the ATO has issued a notice to the Fund requesting payment;

- Deceased members whose benefits cannot be paid following death; and
- A spouse who is entitled to a benefit split under the *Family Law Act 1975* and cannot be paid.

If your account balance is transferred to the ATO, you will cease to be a member of the Fund and any insurance cover you hold through your super account will cease.

Monies transferred to the ATO can be claimed directly from the ATO (subject to preservation rules and the applicable tax rates). To search for super held for you by the ATO or any other super you may have or to learn more, go to www.ato.gov.au/super or call 13 10 20.

We are required to comply with the relevant Government legislation as applicable from time to time taking into account ATO guidance. If there is any inconsistency between the above summary and the legislation, the legislation prevails.

Important information for Temporary Residents

The Trustee is required to transfer the superannuation benefits of a former temporary resident to the ATO (under Division 3 of Part 3A of the *Superannuation (Unclaimed Money and Lost Members) Act 1999* (**Act**), after six months has elapsed since the temporary resident has left Australia and their visa has expired or is cancelled. If this happens, a former temporary resident can claim their super benefits directly from the ATO as a Departing Australia Superannuation Payment (**DASP**), subject to applicable tax rates.

Former temporary resident members whose benefits have been paid to the ATO will not be provided with notices or exit statements at the time or after their benefits are transferred to the ATO. The Trustee is not obliged to give a notice/ statement to members to former temporary residents relying on an exemption granted by the Australian Securities and Investments Commission (**ASIC**) from certain reporting obligations in the law, which normally apply when fund membership ceases. This exemption recognises that trustees will generally not be aware which members are former temporary residents (until advised by the ATO) and that they may have difficulty communicating to an overseas address or finding correct contact details for the member. Former temporary residents have a right to apply to the ATO to claim their superannuation under Division 4 of Part 3A of Act.

For further information please visit www.ato.gov.au or call 13 10 20.

Enquiries and complaints

The Trustee has established a procedure for dealing with member enquiries and complaints. Enquiries and complaints should be made to the Complaints Officer.

If you are unhappy with the response to an enquiry, or have a complaint or dispute, you will generally be asked to place your question or problem in writing to the Trustee. The Trustee will try to reach a satisfactory solution to your problem within 90 days of you raising the complaint and will advise you accordingly.

Complaints can be made to:

Complaints Officer
Qudos Super

PO Box 541
CHATSWOOD NSW 2057

Telephone: 1300 721 720
Email: gscu@cubssuper.com.au

You may also be able to take your complaint to the Australian Financial Complaints Authority (AFCA). For more information on eligibility or to lodge a complaint you can contact AFCA at:

Australian Financial Complaints Authority (AFCA):

Online: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

AFCA will only handle certain types of complaints and time limits may apply. You should act promptly or otherwise consult AFCA to find out if or when the time limit relevant to your circumstances expires. Other limits may apply.

Who's looking after you

The Trustee

Equity Trustees Superannuation Limited is the Registrable Superannuation Entity Licensee and Trustee of the CUBS Superannuation Fund, and is responsible for making sure the Fund is run in accordance with the Trust Deed and governing superannuation legislation, including looking after the interests of members as a whole.

The Trustee's Board of Directors for the period to 30 June 2020 comprised:

- Mr Tony Lally (Chairman)
- Mr Ellis Varejes
- Mr Mark Blair
- Mr Michael O'Brien
- Ms Sue Everingham
- Mr Paul Rogan
- Ms Catherine Robson (retired 5 May 2020).

The Trustee holds professional indemnity insurance to protect the Trustee, its directors and the Fund against certain losses or liabilities. The indemnity insurance cover is subject to the terms and conditions of the relevant insurance policy.

Equity Trustees Limited (ABN 46 004 031 298 AFSL No: 240975) is the Custodian of the Fund. Transactions between Equity Trustees Superannuation Limited in its capacity as Trustee of the Fund and Equity Trustees Limited in its capacity as Custodian are conducted on normal commercial terms and involve conditions no more or less favorable than those available to other parties unless otherwise stated.

For more information about the Trustee's governance practices, please visit <https://www.eqt.com.au/superannuation/etsl-registrable-superannuation-entity-disclosures>.

Directory

Trustee

Equity Trustees Superannuation Limited

ABN 50 055 641 757
AFS Licence No. 229757
RSE Licence No. L0001458

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Melbourne VIC 3000

GPO Box 2307
Melbourne VIC 3001

Telephone: 1300 133 472
Website: www.eqt.com.au/superannuation

Sub Promoter

Qudos Bank

ABN 53 087 650 557
AFS Licence No. 238305

Connect Corporate Centre
Level 8, 191 O'Riordan Street
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Telephone: 1300 721 720
Email: [Online contact form](#)
Website: www.qudosbank.com.au

Insurer

TAL Life Limited

ABN 70 050 109 450
AFS Licence No. 237848

Administrator & Promoter

Mainstream Superannuation Services Pty Ltd

ABN 83 082 989 142
AFS Licence No. 239636

Level 1, 51–57 Pitt Street
Sydney NSW 2000

PO Box 541
Chatswood NSW 2057

Telephone: (02) 9247 3326
Email: sydney@mainstreamgroup.com
Website: www.mainstreamgroup.com

Custodian

Equity Trustees Limited

ABN 46 004 031 298
AFS Licence No. 240965

Auditor

Deloitte Touche Tohmatsu

ABN 74 490 121 060



For further information

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