



Reporting Standard SRS 101.0

Definitions for Superannuation Data Collections

Objective of this Reporting Standard

This Reporting Standard defines key terms referred to in the Reporting Standards specified in paragraph 2 that are applicable to registrable superannuation entity licensees (RSE licensees). All Reporting Standards specified in paragraph 2 must be read in conjunction with this Reporting Standard.

Authority

1. This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

Application and commencement

2. This Reporting Standard applies in relation to all entities which submit data to APRA under the following reporting standards:

- *Reporting Standard SRS 605.0 RSE Structure*
- *Reporting Standard SRS 606.0 RSE Profile*
- *Reporting Standard SRS 611.0 Member Accounts*
- *Reporting Standard SRS 705.0 Components of Net Return*
- *Reporting Standard SRS 705.1 Investment Performance and Objectives*
- *Reporting Standard SRS 706.0 Fees and Costs*
- *Reporting Standard SRS 251.0 Insurance*
- *Reporting Standard SRS 332.0 Expenses*
- [Reporting Standard SRS 550.0 Asset Allocation](#)
- [Draft amended Reporting Standard SRS 251.0 Insurance](#)
- [Draft Reporting Standard SRS 332.0 Expenses and Indirect Investment Costs](#)
- [Draft Reporting Standard SRS 340.0 RSE Licensee Financial Statements](#)
- [Draft amended Reporting Standard SRS 550.0 Asset Allocation](#)
- [Draft Reporting Standard SRS 551.0 Liquidity](#)
- [Draft Reporting Standard SRS 552.0 Securities Subject to Repurchase and Resale and Stock Lending and Borrowing](#)
- [Draft Reporting Standard SRS 553.0 Investment Exposure Concentrations and Valuations](#)
- [Draft Reporting Standard SRS 604.0 RSE Licensee Profile](#)

- [Draft amended Reporting Standard SRS 605.0 RSE Structure](#)
- [Draft amended Reporting Standard SRS 606.0 RSE Profile](#)
- [Draft Reporting Standard SRS 607.0 RSE Business Model](#)

3. Unless the contrary intention appears, definitions in this Reporting Standard apply to all the reporting standards listed in paragraph 2.
4. This Reporting Standard applies to reporting periods ending on or after 30 June 2023.

General

5. Terms defined in this Reporting Standard appear in ***bold italics***.

Interpretation

6. In this Reporting Standard, unless the contrary intention appears, a reference to an Act, Regulation, Prudential Standard, Australian Accounting Standard or Auditing Standard is a reference to the instrument as in force or existing from time to time.

Overview

7. Definitions in this Reporting Standard are presented alphabetically.

Definitions

Numeric

<i>2017 (RG 97 version)</i>	Means superseded ASIC Regulatory Guide 97: Disclosing fees and costs in PDSs and periodic statements (RG 97), dated March 2017.
<i>2020 (RG 97 version)</i>	Means ASIC Regulatory Guide 97: Disclosing fees and costs in PDSs and periodic statements (RG 97), dated July 2020.

A

<u>AASB</u>	<u>Means the Australian Accounting Standards Board.</u>
<i>ABN (Australian Business Number)</i>	Has the meaning as in section 41 of the <i>A New Tax System (Australian Business Number) Act 1999</i> .
<i>Access type</i>	Means the available access channels to the <i>superannuation product</i> . The <i>access types</i> are: <ul style="list-style-type: none"> • <i>Individual No Advisor Required</i>; • <i>Individual Advisor Only</i>; • <i>Standardised Employer</i>; • <i>Tailored Employer</i>; and • <i>Combined Access Type</i>.
<i>Accounting adjustments</i>	Means any accounting adjustments including amortisation or depreciation.

<i>(expense type) / (engagement type)</i>	
Accounting and Finance (expense type)	Means the expense incurred for the provision of accounting and finance services to the reporting entity.
Accumulation (product phase)	Means the same as ‘growth phase’ as in regulation 1.03 AB of the <i>SIS Regulations</i> .
Activities Of Daily Life (ADL) (TPD assessment criteria)	Means a type of <i>TPD assessment criteria</i> that requires claimants to show that they are unable to perform <i>activities of daily life (ADL)</i> , such as the ability to feed oneself, walking, dressing or bathing.
Activity fee	Means a fee charged to a member that relates to an activity of an RSE licensee that is engaged in at the request, or with the consent, or a member or that relates to a member and is required by law. Reference: Section 29V(7) of the <i>Superannuation Industry (Supervision) Act 1993 (SIS Act)</i> .
Activity fee type	Means the type of <i>activity fees</i> that can be reported, the <i>activity fee types</i> are: <ul style="list-style-type: none"> • <i>Advice Fee;</i> • <i>Brokerage Fee;</i> • <i>Buy Sell Spread;</i> • <i>Contribution Fee;</i> • <i>Contribution Splitting Fee;</i> • <i>Dishonoured Payment Fee;</i> • <i>Establishment Fee;</i> • <i>Family Law;</i> • <i>Financial Advice;</i> • <i>Financial Hardship Application;</i> • <i>Insurance Fee;</i> • <i>Lost Member Search Fee;</i> • <i>No TFN Tax Recovery Fee;</i> • <i>Non Intrafund Advice Fee;</i> • <i>Switching Fee;</i> • <i>Withdrawal Fee;</i> • <i>Other;</i> and • <i>Not Applicable.</i>
<u>Actual Net Cash Inflows/ (Outflows)</u>	<u>Means the net of flows into and outwards of the regulated superannuation fund.</u>
Actuarial Services (expense type)	Means the expense incurred for the provision of actuarial services.
Administration (component activity) / (fees and costs component activity)	Means activities that give rise to ‘administration fees’ as in section 29V(2) of the <i>SIS Act</i> . Excludes <i>Investment</i> and <i>Transaction</i> activities.

<i>Administration And Other Expenses (expense category type)</i>	Means the profit was attributable to an administration or other non investment management related expense.
<i>Administration Services (expense group)</i>	Means the expense incurred for the provision of any administration services.
<i>Admitted</i>	Means <i>claims</i> where the insurer has made a final decision to admit the <i>claim</i> .
<i>Admitted (claim assessment)</i>	Means that the insurer has <i>determined</i> the <i>claim</i> to be <i>admitted</i> .
<i>Advertising Or Marketing (expense type)</i>	Means the expense incurred for the provision of advertising and marketing and/or distribution.
<i>Advice (component activity) / (fees and costs component activity)/ (expense group type)</i>	Means activities that relate to the provision of financial product advice to a member.
<i>Advice Fee (activity fee type)</i>	Has the meaning as in section 29V(8) of the <i>SIS Act</i> , gross of tax obligations, that relates to the provision of financial product advice to a member by the RSE licensee and which is not incorporated into another fee.
<i>Age</i>	Means the age of the member in whole years (age at the members' last birthday).
<i>Aggregate (sex)</i>	Means that the sex of the member does not affect the cost or level of cover for a member.
<i>Aggregate (smoker status)</i>	Means that the <i>smoker status</i> of a member does not affect their cost or level of cover.
<i>Aggregate cover</i>	Means the total level of cover of a particular <i>insurance cover type</i> held by a group of members. In the case of <i>Income Protection Insurance (IP)</i> cover, this would be the annual insured benefit held by a group of members.
<i>Aggregated policies</i>	Means two or more <i>superannuation insurance policies</i> .
<i>Aggregated Policies (insurance reporting level)</i>	Means that the <i>insurance cluster</i> contains <i>aggregated policies</i> .
<i>Agreed Value (cover valuation basis)</i>	Means where insurance covers a person for an agreed value.
<u><i>Alternate Director (director type)</i></u>	<u>Means an <i>alternate director</i> within the meaning given in section. 201K of the <i>Corporations Act 2001 (Corporations Act)</i>.</u>
<i>Alternative strategy fund</i>	Means a collective investment that displays a combination of the following characteristics:

	<p>(a) borrowing and leverage restrictions, which are typically included in collective investment-schemes related regulation, are not applied, may use high levels of leverage;</p> <p>(b) significant performance fees (often in the form of a percentage of profits) are paid to the manager in addition to an annual management fee;</p> <p>(c) investors are typically permitted to redeem their interests periodically (e.g. quarterly, semi-annually or annually);</p> <p>(d) significant ‘own’ funds are often invested by the managers;</p> <p>(e) derivatives are used, often for speculative purposes, and there is an ability to short sell securities; and</p> <p>(f) more diverse risks or complex underlying products are involved.</p>
<i>Alternatives (strategic sector) / (strategic subsector) / (asset class sector type)</i>	Means any investment which does not meet the definition of the other strategic sectors.
<i>Alternatives Activist (asset class characteristic 2)</i>	Means an investment strategy that involves taking large positions in corporations and using the ownership to participate in the management of the corporation.
<i>Alternatives Commodities (asset class characteristic 2)</i>	Means an investment in natural resources that are either grown or extracted from the ground.
<i>Alternatives Convertible Bond Arbitrage (asset class characteristic 2)</i>	Means an investment strategy that takes advantage of relative discrepancies in prices between convertible bonds and corresponding equity securities.
<i>Alternatives Credit Distressed (asset class characteristic 2)</i>	Means an investment strategy that invests in fixed income securities of corporations facing bankruptcy or severe financial distress.
<i>Alternatives Equity Market Neutral (asset class characteristic 2)</i>	Means an investment strategy invested in equity securities that aims for little or no correlation to overall market exposure.
<i>Alternatives Event Driven (asset class characteristic 2)</i>	Means an investment strategy that finds investment opportunities in corporate transactional events such as consolidations, acquisitions, recapitalisations, bankruptcies and liquidations.
<i>Alternatives Fixed Income Arbitrage (asset class characteristic 2)</i>	Means an investment strategy invested in fixed income securities that takes advantage of relative discrepancies in price between securities.

<i>Alternatives Global Macro (asset class characteristic 2)</i>	Means an investment strategy that takes sizeable positions in equity, fixed income or currency markets in anticipation of global macroeconomic events.
<i>Alternatives Insurance Linked Securities (asset class characteristic 2)</i>	Means an investment in instruments whose value is affected by insured events, such as natural disasters or longevity. Includes catastrophe bonds and life policy investments.
<i>Alternatives Long Short Credit (asset class characteristic 2)</i>	Means an investment strategy invested in fixed income securities that uses market movements, trends or inconsistencies when picking securities, and hedges long positions with short sales of fixed income securities or derivatives.
<i>Alternatives Long Short Equity (asset class characteristic 2)</i>	Means an investment strategy invested in equity securities that uses market movements, trends or inconsistencies when picking securities, and hedges long positions with short sales of equity securities or derivatives.
<i>Alternatives Managed Futures Or Commodity Trading Advisor (asset class characteristic 2)</i>	Means an investment strategy employed by a commodity trading advisor which involves investing in commodity market futures, options and <i>swaps</i> .
<i>Alternatives Multi Strategy (asset class characteristic 2)</i>	Means a combination of two or more primary alternative investment strategy styles.
<i>Alternatives Other (asset class characteristic 2)</i>	Means an alternative investment that does not meet the definition of the other characteristics available.
<i>Alternatives Real Return Multi Asset Strategies (asset class characteristic 2)</i>	Means an investment strategy which invests across a range of traditional and non-traditional asset classes, while maintaining a low correlation to any particular asset class.
<i>Alternatives Risk Arbitrage (asset class characteristic 2)</i>	Means an investment strategy that involves buying and selling the equity securities of two or more merging corporations to take advantage of discrepancies between acquisition prices and market prices.
<i>Alternatives Volatility Arbitrage (asset class characteristic 2)</i>	Means an investment strategy that takes advantage of discrepancies in the implied volatility in option pricing.
<u><i>Americas Region (international region exposure)</i></u>	<u>Means the international region is the Americas region.</u>

<u><i>Amount Currently Loaned</i></u>	<u>Means the value, as at the relevant date, for the portion of the security lending program loaned out.</u>
<u><i>Amount Estimated To Be Liquidated - Next 30 Days</i></u>	<u>Means the estimated amount to be liquidated within the next 30 calendar days.</u>
<i>Annuity (investment option categories)</i>	Has the meaning as in section 10(1) of the <i>SIS Act</i> .
<i>Any Occupation (TPD assessment criteria)</i>	Means that the member insured is considered unable to ever again work in any occupation for which they are reasonably suited by education, training or experience.
<i>APIR code</i>	Means the unique identifier issued by APIR Systems Limited (APIR) to products and participants. APIR maintains a free online searchable database of APIR codes, available at https://www.apir.com.au/ .
<u><i>Applications (member flow type)</i></u>	<u>Means the flow into an investment option due to member contributions that results in a net increase in the liability for benefits owing to members.</u>
<u><i>Approach To Earnings Attribution</i></u>	<u>Means the method for attribution a share of the value of pooled products.</u> <u>The <i>Approaches to Earnings Attribution</i> are:</u> <ul style="list-style-type: none"> • <u><i>Unit Pricing; and</i></u> • <u><i>Crediting Rate.</i></u>
<u><i>Approver Of Valuation</i></u>	<u>Means the RSE licensee authority that approved the out of cycle valuation.</u>
<u><i>Asia Region (international region exposure)</i></u>	<u>Means the international region is the Asia Region.</u>
<u><i>Asset Allocation Limits (liquidity trigger metric or indicator)</i></u>	<u>Means where the <i>liquidity trigger metric</i> or indicator refers to asset allocation or portfolio limits (e.g. breach of strategic asset allocation ranges).</u>
<i>Asset class characteristic 1</i>	Means a level of detail which further describe properties of the asset class classification.
<i>Asset class characteristic 2</i>	Means a second level of detail which further describe properties of the asset class classification.
<i>Asset class characteristic 3</i>	Means a third level of detail which further describe properties of the asset class classification.
<i>Asset class further description</i>	Means a further description of the assets' attributes where applicable, e.g. asset sub-class (small cap, indexed, etc.) and asset domicile (Australia, international, etc.).
<i>Asset class sector type</i>	Means the asset class of the <i>ultimate investment</i> . The asset class sector types are: <ul style="list-style-type: none"> • <i>Cash;</i>

	<ul style="list-style-type: none"> • <i>Fixed Income</i>; • <i>Equity</i>; • <i>Property</i>; • <i>Infrastructure</i>; • <i>Alternatives</i>; and • <i>Currency Exposure</i>; <u>and</u> • <i>Not Applicable</i>.
<i>Asset Consultant (expense service type)</i>	Means the expense incurred for the provision of any asset consultant services.
<i>Assets of the RSE that are pledged to secure derivative positions</i>	Means the market value of cash or assets pledged or lodged with an entity to support derivative positions as <i>collateral</i> .
<u><i>Asset-Related Event (trigger event type)</i></u>	<u>Means triggers due to information related to the underlying asset or group of related assets that may materially change the value of the investment relative to its previous valuation.</u>
<i>Associate</i>	Has the meaning as in section 12 of the <i>SIS Act</i> .
<u><i>Audit Committee (board or board committee type)</i></u>	<u>Means a specific sub-committee of the <i>Board</i> of an RSE licensee delegated with responsibility for audit-related matters as required in <i>Prudential Standard SPS 510 Governance</i> (SPS510).</u>
<u><i>Australian Accounting Standards</i></u>	<u>Is a reference to the <i>Australian Accounting Standards</i> issued by the <i>AASB</i> as may be amended from time to time.</u>
<i>Australian Domicile (domicile type)</i>	Means financial instruments issued in Australia.
<u><i>Australian Financial Services (AFS) Licensee (intermediary type)</i></u>	<u>Means a person granted a licence by the Australian Securities and Investments Commission under section 913B of the Corporations Act.</u>
<u><i>Australian Financial Services (AFS) Licence Number</i></u>	<u>Means a licence number given the Australian Securities and Investments Commission under section 913C of the Corporations Act 2001.</u>
<i>Australian Resident (counterparty residency status)</i>	Means any individual, enterprise or other organisation ordinarily domiciled in Australia's economic territory. Includes: Australian registered branches and incorporated subsidiaries of foreign enterprises.
<i>Authorised deposit-taking institutions (ADIs) (counterparty sector type) / (instrument issuer)</i>	Means an authorised deposit-taking institution within the meaning of the <i>Banking Act 1959</i> .

<u>type) / (collateral issuer type)</u>	
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<i>Banking Institutions (type of counterparty)</i>	Means financial institutions whose business it is to receive deposits or close substitutes for deposits and to grant credits or invest in securities on their own account, including <i>authorised deposit taking institutions</i> , credit unions and building societies. Money market funds, investment funds and pension funds are excluded from this category.
<i>Base (investment charge type)</i>	Means that portion of the expense or benefit that is not <i>Performance Linked</i> .
<u>Below Qualifying Level (exemptions from margin requirements)</u>	<u>Means the reason for exemption from variation margin requirements is the margining group of the covered counterparty is below the qualifying level specified in Prudential Standard CPS 226 Margining and risk mitigation for non-centrally cleared derivatives (CPS 226).</u>
<i>Benchmark</i>	Means a quantifiable benchmark return or absolute percentage return upon which the <i>return objective</i> of the <i>investment option</i> is based.
<i>Benchmark allocation (%)</i>	Means the target proportion of assets which the RSE licensee has adopted as being appropriate in order to meet the investment objectives of the RSE licensee's investment strategy under <i>Prudential Standard SPS 530 Investment Governance</i> (SPS 530).
<i>Benchmark allocation lower (%)</i>	Means the minimum proportion of assets to be invested in an asset class to meet the investment objectives of the RSE licensee's investment strategy under SPS 530.
<i>Benchmark allocation upper (%)</i>	Means the maximum proportion of assets to be invested in an asset class to meet the investment objectives of the RSE licensee's investment strategy under SPS 530.
<u>Bills Of Exchange (collateral type)/ (instrument type)</u>	<u>Means unconditional orders in writing addressed by one person to another, signed by the person giving it, requiring the person to whom it is addressed to pay on demand. They usually have an original term to maturity of 180 days or less. Includes: bank accepted bills, and bank endorsed bills. Excludes: non-bank bills.</u>
<u>Board</u>	<u>Means the board of <i>directors</i> or group of <i>individual trustees</i> of an RSE licensee.</u>
<i>Board and Board Committees (expense type)</i>	Means the expense incurred for <i>Board</i> and <i>Board Committees</i> . Includes: <i>Director Remuneration</i>
<u>Board and Board Committee Identifier</u>	<u>Means a unique identifier created by the RSE licensee to represent the <i>Board</i> or a <i>Board Committee</i>.</u> <u>The <i>Board Committee Identifier</i> must satisfy the following conditions:</u> <ul style="list-style-type: none"><u>It must comprise no more than 100 alpha-numeric characters (with no special characters);</u>

	<ul style="list-style-type: none"> • It cannot be the same as the <i>Board Committee Identifier</i> used for another <i>Board Committee</i> within the same RSE, DB RSE or ERF; • It cannot change so long as the <i>Board Committee</i> exists; and • It must be reported consistently across reporting periods.
<u><i>Board Capability Review</i></u>	Means an assessment of the mix of skills the Board currently has or is looking to achieve.
<u><i>Board Committee</i></u>	Means a committee established by the RSE Licensee board, that has responsibility for activities that have the potential to have a material impact on the interests, or reasonable expectations, of beneficiaries, or to the long term financial soundness of the RSE licensee, any of its RSEs or connected entities.
<u><i>Board or Board Committee type</i></u>	Means the activity/activities for which the <i>Board Committee</i> has responsibility.
<u><i>Board Performance Assessment</i></u>	Means an assessment of the Board's performance relative to its objectives, as set out in SPS 510 and <i>Prudential Practice Guide SPG 510 Governance</i> .
<u><i>Board Representation Type</i></u>	Means the basis of guiding rules determining the composition of board membership of the RSE licensee. Options are: <ul style="list-style-type: none"> • <u><i>Equal Representation Required By Legislation</i></u>; • <u><i>Equal Representation Required By Governing Rules</i></u>; and • <u><i>Non Equal Representation</i></u>.
<i>Brokerage (expense service type)</i>	Means the expense incurred for the provision of any brokerage services.
<i>Brokerage Fee (activity fee type)</i>	Means a fee charged for the provision of any brokerage services.
<i>Bundled Life And Income Protection Insurance (insurance cover type)</i>	Means insurance cover that is provided under one premium for <i>life insurance</i> and <i>IP insurance</i> .
<i>Bundled Life And Total And Permanent Disability Insurance (insurance cover type)</i>	Means insurance cover that is provided under one premium for <i>life insurance</i> and <i>TPD insurance</i> .
<i>Bundled Life Total And Permanent Disability And Income Protection Insurance (insurance cover type)</i>	Means insurance cover that is provided under one premium for <i>life insurance</i> , <i>TPD insurance</i> and <i>IP insurance</i> .

<i>Bundled Total And Permanent Disability And Income Protection Insurance (insurance cover type)</i>	Means insurance cover that is provided under one premium for <i>TPD insurance</i> and <i>IP insurance</i> .
<i><u>Buy Sell Spread</u></i>	<u>Means the spread between the buy price and the sell price.</u>
<i>Buy Sell Spread (activity fee type)</i>	Has the meaning as in section 29V(4) of the <i>SIS Act</i> .

C

<i>Call Centre Services (expense type)</i>	Means the expense incurred for the assistance and services delivered to members through call-centres.
<i><u>Capital Calls/Funding Commitments Settled (cash flow type)</u></i>	<u>Means the net cash outflows attributable to funding capital calls or investment funding commitments, or the projected net cash outflows under a stress scenario attributable to funding capital calls or investment funding commitments.</u>
<i>Capital Expenditure (expense type)</i>	Means the expense incurred for capital expenditure. Includes IT capital expenditure.
<i>Cash (strategic sector) / (strategic subsector) / (asset class sector type) (collateral type)</i>	Means cash on hand and demand deposits, as well as cash equivalents. Cash equivalents represent short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value. Refer to <i>Australian Accounting Standards</i> .
<i>Cash Cash At Bank (asset class characteristic 2)</i>	Means Australian and foreign currency notes and coins, and at call/on demand deposits held in a <i>Banking Institutions</i> .
<i>Cash Cash Management Trust (asset class characteristic 2)</i>	Means a cash management trust or fund which invests in cash and high quality short term securities. Includes: money market funds.
<i>Cash Foreign Exchange Derivative Contracts (asset class characteristic 2)</i>	Means foreign exchange derivative contracts
<i>Cash Offset Derivatives (asset class characteristic 2)</i>	Means the offsetting position created by derivative contracts (excluding foreign exchange derivative contracts)

Cash Short Term Bank Bills Or Securities (asset class characteristic 2)	Means bills of exchange and/or money market instruments issued by a Banking Institution with a short term maturity. Typically issued at a discount and paid at face value at maturity.
Cash Term Deposit (asset class characteristic 2)	Means money placed in a Banking Institution for a fixed period for a stated interest rate. Includes certificates of deposits.
<u>Cash And Deposits</u>	<u>Means holdings of physical currency and customers' account balances with institutions regarded as deposit-taking institutions.</u>
<u>Cash Available (liquidity trigger metric or indicator)</u>	<u>Means where the liquidity trigger metric or indicator refers to the level of exposure in available Cash as defined in the RSE licensee's liquidity management policy.</u>
<u>Cash Collateral (collateral type per CPS 226)</u>	<u>Means cash collateral referred to under paragraph 47(a) of CPS 226.</u>
<u>Cash Collateral Reinvested</u>	<u>Means the value of the cash collateral reinvested.</u>
<u>Cash Flow Type</u>	<u>Means the type of cashflow reported</u>
Cash Management Trust (investment vehicle type)	Means a unit trust which is governed by a trust deed which generally confines its investments (as authorised by the trust deed) to financial securities available through the short-term money market. Cash management trusts issue units in the trust that are redeemable by the unit holder on demand.
<u>Ceased (sub-fund status)</u>	<u>Means where the sub-fund is no longer offered to members and the value of assets in that sub-fund is nil.</u>
<u>Central Borrowing Authorities (counter party sector type) / (instrument issuer type) / (collateral issuer type)</u>	<u>Entities established by federal, state or territory governments that primarily provide finance for public corporations and notional institutional units and other units owned or controlled by the government. They arrange the investment of surplus funds.</u>
<u>Chairperson (Board or Board Committee)</u>	<u>Means a director of an RSE licensee who is serving as chairperson of the Board or a Board Committee.</u>
<u>Change In Valuation Approach Or Methodology</u>	<u>Means whether a change in valuation approach or methodology has taken place during the relevant period.</u>
Choice Product (product type)	Has the meaning as in section 10 of the SIS Act .
Claim	Means a formal request by a policyholder for compensation or coverage for a loss or event covered by an insurance policy.
Claim admitted	Means a final decision to admit the claim has been made.

<i>Claim assessment</i>	Means the result of a <i>claim</i> that the insurer has <i>determined</i> . Possible values are: <ul style="list-style-type: none"> • <i>Admitted</i>; • <i>Declined</i>; and • <i>Finalised Other</i>.
<i>Claim declined</i>	Means a <i>claim</i> where a final decision to <i>decline</i> the <i>claim</i> has been made.
<i>Claim duration</i>	Means a length of time, in calendar days, between when a <i>claim</i> was <i>received</i> and when the <i>claim</i> was <i>finalised</i> , inclusive of the day the <i>claim</i> was <i>received</i> and the day the <i>claim</i> was <i>finalised</i> .
<i>Claim finalised</i>	Means when the insurer has made a final decision on the <i>claim</i> (e.g. whether to admit or decline the <i>claim</i>) and communicated this decision to the claimant and is not dependent on payment to the insured having been made. Communication by email, text message, facsimile or telephone is deemed to have occurred on the date it was sent. Communication by postal service is deemed to have occurred three business days after it was sent. Where income protection (IP) payments have commenced prior to a final claim decision being made (so-called goodwill payments), the <i>claim</i> should not be classified as finalised. Such a <i>claim</i> should only be classified as finalised once a final claim decision has been made. If that claim decision is to decline the <i>claim</i> , the <i>claim</i> should be recorded as such, regardless of payments already made.
<i>Claim finalised – other</i>	Means the insurer has made a final decision on the <i>claim</i> , but it does not meet the definition of <i>claim finalised</i> .
<i>Claim paid</i>	Means an insurance provider has made a payment with respect to a <i>claim</i> made by an RSE licensee. Includes: rehabilitation costs or benefits that minimise claims experience or potential prepayment of insured amounts.
<i>Claim paid to member by</i>	Means who has paid the <i>claim</i> to the member. The <i>claim paid to member by</i> options are: <ul style="list-style-type: none"> • RSE Licensee; • Insurer; • Other; and • Not Applicable.
<i>Claim received</i>	Means the point in time where the first piece of information (not necessarily all information) is received by the insurer to allow it to commence the assessment of a <i>claim</i> . At this stage, the insurer has confirmed there is a policy <i>in force</i> that could potentially cover the indicated claim event and has recorded the existence of a <i>claim</i> .
<i>Claim re-opened</i>	Means instances where a <i>claim</i> has previously been finalised or withdrawn, but is re-opened by the insurer during the reporting period. It is expected that a <i>re-opened claim</i> would predominantly relate to a <i>claim</i> that has been finalised or withdrawn during previous reporting periods. It is, however, possible (and acceptable) that <i>re-opened claim</i>

	could also relate to a <i>claim</i> that has been finalised or withdrawn in the same reporting period as the <i>claim</i> being re-opened.
<i>Claim withdrawn</i>	Means the instance where a <i>received claim</i> is withdrawn and closed before being assessed and finalised.
<u><i>Claims Committee (board or board committee type)</i></u>	<u>Means a specific sub-committee of the Board of an RSE licensee delegated with responsibility for member claims-related matters.</u>
<u><i>Clearing Houses And Central Counterparties (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i></u>	<u>Recognised clearing houses and central counterparties (CCPs) are <i>financial auxiliaries</i>. CCPs are clearing houses that interpose themselves between counterparties to contracts traded in one or more financial markets, becoming the buyer to every seller and the seller to every buyer. A CCP becomes counterparty to trades with market participants through novation, an open offer system, or another legally binding arrangement.</u>
<u><i>Collateral</i></u>	<u>Represents assets that are offered to secure a borrowing.</u>
<u><i>Collateral Issuer Type</i></u>	<u>Means the <i>issuer type</i> of the <i>collateral</i> issuer.</u>
<u><i>Collateral Market Value</i></u>	<u>Means the value of the <i>collateral</i> provided or received.</u>
<i>Collateral type</i>	Means the type of assets that are offered to secure the position with the counterparty. The collateral type options are: <ul style="list-style-type: none"> • <i>Cash</i>; • <i>Securities</i>; • <i>Other</i>; and • <i>Multiple</i>.
<u><i>Collateral Type Per CPS 226</i></u>	<u>Means the types of <i>collateral</i> referred to in CPS 226.</u> <ul style="list-style-type: none"> • <u><i>Cash Collateral</i>;</u> • <u><i>Government Debt Securities</i>;</u> • <u><i>Other Debt Securities</i>;</u> • <u><i>Gold Bullion</i>;</u> • <u><i>Equities</i>; and</u> • <u><i>Other</i></u>
<i>Combined Access Type (access type)</i>	Means a <i>superannuation product</i> that can be accessed through a combination of <i>access types</i> : <i>Individual No Advisor</i> , <i>Individual Advisor Only</i> , <i>Standardised Employer</i> , or <i>Tailored Employer</i> .
<u><i>Committee On Uniform Security Identification Procedures (CUSIP) (investment identifier type)</i></u>	<u>Means a financial instrument identifier issued under the Committee on Uniform Security Identification Procedures (CUSIP) system.</u>

Commodity Contract (exposure type)	Means a contract that transfers the natural resource price risk on an underlying natural resource from one party to another. Excludes: gold contracts.
<u>Commonwealth General Government (counter party sector type) / (instrument issuer type) / (collateral issuer type)</u>	<u>Means Australian Commonwealth Government departments and agencies whose principal function is to provide non-market goods and services, principally financed by taxes, for free or at a price well below the cost of production. These entities regulate economic activity, maintain law and order and redistribute income and wealth by means of transfers.</u>
<u>Commonwealth Government Non-Financial Corporations (counter party sector type) / (instrument issuer type) / (collateral issuer type)</u>	<u>Means businesses that are owned and controlled by the Australian Commonwealth Government and that produce goods or non-financial services for sale at market prices.</u>
Comparison return (%)	Means the return of the <i>investment option</i> , as measured by the <i>comparison return type</i> .
Comparison return type	Means a comparison of returns between <i>investment options</i> . In most cases, this will be the <i>Net Investment Return</i> of the <i>investment option</i> . Where the tax for the <i>investment option</i> is determined on a member by member basis rather than as an aggregate for the <i>investment option</i> , the <i>Gross Investment Return Net Of Fees</i> should be used instead. Possible values are: <ul style="list-style-type: none">• <i>Gross Investment Return Net Of Fees</i>; and• <i>Net Investment Return</i>.
Complaints And Feedback Handling (expense type)	Means the expense incurred for the management of direct correspondence from members towards the entity, where there is an expression of dissatisfaction by a member.
Component activity	Components of performance are classified into the following <i>component activities</i> : <ul style="list-style-type: none">• <i>Investment</i>;• <i>Administration</i>• <i>Transaction</i>; and• <i>Advice</i>. A component of net return can only be characterised as being related to one <i>component activity</i> . Fees, costs and taxes may be incurred (or refunds received) in undertaking any of these activities. Return may be generated via <i>Investment</i> activities only.

Conferences (expense type)	Means the expense incurred in the provision of or attendance at any conference.
Connected entity	Has the meaning of a person connected with an RSE licensee under subsection 13(4F) of the <i>Financial Sector (Collection of Data) Act 2001</i> .
Connected entity – Investments	Has the meaning of a person connected with an RSE licensee under subsection 13(4C) of the <i>Financial Sector (Collection of Data) Act 2001</i> .
Connected entity (Investment Option Strategy Setting type)	Means the RSE licensee does not engage in any activity relating to the setting of asset allocation targets and each entity that sets asset allocation targets is a connected entity.
<u>Connected Entity Investment Vehicle</u>	<u>Means the investment vehicle is a connected entity under section 10 (1) of the <i>SIS Act</i>.</u>
Consultant Fees (engagement type)	Means a service arrangements for the provision of consultant services.
Consumer Testing (expense type)	Means the expense incurred for the provision of consumer testing.
Contract type	The contract types are: <ul style="list-style-type: none"> • Options; • Forwards; • Futures; • Swaps; and • Other.
Contribution Fee (activity fee type)	Means a fee charged to a member when a contribution is made to their account.
Contribution Splitting Fee (activity fee type)	Means a fee charged to a member when splitting contributions, an example is a member splitting their pre-tax contribution with a partner.
<u>Corporate Base (membership base type)</u>	<u>Means where members join the RSE as a result of working for a single employer-sponsor, or an associate of the employer-sponsor, of the RSE. Reference: <i>SIS Act</i>, s. 16(1).</u>
<u>Cost Approach (valuation approach)</u>	<u>Means a valuation approach that reflects the amount that would be required currently to replace the service capacity of an asset (often referred to as current replacement cost).</u>
Cost of cover	Means the total amount deducted from a member's account in order to pay for the insurance cover provided. This may include both an insurance premium paid to the insurer and an insurance fee collected by the RSE.
Counterparty identifier	Means a unique identifier representing the counterparty. The Legal Identifier (LEI) or, where applicable, the interim entity identifier of the entity should be used. The Legal Entity Identifier is a 20-digit, alphanumeric code issued by a Local Operating Unit in accordance with the

	International Organization for Standardization's (ISO's) <i>International Standard ISO 17442</i> . The Global Legal Entity Identifier Foundation maintains a free online searchable database of Legal Entity Identifiers, available at https://search.gleif.org/#/search/ .
<u>Counterparty Issuer Type</u>	<u>Means the issuer type of the counterparty</u>
Counterparty rating grade	Means the counterparty rating grade applicable to the derivative contract(s). The counterparty rating grade options are: <ul style="list-style-type: none"> • Grade 1; • Grade 2; • Grade 3; • Grade 4; • Grade 5; • Grade 6; • Grade 7; and • Not Applicable.
Counterparty residency status	Means whether the counterparty is a resident of Australia. The counterparty residency statuses are: <ul style="list-style-type: none"> • Australian Resident; and • Non Resident.
<u>Counterparty Sector Type</u>	<u>Means the sector type of the counterparty.</u>
<u>Country</u>	<u>Means the country of exposure.</u>
<u>Country Of Counterparty</u>	<u>Report the country of residence/ location of the counterparty from whom the reporting party directly derives its return on investment in the financial asset and on whom the reporting party has the primary claim when liquidating the asset. Residence/location is determined by where the entity is permanently located, physically and/or by way of law or registration, inside or outside a country's borders. Foreign branches or subsidiaries are classified as residents of the country in which they operate.</u>
Cover valuation basis	Means the method for determining the level of IP insurance cover. The possible values are: <ul style="list-style-type: none"> • Agreed Value; • Indemnity Value; and • Not Applicable.
CPS 226 Compliant Initial Margin	Means whether the counterparty is a covered counterparty with CPS 226 compliant Credit Support Annex (CSA) for initial margin.
CPS 226 Compliant Variation Margin	Means whether the counterparty is a covered counterparty with CPS 226 compliant CSA for variation margin.
Credit (strategic sector) / (strategic subsector)	Means investments in loans, placements or debt securities , which are typically non-investment grade. Reference: Fixed Income Non-investment Grade.

<i>Credit Risk Contract (exposure type)</i>	Means a contract that transfers the credit risk of an underlying asset from one party to another.
<i>Crediting Rate (approach to earnings attribution)</i>	Means a method, that credits an amount, to attribute a share of the value of pooled products price per unit.
<i>Currency code</i>	Means the three letter currency code as assigned by the ISO 4217 Maintenance Agency to a currency defined under the International Organization for Standardization 's <i>International Standard ISO 4217:2015</i> . The ISO 4217 Maintenance agency maintains a free online database of currency codes, available at https://www.iso.org/iso-4217-currency-codes.html .
<i>Currency Exposure (strategic sector) / (asset class sector type)</i>	Means the non-AUD denominated assets held in the portfolio.
<i>Currency hedged (%)</i>	Means where derivative financial instruments are used to reduce the risk of adverse currency movements.
<i>Currency hedging ratio (%)</i>	Means the target level of currency hedging (i.e. where derivative financial instruments are used to reduce the risk of adverse currency movements), which the RSE licensee has adopted as being appropriate to meet the investment objectives of the investment strategy.
<i>Current level of cover</i>	<p><i>Current level of cover</i> describes the level of cover the member has at the reporting date. The possible values are:</p> <ul style="list-style-type: none"> • <i>No Cover;</i> • <i>Less Cover Than Default;</i> • <i>Default Level Of Cover;</i> • <i>More Cover Than Default No Underwriting;</i> and • <i>More Cover Than Default With Underwriting.</i>
<u><i>CUSIP International Numbering System (CINS) (investment identifier type)</i></u>	Means a financial instrument identifier issued under the Committee on Uniform Security Identification Procedures International Numbering System (CINS).
<i>Custody (expense service type)</i>	Means the expense incurred for the provision of any custody services.
<i>Custom (fees and costs arrangement type)</i>	Means a <i>fees and costs arrangement</i> that is not offered to the general membership of the fund, for example a discount arrangement for a large employer.
<i>Custom features</i>	A description of the product features or services that are offered in an alternative manner to members in conjunction with a <i>custom fees and costs arrangement</i> .

D

<u>Date Interim Value Adopted</u>	<u>Means the date when an interim valuation was incorporated into the unit price or crediting rates.</u>
Date of change	Means the date an RSE licensee makes a change to reported information in respect of an RSE, defined benefit RSE, PST or ERF.
<u>Date Of Latest External Audit Assessment</u>	<u>Means the date of the latest external audit assessment against IFRS 13 Fair Value Measurement, AASB 13 Fair Value Measurement (AASB 13), or AASB 1056 Superannuation Entities.</u>
Declined (claim assessment)	Means where a claim is denied with no benefit paid.
Debt security	Means a security which represents borrowed funds which must be repaid by the issuer with defined terms including the notional amount (amount borrowed), an identifiable return and maturity/renewal date. Includes: short and long-term debt securities.
Default cover offered	Means where an individual member is offered insurance cover as a result of the member: <ul style="list-style-type: none"> • becoming a member of an RSE; • obtaining a product from that RSE; • attaining a particular age; and/or • another mechanism specified by the RSE or insurer documentation that does not require member interaction.
Default Level Of Cover (current level of cover)	Means the amount of cover of a specific insurance cover offered that an individual member would have under an insurance policy included in an insurance cluster as at the reporting date had they made no elections relating to their insurance. This amount may be affected by the member's age, gender, occupation category or other factors as determined by the RSE licensee in conjunction with the insurer.
Default level of cover (dollar amount)	Means the dollar amount of cover of a specific insurance cover offered that an individual member would have under an insurance policy included in an insurance cluster as at the reporting date had they made no elections relating to their insurance. This amount may be affected by the member's age, gender, occupation category or other factors as determined by the RSE licensee in conjunction with the insurer.
Default level of cover (percentage of salary)	Means the percentage of salary amount of cover of a specific insurance cover offered that an individual member would have under an insurance policy included in an insurance cluster as at the reporting date had they made no elections relating to their insurance. This default level of cover may be affected by the member's age, gender, occupation category or other factors as determined by the RSE licensee in conjunction with the insurer.
Default smoker status	Means the smoker status that a member is allocated until they provide additional information that results in them moving to a different smoker status .

<i>Default worker category</i>	Means the category of worker is allocated to until they provide additional information that result them moving into a different <i>worker category</i> .
<i>Defensive Alternatives (strategic sector) / (strategic subsector)</i>	Means <i>Alternatives</i> that are designed to protect the value of the portfolio with low correlation to traditional markets.
<i>Defined Benefit Accumulation And Retirement (product phase)</i>	Means that the fund supports benefits in both the <i>accumulation</i> and <i>retirement</i> phase. <i>Defined Benefit Accumulation And Retirement (product phase)</i> should be used for defined benefit products online.
<i>Defined benefit member</i>	Means a member who: <ul style="list-style-type: none"> a) satisfies the definition of defined benefit member in regulation 1.03 of the <i>SIS Regulations</i>; or b) is being paid a defined benefit pension as defined in regulation 1.03 of the <i>SIS Regulations</i>.
<i>Defined benefit members' benefits</i>	Means the present value of expected future benefit payments to <i>defined benefit members</i> and beneficiaries arising from membership, agreed with the participating employer and measured using actuarial assumptions and valuations where appropriate. The concept of <i>defined benefit members' benefits</i> aligns with the concept of 'defined benefit member liabilities' as defined in <i>Australian Accounting Standards</i> .
<i>Defined Benefit Product (product type)</i>	Means a <i>superannuation product</i> offered where all the members of the fund who hold that class of beneficial interest in the fund are <i>defined benefit members</i> .
<i>Defined Benefit (investment option type)</i>	Means an <i>investment option type</i> offered where all the members of the fund who hold that class of beneficial interest in the fund are <i>defined benefit members</i> .
<u><i>Defined Benefit Sub-Fund (sub-fund type)</i></u>	<u>Means a <i>sub-fund</i> which satisfies paragraphs (a) and (b) of the definition of <i>sub-fund</i> and has at least one <i>defined benefit member</i> within the meaning of regulation 1.03(1) of the <i>SIS Regulations</i>.</u>
<i>Defined contribution members' benefits</i>	Means the present obligation to pay benefits to defined contribution members and beneficiaries.
<u><i>Delinked Fees And Costs Arrangement (Employer Exit Type)</i></u>	<u>Means that tailored fee and cost arrangements between the <i>Employer Sponsor</i> and RSE ceased when the member ceases employment with the <i>Employer Sponsor</i>.</u>
<u><i>Derivative Assets (investment asset class sector type)</i></u>	<u>Means derivatives that are assets.</u>
<u><i>Derivative Closing Position</i></u>	<u>Means the mark to market value of derivative contracts as at the end of the reporting period.</u>

<u><i>Derivative Liabilities (investment asset class sector type)</i></u>	<u>Means derivatives that are liabilities.</u>
<u><i>Derivative Margining (cash flow type)</i></u>	<u>Means the net cash outflows to meet derivative margin calls, i.e. variation margin or initial margin.</u>
<i>Derivative net transactions</i>	Means the net value of all transactions of derivatives.
<u><i>Derivative Opening Position</i></u>	<u>Means the mark to market value of derivative contracts as at the beginning of the reporting period (i.e end of previous reporting period).</u>
<u><i>Derivative Revaluations Amount</i></u>	<u>Means the holding gains and losses arising from changes in market prices of the <i>System of National Accounts 2008</i> (SNA 2008) derivative contracts in an asset position. SNA 2008 derivative contracts in an asset position are those: with a positive mark to market value at the end of the quarter; or that matured during the quarter with a positive mark to market value (a net receipt on settlement). This includes market value changes as well as accrued interest (e.g. swap coupons); and other changes that are not transactions (such as write offs resulting from court-ordered liquidation). Assets and liabilities of derivatives are reported separately on a gross basis, no netting or offsetting.</u>
<u><i>Derivative Transactions Amount</i></u>	<u>Means the net settlements of the SNA 2008 derivatives in an asset position. SNA 2008 derivative contracts in an asset position are those: with a positive mark to market value at the end of the quarter; or that matured during the quarter with a positive mark to market value (a net receipt on settlement). It includes the payment to initiate the contract less the payment to settle the contract within the period; and associated cash flows such as interest payments, premiums and variation margins (where they are regarded as clearing the derivative). Assets and liabilities of derivatives are reported separately on a gross basis, no netting or offsetting.</u>
<i>Derivative type</i>	Means the type of derivative being reported, the options are; <ul style="list-style-type: none"> • <i>Exchange Traded;</i> • <i>Over The Counter Cleared;</i> and • <i>Over The Counter Not Cleared.</i>
<i>Derivatives net market value</i>	Means the net amount of the gross positive market value and gross negative market value of derivative exposures.
<u><i>Description Of The Liquidity Trigger Metric Or Indicator</i></u>	<u>Means a description to provide context to the reported liquidity trigger metric or indicator as defined in the RSE licensee's liquidity management policy.</u> <u>For example, where the RSE licensee has multiple levels of illiquid exposure limit, a description of the level being reported. If 'Other' is selected, a description of the metric or indicator used and additional information to provide context to the reported data.</u>

<i>Determined</i>	Means a <i>claim</i> that has been finalised by the end of the reporting period.
<i>Developed Markets (international economy type)</i>	Means economies classified as developed by the <i>United Nations Conference on Trade and Development</i> (UNCTAD) under the Development Status Groups classification. The UNCTAD maintains a free online searchable database of the Development Status Groups classification, available at: https://unctadstat.unctad.org/en/classifications.html . Excludes: Australia.
<i>Development And Maintenance Of Website And Other Digital Tools (expense type)</i>	Means the expense incurred for the technological solutions developed to enable and enhance member engagement and experience, such as online portals, online calculators and applications.
<i>Direct Cash Account (investment option categories)</i>	Means an account whose sole purpose is to hold monies and that does not engage in any investment strategy.
<i>Direct Fixed Income Instrument (investment option categories)</i>	Means a <i>loan, placement or debt security</i> .
<i>Direct Hybrid Security (investment option categories)</i>	Means a security which exhibits elements of both debt and equity securities. The security typically pays the holder an income stream, either fixed or floating, in the form of interest or a dividend. Additionally, the security grants the holder rights, options or other features relating to the underlying issuer. Common hybrid securities include convertible bonds, preference shares and capital notes.
<i>Direct Investment Manager (investment manager level)</i>	Means the first level of management of investment portfolios.
<i>Direct Shares (investment option categories)</i>	Means an ownership interest in a business listed on an exchange and excludes units in all trusts.
<i>Direct Term Deposit (investment option categories)</i>	Means an account in which money has been placed for a fixed period of time for a stated interest rate.
<i>Directly Held (investment type)</i>	Means investments made by the RSE in its own name. Includes investments held by a custodian.
<u>Director</u>	<u>Means a director of an RSE licensee, within the meaning given in s. 10(1) of the SIS Act. A reference to ‘a director’ is, in the case of a group of individual trustees, an individual trustee.</u>
<u>Director Identification Number (Australian)</u>	<u>A Director Identification Number is a 15-digit unique identifier issued by the Australian Business Registry Services to a director (or someone</u>

<u>Business Registry Services)</u>	<u>who intends to become a director) of a company, registered Australian body, or registered foreign company under the Corporations Act.</u>
<u>Director Remuneration</u>	<u>Means remuneration paid to, or in respect of services provided by, a <i>director, individual trustee or alternate director</i> of the RSE licensee with respect to their role for the RSE licensee, where remuneration has the meaning given, in the context of an officer (including an RSE licensee director), in Section 9 Dictionary of the Corporations Act.</u>
Director Remuneration (engagement type)	Means payments of <i>directors'</i> fees.
<u>Director Representative Type</u>	<u>Means the representation of employers, members or parent companies in relation to the management and control of the RSE Licensee.</u>
Director Training Costs (expense type)	Means the expense incurred for any directors training expense.
<u>Director Type</u>	<u>Means the <i>director</i> type of the individual <i>directors</i> of the RSE Licensee, within the meanings given in the relevant Acts.</u>
Dishonoured Payment Fee (activity fee type)	Means a fee charged to a member for a dishonoured payment.
<u>Dollar Value (liquidity trigger metric or indicator measurement)</u>	<u>Means where the <i>liquidity trigger metric or indicator</i> is expressed as a dollar value.</u>
Domicile type	Means if the financial instrument is issued in Australia or overseas. The selections available are: <ul style="list-style-type: none"> • <i>Australian Domicile;</i> • <i>International Domicile;</i> • <i>Not Specified;</i> and • <i>Not Applicable.</i>
Donation to Political Party (service arrangement engagement type)	Means payments that are a <i>political donation</i> .
<u>Doubtful Netting Agreement Enforceability (exemptions from margin requirements)</u>	<u>Means the reason for exemption from margin requirements is doubtful netting agreement enforceability.</u>

E

<i>Effective exposure</i>	Means the sum of the value of all <i>physical assets</i> together with the <i>equivalent asset position</i> of the derivative instruments.
<i>Eligible members</i>	Means a description of the members to which a <i>fees and costs arrangement</i> applies, for example, “employees of company XYZ”.
<i>Emerging Markets (international economy type)</i>	Means economies classified as developing or transition by the <i>United Nations Conference on Trade and Development</i> (UNCTAD) under the Development Status Groups classification. The UNCTAD maintains a free online searchable database of the Development Status Groups classification, available at: https://unctadstat.unctad.org/en/classifications.html .
<u><i>Employee – Executive (executive or employee of another entity)</i></u>	<u>Means a <i>director</i> who is an employee of another entity in a management role.</u>
<u><i>Employee – Non Executive (executive or employee of another entity)</i></u>	<u>Means a <i>director</i> who is an employee of another entity, in a non-management role.</u>
<u><i>Employer Exit Type</i></u>	<u>Means <i>fee and cost arrangement</i> agreed between the <i>Employer Sponsor</i> and RSE for members who cease employment with the <i>Employer Sponsor</i>.</u>
<u><i>Employer Representative (director representative type)</i></u>	<u>Means where the <i>director</i> is appointed by the RSE licensee to represent the interest of an employer(s). Reference: <i>SIS Act</i>, s. 10(1) and s. 89.</u>
<i>Employer sponsor</i>	Means “Standard employer-sponsor” as defined in section 16 of the <i>SIS Act</i> .
<u><i>Employer Sponsor (Non-public Sector) Ownership (RSE licensee ownership type)</i></u>	<u>Means where the owner of the RSE licensee is the <i>principal employer-sponsor</i> of an RSE within the RSE licensee’s business operations. Include: where the RSE licensee is owned by employees of the employer-sponsor. Reference: <i>SIS Act</i>, s. 16(1). Exclude: where the employer-sponsor is a public sector organisation.</u>
<u><i>Employer Sponsor Sub-fund (sub-fund type)</i></u>	<u>Means a <i>sub-fund</i> with at least one standard <i>employer-sponsor</i> within the meaning of s 16(2) of the <i>SIS Act</i>.</u>
<i>End date</i>	Means: (1) For a <i>superannuation product</i> that is closed, the last date that there were any <i>member accounts</i> or <i>member assets</i> in the product.

	<p>(2) For an <i>investment menu</i> that is closed, the last date that there were any <i>member accounts</i> or <i>member assets</i> invested in the menu.</p> <p>(3) For an <i>investment option</i> that is closed, the last date that there were any <i>member accounts</i> or <i>member assets</i> in the <i>investment option</i>.</p> <p>(4) For a <i>fees and costs arrangement</i>, the last date that the <i>fees and costs arrangement</i> was applicable to any members within the fund.</p>
Engagement type	<p>Means type of engagement related to an expense. The engagement type options are:</p> <ul style="list-style-type: none"> • <i>Other Payments;</i> • <i>Ongoing Payment To Service Provider;</i> • <i>Consultant Fees;</i> • <i>Staff Wages;</i> • <i>Accounting Adjustments;</i> • <i>Travel Entertainment And Conferences;</i> • <i>Director Remuneration;</i> • <i>Executive Remuneration; and</i> • <i>Donation To Political Party.</i>
Entertainment (expense type)	Means the expense incurred for the provision of any entertainment services.
<u>Equal Representation Required By Governing Rules (Board representation type)</u>	<u>Means where the RSE licensee chooses to have an equal-representation board structure. Reference: <i>SIS Act</i>, s. 89.</u>
<u>Equal Representation Required By Legislation (Board representation type)</u>	<u>Means where the RSE licensee is required to have an equal-representation board structure. Reference: <i>SIS Act</i>, s. 89.</u>
<u>Equities (collateral type per CPS 226)</u>	<u>Means equities included in a major stock index.</u>
Equity (strategic sector) / (strategic subsector) / (asset class sector type)	Means an ownership interest in a business, trust or partnership. Includes: common shares, preference shares and units. Excludes: units in property trusts, units in infrastructure trusts.
Equity Contract (exposure type)	Means a contract that transfers the equity risk on an underlying equity security from one party to another. Excludes: credit risk on an underlying equity security.
Equity Listed Active (asset class characteristic 2)	Means an investment strategy which is not passive.

<i>Equity Listed Large Cap (asset class characteristic 1)</i>	Generally in Australia, this includes securities with a market capitalisation that is in the top 50 listed on the Australian Stock Exchange. In all other countries, this includes securities in the top 70% of the free float-adjusted market capitalisation.
<i>Equity Listed Micro Cap (asset class characteristic 1)</i>	Generally in Australia, this includes securities with a market capitalisation that is outside the top 200 listed on the Australian Stock Exchange. In all other countries, this includes securities in the bottom 99 th to 100 th percentile of the free float-adjusted market capitalisation.
<i>Equity Listed Mid Cap (asset class characteristic 1)</i>	Generally in Australia, this includes securities with a market capitalisation that is in the top 100 listed on the Australian Stock Exchange excluding the top 50. In all other countries, this includes securities in the top 70 th to 85 th percentile of the free float-adjusted market capitalisation.
<i>Equity Listed Passive (asset class characteristic 2)</i>	Means an investment strategy whose objective is to replicate a benchmark portfolio or index of stocks.
<i>Equity Listed Small Cap (asset class characteristic 1)</i>	Generally in Australia, this includes securities with a market capitalisation that is in the top 200 listed on the Australian Stock Exchange excluding the top 100. In all other countries, this includes securities in the bottom 86 th to 98 th percentile of the free float-adjusted market capitalisation.
<i>Equity Unlisted Development Or Early Stage (asset class characteristic 1)</i>	Means an unlisted equity investment in a business research or expansion phase with immaterial income generation.
<i>Equity Unlisted Established Or Late Stage (asset class characteristic 1)</i>	Means an unlisted equity investment in a business in an income generating phase.
<i>Equity Unlisted Growth Equity (asset class characteristic 2)</i>	Means an investment strategy that invests in established companies to enable significant growth opportunities, generally without a change in control of the business.
<i>Equity Unlisted Leveraged Buyout (asset class characteristic 2)</i>	Means an investment constituting the acquisition of a company using a significant amount of leverage, often attained using the target company's assets as <i>collateral</i> .
<i>Equity Unlisted Other (asset class characteristic 2)</i>	Means an alternative investment strategy which is not accurately described by any of the available characteristics.

<i>Equity Unlisted Special Situations (asset class characteristic 2)</i>	Means an investment strategy that identifies investment opportunities in assets that are affected by unusual events.
<i>Equity Unlisted Venture Capital (asset class characteristic 2)</i>	Means an investment strategy that identifies investment opportunities in small companies which are anticipated to deliver long-term growth potential.
<i>Equivalent Asset Position</i>	Means the dollar amount of the underlying physical asset that needs to be held to generate the same return as holding the derivative.
<u><i>Estimated Stressed Net Cash Inflows/ (Outflows)</i></u>	<u>Means the estimated net of flows into and outwards of the regulated superannuation fund.</u>
<u><i>Estimated Valuation Haircut (if any)</i></u>	<u>Means the estimated reduction in value.</u>
<i>Establishment Fee (activity fee type)</i>	Means a fee charged triggered by the opening an account or facility for a member.
<u><i>Europe Region (international region exposure)</i></u>	<u>Means the international region is the Europe region.</u>
<u><i>Exceptions Noted In The Audit Assessment</i></u>	<u>Means whether any exceptions have been identified in the audit assessment.</u>
<i>Exchange code</i>	Means the code of the exchange on which any exchange-traded assets are listed.
<i>Exchange Traded (derivative type)</i>	Means a standardised derivative contract transacted on a recognised stock exchange, subject to daily mark-to-market and margin settlements.
<i>Exchange Traded Product (investment option type)</i>	Means securities traded on an exchange which invest in or give exposure to one or more securities or assets. Investment objectives typically align to replicating a benchmark index or the value of a commodity or currency. Common exchange traded products include exchange traded funds, mFunds, structured products and exchange traded bonds.
<u><i>Exchanged Initial Margin</i></u>	<u>Means whether initial margin has been exchanged with the covered counterparty as at the reporting date.</u>
<u><i>Exchanged Variation Margin</i></u>	<u>Means whether variation margin has been exchanged with the covered counterparty as at the reporting date.</u>
<u><i>Executive Director (director type)</i></u>	<u>Means a <i>director</i> who is a member of the RSE licensee's management. Reference: SPS 510.</u>
<u><i>Exemptions From Margin Requirements</i></u>	<u>Means the information reported categorises reasons why a transaction is exempt from margin requirements.</u> <u>The reasons are:</u> <ul style="list-style-type: none"><u><i>Jurisdictions Not Permitting Required Safe-Keeping Of Initial Margin;</i></u>

	<ul style="list-style-type: none"> • <u><i>Doubtful Netting Agreement Enforceability;</i></u> • <u><i>Questionable Collateral Arrangement Enforceability;</i></u> and • <u><i>Below Qualifying Level</i></u>
<i>Executive Remuneration (engagement type)</i>	<p>For reporting periods before 30 June 2024, has the meaning as in section 29QB(1) of the <i>SIS Act</i>.</p> <p>For reporting periods ending on or after 30 June 2024, means remuneration paid to Key Management Personnel, excluding <i>Directors</i>. Key Management Personnel has the meaning in <i>Australian Accounting Standard AASB124 Related Party Disclosures</i>.</p> <p>Has the meaning as in section 29QB (1) of the SIS Act.</p>
<u><i>Existing (sub-fund status)</i></u>	<u>Means where the sub-fund has been previously reported.</u>
<u><i>Expenditures (cash flow type)</i></u>	<u>Means the net cash outflows attributable to expenditures of the fund, e.g. administration expenses.</u>
<i>Expense Category Type</i>	<p>Means the expense category for which the profit attributable to expense amounts is incurred. The expense category type options are:</p> <ul style="list-style-type: none"> • <i>Administration And Other Expenses;</i> and • <i>Investment Management Expenses.</i>
<i>Expense group</i>	<p>Means categories of expenses that can be reported. The expense group options are:</p> <ul style="list-style-type: none"> • <i>Administration Services;</i> • <i>Advice;</i> • <i>Member Services;</i> • <i>Marketing;</i> • <i>Trustee;Board</i> • <i>Fund Operatioans And Corporate Overheads;</i> and • Other.
<i>Expense service type</i>	<p>Means the expense service types that can be reported. The expense service type options are:</p> <ul style="list-style-type: none"> • <i>Investment Administration;</i> • <i>Investment Consulting;</i> • <i>Investment Management;</i> • <i>Brokerage;</i> • <i>Custody;</i> • <i>Asset Consultant;</i> • <i>Implemented Consultant;</i> • <i>Investment Research;</i> • <i>Valuation;</i> and • <i>Other.</i>
<i>Expense type</i>	Means the expense types that can be reported. The expense type options are;

	<ul style="list-style-type: none"> • <i>Accounting Adjustments</i> • <i>Accounting and Finance;</i> • <i>Actuarial Services;</i> • <i>Advertising Or Marketing;</i> • <i>Board And Board Committees</i> • <i>Call Centre Services;</i> • <i>Capital Expenditure;</i> • <i>Complaints And Feedback Handling;</i> • <i>Conferences;</i> • <i>Consumer Testing;</i> • <i>Development And Maintenance Of Website And Other Digital Tools</i> • <i>Entertainment;</i> • <i>External Audit;</i> • <i>Financial Planners;</i> • <i>Financial Planning Payments To Externals;</i> • <i>Human Resources</i> • <i>Insurance Administration;</i> • <i>Internal Audit;</i> • <i>Intra Fund Advice;</i> • <i>IT Services;</i> • <i>Legal;</i> • <i>Member Account Administration</i> • <i>Member Campaigns;</i> • <i>Member Communication;</i> • <i>Member Education;</i> • <i>Member Wrap Platform;</i> • <i>Memberships;</i> • <i>Merger Implementation;</i> • <i>Merger Investigation;</i> • <i>Motor Vehicles;</i> • <i>Political Donations;</i> • <i>Premises;</i> • <i>Professional Indemnity;</i> • <i>Regulatory Levies;</i> • <i>Research and Data Analytics;</i> • <i>Risk And Compliance</i> • <i>Sponsorship;</i> • <i>Strategy And Planning</i> • <i>Training;</i> • <i>Travel;</i> and • <i>Other.</i>
<i>Expense with a related party</i>	A payment included in the list described in Paragraph 2.10(1)(h)(i)-(vi) of the <i>SIS Regulations</i> .
<i>Exposure type</i>	Means the exposure type applicable to the derivative contract(s). The exposure type options are;

	<ul style="list-style-type: none"> • <i>Interest Rate Contract</i>; • <i>Foreign Exchange Contract</i>; • <i>Credit Risk Contract</i>; • <i>Equity Contract</i>; • <i>Commodity Contract</i>; and • <i>Other Contract</i>.
<i>External Audit (expense type)</i>	Means the expense incurred for the provision of external audit services.
<i>Externally managed – connected entity (Investment Option Management Type)</i>	Means the <i>RSE licensee</i> of the fund does not engage in any activity relating to the management of investments in respect of the investment option interest; and that each entity that manages investments in respect of the investment option is a connected entity.
<i>Externally managed – non connected entity (Investment Option Management Type)</i>	Means the <i>RSE licensee</i> of the fund does not engage in any activity relating to the management of investments in respect of the investment option interest, and that each entity that manages investments in respect of the investment option is not a connected entity.
<i>External product investment options</i>	Means investment options with investment option management type of externally managed – non connected entity and investment option strategy setting type of non connected entity.

F

<i>Family Law (activity fee type)</i>	Means a fee charged to cover the costs of activities carried out for family law purposes on behalf of members.
<i>Fees and costs arrangement</i>	Means a set of fees and costs that are applicable to members depending on how they have accessed the fund. For example, if an RSE has a set of fees and costs for general membership and a different set of fees and costs for a large employer, APRA would expect two <i>fees and costs arrangements</i> to be reported.
<i>Fees and costs arrangement identifier (FCAI)</i>	Means a unique identifier created by the RSE licensee to represent a <i>fees and costs arrangement</i> . The FCAI must satisfy the following conditions; <ul style="list-style-type: none"> • it must comprise no more than 20 alpha-numeric characters (with no special characters); • it cannot be the same as the FCAI used for another <i>fees and costs arrangement</i> within the same RSE, DB RSE or ERF; • it cannot change so long as the <i>fees and costs arrangement</i> exists; and • it must be reported consistently across reporting periods.
<i>Fees and costs arrangement level</i>	<i>Fees and costs arrangement level</i> is an indicator variable denoting the level of usage of the <i>fees and costs arrangement</i> . The <i>fees and costs arrangement level options</i> are: <ul style="list-style-type: none"> • <i>Superannuation product</i>; • <i>Investment menu</i>; and

	<ul style="list-style-type: none"> • Investment option.
Fees and costs arrangement type	<p>Fees and costs arrangement type is an indicator variable denoting the usage of the fees and costs arrangement.</p> <p>The fees and costs arrangement type options are:</p> <ul style="list-style-type: none"> • Standard; and • Custom.
Fees and costs component activity	<p>Fees and costs component activity indicates the categorisation of the activities giving rise to fees and costs as specified by the relevant RG 97 version.</p> <p>The fees and costs component activity options are:</p> <ul style="list-style-type: none"> • Investment; • Administration; • Transaction; • Advice; and • Member Activity.
Fees and costs component type	<p>Fees and costs component type indicates the categorisation of fees and costs as specified by the relevant RG 97 version.</p> <p>The fees and costs component type options are:</p> <ul style="list-style-type: none"> • Indirect Costs; • Indirect Cost Ratio; • Fees Deducted Directly From Member Account; and • Other Fees And Costs.
Fees Deducted Directly From Member Account (performance component type) / (fees and costs component type)	<p>Means the amount that is required to be inserted in a periodic statement under item 301(2)(a), Schedule 10 of the <i>Corporations Regulations 2001</i>.</p> <p>Fees deducted directly from member account must be reported gross of:</p> <p>(i) income tax and GST, after being reduced by any reduced inputs tax credits; and</p> <p>(ii) stamp duty; and</p> <p>without adjustment in relation to:</p> <p>(i) any tax deduction available to the responsible entity, operator or trustee; or</p> <p>(ii) the extent to which any tax deduction may be passed on to members.</p>
Female (sex)	Means persons who have female or predominantly feminine biological characteristics, or female sex assigned at birth.
Finalised Other (claim assessment)	Means the insurer has made a final decision on the claim , but it does not meet the definition of admitted or declined .
Financial Advice (activity fee type)	Means a fee charged to cover the costs of financial advice provided to members.

<u><i>Financial Auxiliaries (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i></u>	<u>Corporations and quasi-corporations engaged primarily in activities closely related to financial intermediation, but which do not themselves perform an intermediation role.</u>
<i>Financial Hardship Application (activity fee type)</i>	Means a fee charged to cover the costs of processing financial hardship applications by members.
<i>Financial Planners (expense type)</i>	Means the expense incurred for the provision of financial planners employed by the RSE licensee.
<i>Financial Planning Payments To Externals (expense type)</i>	Means the expense incurred for the provision of financial planning payments to external companies or individuals (not employed by the RSE licensee).
<u><i>Financial Services Corporation Ownership (RSE licensee ownership type)</i></u>	<u>Means where the owner of the RSE licensee is a financial services corporation, i.e. the owner is a legal entity created for the purpose of producing financial goods and services for the market, that may be a source of profit or other financial gain to its owner(s) and it is collectively owned by shareholders who have the authority to appoint directors responsible for its general management. Excludes: a financial services corporation that is the principal <i>employer-sponsor</i> of all RSEs within the RSE licensee's business operations.</u>
<i>Fixed Income (strategic sector) / (strategic subsector) / (asset class sector type)</i>	Means a <i>loan, placement</i> or <i>debt security</i> .
<i>Fixed Income Asset Backed Commercial Mortgage (asset class characteristic 2)</i>	Means a <i>debt security</i> backed by a pool of mortgages for commercial properties.
<i>Fixed Income Asset Backed Other (asset class characteristic 2)</i>	Means a <i>debt security</i> backed by a pool of non-mortgage assets such as loans or debt from consumer credit products.
<i>Fixed Income Asset Backed Residential Mortgage (asset class characteristic 2)</i>	Means a <i>debt security</i> backed by a pool of mortgages for residential properties.
<i>Fixed Income Bonds Corporate</i>	Means a public placement of a <i>debt security</i> issued by a corporate entity which can typically be traded in a secondary market.

<i>(asset class characteristic 2)</i>	
Fixed Income Bonds Government Inflation-linked <i>(asset class characteristic 2)</i>	Means a debt security issued by a government for which the capital value of the security is indexed or adjusted for movements in the inflation rate. Interest is paid at fixed date and at a fixed rate, determined on issue, on the adjusted capital value.
Fixed Income Bonds Government Coupon <i>(asset class characteristic 2)</i>	Means a debt security issued by a government with fixed maturity date. Coupon payment is fixed for the life of the bond at its first issue. Excludes: Inflation-linked Government bonds.
Fixed Income Bonds Government Other <i>(asset class characteristic 2)</i>	Means a debt security issued by a government that does not meet the definition of the other characteristics available.
Fixed Income Bank Bills Or Securities <i>(asset class characteristic 2)</i>	Means bills of exchange and/or money market instruments issued by a Banking Institution with a short term maturity, that do not qualify as cash equivalents. Typically issued at a discount and paid at face value at maturity.
Fixed Income Development <i>(asset class characteristic 1)</i>	Means a private debt investment where the purpose is to construct or develop a real asset.
Fixed Income Enhanced Cash <i>(asset class characteristic 2)</i>	Means an indirectly held investment in a portfolio of cash and short term fixed income securities that seeks a return above cash through increased risk exposure in assets with higher duration, credit risk and illiquidity over cash. Unlike cash funds, the portfolio may suffer capital loss under severe market conditions.
Fixed Income Established <i>(asset class characteristic 1)</i>	Means a private debt investment secured by a real asset in an income generating phase and is subject to immaterial levels of construction risk.
Fixed Income Excluding Credit <i>(strategic sector) / (strategic subsector)</i>	Means investments in fixed income excluding credit. Reference: Credit .
Fixed Income Investment Grade <i>(asset class characteristic 1)</i>	Means a debt security with counterparty rating of Grade 1 to Grade 4 .
Fixed Income Long Term <i>(asset class characteristic 3)</i>	Means a debt security with an original term to maturity of more than one year.

<i>Fixed Income Mezzanine Debt (asset class characteristic 2)</i>	Means a subordinated security that sits between the equity and senior secured debt in priority in the event of default. The security is typically highly tailored and illiquid.
<i>Fixed Income Non Investment Grade (asset class characteristic 1)</i>	Means a <i>debt security</i> with counterparty rating of <i>Grade 5</i> and below.
<i>Fixed Income Other (asset class characteristic 2)</i>	Means a <i>loan, placement or debt security</i> that does not meet the definition of the other fixed income characteristics provided.
<i>Fixed Income Private Debt (asset class characteristic 2)</i>	Means an investment in a loan or debt that is not publicly issued or traded in a secondary market, which are not evidenced by the issue of <i>debt securities</i> .
<i>Fixed Income Short Term (asset class characteristic 3)</i>	Means a <i>debt security</i> with an original term to maturity of one year or less.
<i>Fixed Income Structured Non-Asset Backed (asset class characteristic 2)</i>	Means a <i>debt security</i> created through a securitisation process which involves the pooling of assets, or interests in assets, in a special purpose vehicle (SPV), which is funded by the issue of securities and which is not backed by a pool of assets.
<i>Fixed Income Term Deposit (asset class characteristic 2)</i>	Means money placed in a <i>Banking Institution</i> for a fixed period for a stated interest rate. Includes certificates of deposits and term deposits that do not qualify as cash equivalents.
<i>Flat (tier type)</i>	<i>Flat</i> tier means that for members with a balance between the <i>tier lower bound</i> and <i>tier upper bound</i> , a flat expense or benefit will be applied to the members' entire balance.
<i>Flat dollar amount</i>	Means the expense or benefit attributable to a member expressed as a flat dollar amount.
<u><i>For Profit Status (RSE licensee profit status type)</i></u>	<u>Means where an RSE licensee cannot be classified as <i>being not for profit status</i>.</u>
<u><i>Foreign Currency Contracts Outstanding</i></u>	<u>Means the type of value reported for outstanding foreign currency contracts.</u>
<u><i>Foreign Currency Contracts Settlements (cash flow type)</i></u>	<u>Means the net cash outflows to settle foreign currency contracts.</u>
<i>Foreign Exchange Contract (exposure type)</i>	Means a contract that transfers the exchange rate risk on an underlying asset from one party to another. Includes: gold contracts.

<u>Formal Valuation (revaluation type)</u>	<u>Means the valuation prepared by a qualified and independent external valuer based on broadly industry accepted approaches and techniques appropriate in the circumstances to arrive at an opinion on the value or range of values of the investment based on such analysis.</u>
<u>Forward Pricing (pricing type (applications/redemptions))</u>	<u>Means a method of processing applications and <i>redemptions</i> of units, where the unit price is calculated after the applications have been received.</u>
<u>Forward Pricing (pricing type (switching))</u>	<u>Means a method of processing <i>switches in</i> and <i>switches out</i>, where the unit price is calculated after the applications have been received.</u>
Forwards (contract type)	Means a negotiated agreement to exchange a predetermined amount of an underlying asset financial instrument at a specified future date and at a predetermined price.
Fund Operations And Corporate Overheads (expense group)	Means the expense incurred for the provision of corporate overheads services and operation.
Futures (contract type)	Means a standardised agreement to exchange a predetermined amount of an underlying asset financial instrument at a specified future date and at a predetermined price.

G

Gearing proportion	Means the proportion of the investment value which is geared. Gearing represents borrowings for the purpose of boosting the return on capital and income via additional investment.
<u>General (intermediary type)</u>	<u>Means where an acquired insurance arrangement within an RSE or defined benefit RSE, which is identified by an insurance table identifier, has not been negotiated for a specific type of intermediary relationship.</u>
<u>General Base (membership base type)</u>	<u>Means where the predominant base of members of the RSE cannot otherwise be categorised as <i>government base, corporate base</i> and <i>industry base</i>.</u>
Generic (investment menu type)	A Generic investment menu is an investment menu that is not a Platform or Lifecycle Option investment menu .
Generic (product category)	Means products that do not fall into one of the following product categories: <ul style="list-style-type: none"> • Insurance Only; • MySuper Material Goodwill; or • MySuper Large Employer.
<u>Global Region (international region exposure)</u>	<u>Means the international region is global.</u>

<u>Gold Bullion (collateral type per CPS 226)</u>	<u>Means gold bullion collateral referred to under paragraph 47(g) of CPS 226.</u>
<u>Government Base (membership base type)</u>	<u>Means where members join the fund as a result of working for a government organisation, including quasi-corporations controlled by the general government sector. A government organisation is a legal entity established by political processes that have legislative, judicial or executive authority over other institutional units in a given area; are financed mainly from taxation or government transfers; and are principally involved in the provision of goods and services free of charge or at economically insignificant prices.</u>
<u>Government Debt Securities (collateral type per CPS 226)</u>	<u>Means debt securities referred to under paragraph 47(b) of CPS 226.</u>
Grade 1 (counterparty rating grade)	Means a rating of Standard & Poor's AAA, Moody's Aaa, AM Best aaa, Fitch AAA.
Grade 2 (counterparty rating grade)	Means a rating of Standard & Poor's AA+, AA, AA-; Moody's Aa1, Aa2, Aa3; AM Best aa+, aa, aa-; Fitch AA+, AA, AA.
Grade 3 (counterparty rating grade)	Means a rating of Standard & Poor's A+, A, A-; Moody's A1, A2, A3; AM Best a+, a, a-; Fitch A+, A, A-.
Grade 4 (counterparty rating grade)	Means a rating of Standard & Poor's BBB+, BBB, BBB-; Moody's Baa1, Baa2, Baa3; AM Best bbb+, bbb, bbb-; Fitch BBB+, BBB, BBB-.
Grade 5 (counterparty rating grade)	Means a rating of Standard & Poor's BB+, BB, BB-; Moody's Ba1, Ba2, Ba3; AM Best bb+, bb, bb-; Fitch BB+, BB, BB-.
Grade 6 (counterparty rating grade)	Means a rating of Standard & Poor's B+, B, B-; Moody's B1, B2, B3; AM Best b+, b, b-; Fitch B+, B, B-.
Grade 7 (counterparty rating grade)	Means a rating of Standard & Poor's CCC or below; Moody's Caa or below; AM Best b or below; Fitch CCC or below; unrated.
Gross Investment Return (return measurement) / (option return type) / (performance component type)	Means the time-weighted rate of return, adjusted for cash flows as they occur. Indirect Costs, Indirect Cost Ratio, Other Fees And Costs, Fees Deducted Directly From Member Account and Tax should not be netted off this return.
Gross Investment Return Net Of Fees (return measurement) /	Means the time-weighted rate of return on investments, net of Indirect Costs, Indirect Cost Ratio, Other Fees And Costs and Fees Deducted Directly From Member Account with a fees and costs component

<i>(option return type) / (comparison return type)</i>	activity type of Investment or Transaction , adjusted for cash flows as they occur. Tax should not be netted off this return. If there is a range in the amount of applicable fees and costs that may be charged, the calculation must use the highest fees and costs in the range.
Gross negative market value	Means the aggregate amount of all exposures with a negative market value.
<u>Gross Negative (position type at net transaction)</u>	<u>Means the market value of the derivatives is negative at the point of the transaction.</u>
Gross positive market value	Means the aggregate amount of all exposures with a positive market value.
<u>Gross Positive (position type at net transaction)</u>	<u>Means the market value of the derivatives is positive at the point of the transaction.</u>
<u>Group Board Remuneration Committee</u>	<u>Means where an RSE licensee is part of a corporate group and the group Board Remuneration Committee is responsible for remuneration related matters for the RSE licensee.</u>
Group Company (service provider relationship type)	Means a parent company that has a shareholding in both the service provider and the trustee.
Group insurance policy	Means a superannuation insurance policy that provides insured benefits in respect of the membership agreed between the RSE licensee and the insurer.
Group Insurance Policy (insurance policy type)	Means that the insurance cluster consists of one or more group insurance policies .
Growth Alternatives (strategic sector) / (strategic subsector)	Means Alternatives that are designed to generate strong returns. Excludes: Defensive Alternatives .

H

<u>Historic Pricing (pricing type (applications/redemptions))</u>	<u>Means a method of processing applications to buy or sell units, using unit prices that have been calculated before the applications have been received.</u>
<u>Historic Pricing (pricing type (switching))</u>	<u>Means a method of processing switches, using unit prices that have been calculated before the applications have been received.</u>
Human Resources (expense type)	Means the expense incurred for the provision of any human resources services. Includes: Recruitment Excludes: Training

<u><i>Illiquid Assets Exposure (liquidity trigger metric or indicator)</i></u>	Means where the <u><i>liquidity trigger metric or indicator</i></u> refers to the level of exposure in illiquid investments as defined in the RSE licensee's <u><i>liquidity management policy</i></u> .
<i>Implemented Consultant (expense service type)</i>	Means the expense incurred for the provision of any implemented consultant services.
<i>In force</i>	Means an insurance policy is valid or in operation.
<i>Inactive</i>	Has the meaning as in subsection 68AAA(3) of the <i>SIS Act</i> .
<i>Inception date</i>	Means: <p>(1) For a <i>superannuation product</i>, the first date that it was possible for a member or prospective member to open an account within the product;</p> <p>(2) For an <i>investment menu</i>, the first date that any <i>investment options</i> were available to be selected through the menu; and</p> <p>(3) For an <i>investment option</i>, the first date that the <i>investment option</i> was available through any <i>investment menu</i> within the RSE, defined benefit RSE or ERF.</p> <p>(4) For a <i>fees and costs arrangement</i>, the first date that the <i>fees and costs arrangement</i> was applicable to any members within the fund.</p>
<i>Includes cover for category 1 occupations</i>	Means occupations that are sedentary and of a professional nature, where the primary work task(s) associated with the occupation does not have a physical element, where over 80 per cent of hours are spent in an office environment and minimal exposure to unusual occupational hazards. Category 1 occupations must satisfy one of the following: <ul style="list-style-type: none"> • tertiary qualified; • membership of a professional body; • registration by a government body; or • hold a senior management role within an organisation.
<i>Includes cover for category 2 occupations</i>	Means occupations that are sedentary and of a white-collar nature, where the primary work task(s) associated with the occupation does not have a physical element, where over 80 per cent of hours are spent in an office environment and minimal to no exposure to unusual occupational hazards.
<i>Includes cover for category 3 occupations</i>	Means occupations that are active and of a light, blue-collar nature, where the primary work task(s) associated with the occupation involve light manual duties (under 20 per cent of time pent), and possible exposure to unusual occupational hazards. An example would be an employee supervising other staff performing blue collar activities.

<i>Includes cover for category 4 occupations</i>	Means occupations that are active and of a blue-collar nature, where the primary work task(s) associated with the occupation involve manual duties (over 20 per cent of hours worked), and possible exposure to unusual occupational hazards. An example would be a qualified trades person.
<i>Includes cover for category 5 occupations</i>	Means occupations that are active and of a heavy blue-collar nature, where the primary work task(s) associated with the occupation involve heavy manual duties, and possible exposure to unusual occupational hazards.
<i>Includes cover for category 6 occupations</i>	Means an occupation that satisfies the dangerous occupation exception in section 68AAF of the <i>SIS Act</i> .
<u><i>Income Approach (valuation approach)</i></u>	<u>Means a <i>valuation approach</i> that converts future amounts (eg cash flows or income and expenses) to a single current (ie discounted) amount. The fair value measurement is determined on the basis of the value indicated by current market expectations about those future amounts. Refer to AASB13.</u>
<i>Income protection (IP) insurance</i>	Means the temporary incapacity cover provided to members, where ‘temporary incapacity’ has the meaning as in regulation 6.01 of the <i>SIS Regulations</i> .
<i>Income protection benefit period</i>	Means the period of time a member will receive income protection payments over. The income protection benefit period options are: <ul style="list-style-type: none"> • <i>Up To 1 Year;</i> • <i>Up To 2 Years;</i> • <i>Up To 5 Years;</i> • <i>Until Age 60;</i> • <i>Until Age 65;</i> • <i>Until Age 67;</i> • <i>Until Age 70;</i> • <i>Other;</i> and • <i>Not Applicable.</i>
<i>Income Protection Insurance (IP) (insurance cover type)</i>	Insurance cover is provided for <i>income protection (IP) insurance</i> .
<i>Income protection waiting period</i>	Means the period of time in days a member must wait before income protection payments can be made.
<i>Indemnity Value (cover valuation basis)</i>	Means where insurance covers a person for a salary value that is verified when a <i>claim</i> is made.
<u><i>Independent Director (director type)</i></u>	<u>Means where the <i>director</i> is an independent <i>director</i> within the meaning given in s. 10(1) of the <i>SIS Act</i>. Reference: <i>SIS Act</i>, s. 10(1), s. 89 and s. 89(2).</u>

<u>Independent Valuation Frequency</u>	<u>Means the frequency that an investment is valued by an independent party.</u>
<u>Independent Valuers Appointed By The Investment Manager (valuer type)</u>	<u>Means an independent external valuation expert appointed by the investment manager.</u>
<u>Independent Valuers Appointed By The RSE Licensee (valuer type)</u>	<u>Means an independent external valuation expert appointed by the RSE licensee.</u>
Indirect cost	Has the meaning as in item 101, Schedule 10 of the <i>Corporations Regulations 2001</i> .
Indirect cost (non RSE licensee)	Means the indirect cost that is separately disclosed by the external manager or product provider and is not disclosed by the RSE licensee. See cl 102(1)(h) of Sch 10. For superannuation products , indirect costs form part of investment fees and costs or administration fees and costs : see cl 101 of Sch 10. For managed investment products and notified foreign passport fund products, indirect costs form part of management fees and costs : see cl 102(1)(h) of Sch 10.
Indirect Cost Ratio (ICR) (performance component type) / (fees and costs component type)	Means the ratio of the total indirect costs for an investment option , to the average net assets of the investment option over the reporting period. A fee deducted directly from a member's account is not included in the indirect cost ratio .
Indirect Costs (performance component type) / (fees and costs component type)	Has the meaning as in item 101, Schedule 10 of the <i>Corporations Regulations 2001</i> .
<u>Indirect Investment (expense service type)</u>	<u>Means an investment-related cost which has reduced the return on the relevant product or investment option, and is not directly charged to the RSE or RSE members.</u>
Indirect Parent (service provider relationship type)	Means where the service provider has a shareholding in a Parent company of the RSE licensee.
Indirect Subsidiary (service provider relationship type)	Means where the RSE licensee has a shareholding in a Parent company of the service provider .
Indirectly Held (investment type)	Means an investment made via an investment vehicle.
Individual Advisor Only (access type)	Means superannuation products that can only be accessed by individuals through an approved advisor.

<u><i>Individual Country (international region exposure)</i></u>	<u>Means an individual country.</u>
<i>Individual insurance policy</i>	Means a <i>superannuation insurance policy</i> that provides insured benefits in respect of one member.
<i>Individual Insurance Policy (Insurance policy type)</i>	Means that the <i>insurance cluster</i> consists of one or more <i>individual insurance policies</i> .
<i>Individual No Advisor Required (access type)</i>	Means a <i>superannuation product</i> that can be accessed by individuals without the need for an employer relationship or an approved advisor.
<u><i>Individual Trustee</i></u>	<u>Means an individual trustee of an RSE licensee which is a group of individual trustees. Reference: <i>SIS Act</i>, s. 10(1).</u>
<i>Individually managed mandate</i>	Means an asset portfolio managed by an investment manager in accordance with a formal agreement.
<i>Industrial Body (Service Provider Type)</i>	Means where payments made by or on behalf of the RSE licensee in respect of the RSE during the year of income to another entity who, at the time of receiving the payment, was an organisation (within the meaning of the Fair Work (Registered Organisations) Act 2009).
<i>Industry Association (Service Provider Type)</i>	Means an association incorporated in any Australian State or Territory; which represents entities in the superannuation industry.
<u><i>Industry Base (membership base type)</i></u>	<u>Means where members join the RSE as a result of working in a particular industry sector.</u>
<u><i>Industry Type</i></u>	<u>Means the industry of the <i>employer sponsor</i>'s predominant business activity, based on the Australian and New Zealand Standard Industrial Classification (ANZSIC), 2006 (Revision 2.0) (abs.gov.au).</u>
<u><i>Informal Valuation (revaluation type)</i></u>	<u>Means the valuation based on a review by the investment manager and/or some of the fund's service providers performed between <i>formal valuations</i> and are expected to be of robust standards in line with industry accepted approaches appropriate in the circumstance.</u>
<i>Infrastructure (strategic sector) / (strategic subsector) / (asset class sector type)</i>	Means the basic physical systems of a country, state or region including transportation, communication, utilities, and public institutions.
<i>Infrastructure Airports (asset class characteristic 2)</i>	Means infrastructure investments in airports.
<i>Infrastructure Communications</i>	Means investments in communications infrastructure.

<i>(asset class characteristic 2)</i>	
<i>Infrastructure Development (asset class characteristic 1)</i>	Means an infrastructure investment predominantly non-income generating and is subject to material levels of construction risk.
<i>Infrastructure Diversified (asset class characteristic 2)</i>	Means a diversified portfolio of infrastructure assets.
<i>Infrastructure Energy Assets (asset class characteristic 2)</i>	Means investments in energy assets such as electricity and gas infrastructure.
<i>Infrastructure Established (asset class characteristic 1)</i>	Means an infrastructure investment which is in an income generating phase and is subject to immaterial levels of construction risk.
<i>Infrastructure Government (asset class characteristic 3)</i>	Means an infrastructure investment owned by a federal, state, territory or local government, or corporations owned or controlled by a federal, state, territory or local government.
<i>Infrastructure Non Government (asset class characteristic 3)</i>	Means an infrastructure investment that is not owned by a federal, state, territory or local government, or corporations owned or controlled by a federal, state, territory or local government.
<i>Infrastructure Other (asset class characteristic 2)</i>	Means investments in infrastructure outside of the categories listed.
<i>Infrastructure Ports (asset class characteristic 2)</i>	Means infrastructure investments in ports.
<i>Infrastructure Public Private Partnership (asset class characteristic 3)</i>	Means an arrangement between the public and private sector for the development, delivery, operations, maintenance, and financing of public infrastructure.
<i>Infrastructure Railways (asset class characteristic 2)</i>	Means infrastructure investments in railways.
<i>Infrastructure Social Availability (asset class characteristic 2)</i>	Means investments in social infrastructure such as schools, hospitals and prisons.

<i>Infrastructure Toll Roads (asset class characteristic 2)</i>	Means infrastructure investments in toll roads.
<i>Infrastructure Utilities (asset class characteristic 2)</i>	Means an infrastructure investment embodying a utility service such as water.
<u><i>In-house Assets</i></u>	<u>Represents in-house assets within the meaning given in Part 8 of the SIS Act.</u>
<u><i>Initial Margin Collected</i></u>	<u>Means the value of all <i>collateral</i> received in the form of initial margin in relation to non-centrally cleared derivatives.</u>
<u><i>Initial Margin Posted</i></u>	<u>Means the value of all <i>collateral</i> posted in the form of initial margin in relation to non-centrally cleared derivatives.</u>
<i>Insourced (insourced or outsourced)</i>	Means the performance of functions, processes or projects with internal resources.
<i>Insourced or outsourced</i>	Means the performance of functions, processes or projects with internal or external resources to the RSE licensee.
<u><i>Instrument Issuer Type</i></u>	<u>Means the <i>issuer type</i> of the instrument issuer.</u>
<u><i>Instrument Market Value</i></u>	<u>Means the market value of the instrument.</u>
<u><i>Instrument Type</i></u>	<u>Means a financial instrument type subject to repurchase agreements and stock lending and borrowing. The instrument types are:</u> <ul style="list-style-type: none"> • <u><i>Bills of Exchange;</i></u> • <u><i>One Name Paper;</i></u> • <u><i>Long-Term Debt Securities;</i></u> and • <u><i>Shares and Units in Trusts.</i></u>
<i>Insurance Administration (expense type)</i>	Means the expense incurred for the processing and management of insurance arrangements for members.
<i>Insurance cluster</i>	Means a collection of one or more <i>superannuation insurance policies</i> held by an RSE licensee, issued by the same <i>life insurance company</i> .
<i>Insurance cluster end date</i>	For a <i>single policy</i> means the last date that the <i>superannuation insurance policy</i> was <i>in force</i> . For <i>aggregated policies</i> , means the last date that any of the <i>superannuation insurance policies</i> within the <i>insurance cluster</i> was <i>in force</i> .
<i>Insurance cluster identifier (ICI)</i>	Means a unique identifier created by the RSE licensee to represent an <i>insurance cluster</i> . The ICI must satisfy the following rules: <ul style="list-style-type: none"> • it must comprise no more than 20 alpha-numeric characters (with no special characters);

	<ul style="list-style-type: none"> • it cannot be the same as the ICI currently or previously used for another <i>insurance cluster</i> within the same RSE, defined benefit RSE or ERF; and • it cannot change so long as the <i>insurance cluster</i> exists and must be reported consistently across reporting periods.
<i>Insurance cluster open to new members</i>	An <i>insurance cluster</i> is <i>open to new members</i> if members that satisfy the relevant criteria by the RSE licensee and/or <i>life insurance company</i> can take out cover under a <i>superannuation insurance policy</i> in the <i>insurance cluster</i> .
<i>Insurance cluster start date</i>	For a <i>single policy</i> , means the first date that the <i>superannuation insurance policy</i> was <i>in force</i> . For <i>aggregated policies</i> , means the first date that any of the <i>superannuation insurance policies</i> within the <i>insurance cluster</i> was <i>in force</i> .
<i>Insurance cluster subgroup</i>	Means the description of a collection within an <i>insurance cluster</i> of one or more insurance policies offered to members where terms may vary from other members. For example, members from a specific employer may have different terms or conditions to general membership.
<i>Insurance cover type</i>	Indicates the type of insurance cover being described. Possible <i>insurance cover types</i> are: <ul style="list-style-type: none"> • <i>Life Insurance;</i> • <i>Total And Permanent Disability Insurance;</i> • <i>Income Protection Insurance;</i> • <i>Bundled Life And Total And Permanent Disability Insurance;</i> • <i>Bundled Life And Income Protection Insurance;</i> • <i>Bundled Total And Permanent Disability And Income Protection Insurance;</i> • <i>Bundled Life Total And Permanent Disability And Income Protection Insurance;</i> and • <i>Other Insurance.</i>
<i>Insurance Fee (activity fee type)</i>	Has the meaning as in section 29V(9) of the <i>SIS Act</i> .
<u>Insurance Guide</u>	<u>Means a document which outlines the types of insurance policies and insurance cover arrangements available to superannuation fund members.</u>
<i>Insurance Only (product category)</i>	Means products in the <i>accumulation</i> phase and which provide for insurance benefits only. The member does not have an accumulated account balance because all contributions and rollovers are used to pay for <i>insurance premiums</i> or fees.
<i>Insurance Only (investment option type)</i>	Means investment options in the <i>accumulation</i> phase and which provide for insurance benefits only. The member does not have an accumulated account balance because all contributions and rollovers are used to pay for <i>insurance premiums</i> or fees.

<i>Insurance policy</i>	Means a contract between an RSE licensee and an insurance company to provide insurance in respect of a member or group of members.
<i>Insurance policy type</i>	Means the type of <i>superannuation insurance policy</i> offered within an <i>insurance cluster</i> . Possible <i>insurance policy types</i> are: <ul style="list-style-type: none"> • <i>Group Insurance Policy</i>; and • <i>Individual Insurance Policy</i>.
<i>Insurance premium</i>	Means an amount paid for the provision of insurance under an insurance policy. Excludes: legacy insurance arrangements where no <i>insurance premium</i> is payable because the <i>insurance policy</i> is based on a surrender value.
<i>Insurance premium collected</i>	Means the amount of <i>insurance premium</i> collected from <i>member accounts</i> .
<i>Insurance premium paid</i>	Means <i>insurance premium</i> paid to the <i>life insurance company</i> for the provision of cover under an insurance policy.
<i>Insurance premium rebate</i>	Means rebates received from the <i>life insurance company</i> in respect of members' <i>insurance premiums</i> paid to that insurer. Includes: all rebates regardless of how or to whom the rebate is paid, such as directly to the RSE licensee or an <i>employer sponsor</i> of the RSE, defined benefit RSE or ERF.
<i>Insurance premium rebate received</i>	Means the value of <i>insurance premium rebate</i> received from the <i>life insurance company</i> .
<i>Insurance reporting level</i>	Means the number of <i>superannuation insurance policies</i> included within an <i>insurance cluster</i> . Possible <i>insurance reporting levels</i> are: <ul style="list-style-type: none"> • <i>Single Policy</i>; and • <i>Aggregated Policies</i>.
<u><i>Insurance Table Arrangement Identifier</i></u>	<u>Means a unique identifier for a related group of <i>insurance table identifiers</i>, where each insurance table ID under the insurance table arrangement is available to the same member cohort, and is differentiated only by risk factors including worker category and smoker status; or insurance cover type.</u>
<i>Insurance table identifier</i>	Means a unique identifier created by the RSE licensee used to represent insurance arrangements. The <i>insurance table identifier</i> must satisfy the following rules: <ul style="list-style-type: none"> • it must comprise no more than 20 alpha-numeric characters (with no special characters); • it cannot be the same as the insurance table number currently or previously used for another insurance arrangement within the same RSE or defined benefit RSE; and • it cannot change so long as the insurance arrangement exists and must be reported consistently across reporting periods.

<i>Interest Rate Contract (exposure type)</i>	Means a contract that transfers the interest rate risk on an underlying asset from one party to another.
<u><i>Intermediary Identifier</i></u>	<u>Means the LEI, a 20-digit, alpha-numeric code based on the ISO 17442 standard developed by the International Organization for Standardization (ISO). The Legal Entity Identifier is a 20-digit, alpha-numeric code issued by a Local Operating Unit in accordance with the ISO's <i>International Standard ISO 17442</i>. The Global Legal Entity Identifier Foundation maintains a free online searchable database of Legal Entity Identifiers, available at https://search.gleif.org/#/search/</u>
<u><i>Intermediary Type</i></u>	<u>Means a person or entity engaged by the RSE in the origination of new member accounts, such as <i>Employer Sponsors</i> and financial advisers.</u>
<i>Internal Audit (expense type)</i>	Means the expense incurred for the provision of internal audit services.
<u><i>Internal Investment Identifier</i></u>	<u>Means a unique identifier created by the RSE licensee used to represent an investment.</u> <u>The <i>Internal Investment Identifier</i> must satisfy the following rules:</u> <ul style="list-style-type: none"> • <u>it must comprise no more than 20 alpha-numeric characters (with no special characters);</u> • <u>it cannot be the same as the <i>Internal Investment Identifier</i> used for another investment within the same RSE , defined benefit RSE or ERF; and</u> • <u>it cannot change so long as the investment exists and must be reported consistently across reporting periods (including if the name of the investment changes).</u>
<u><i>Internal Investment Identifier Of Underlying Investment</i></u>	<u>Means the <i>Internal Investment Identifier</i> of the underlying investment.</u>
<u><i>Internal – RSE Licensee (valuer type)</i></u>	<u>Means a valuer that is internal to the RSE licensee's operations. Report here where the RSE licensee made adjustments to the valuation opinion of the independent external valuer.</u>
<i>Internally managed (investment option management type)</i>	Means investment management is carried out by the RSE licensee
<i>International Domicile (domicile type)</i>	Means financial instruments issued outside Australia.
<i>International economy type</i>	The <i>international economy types</i> are: <ul style="list-style-type: none"> • <i>Emerging Markets;</i> • <i>Developed Markets;</i> • <i>Not Specified;</i> and • <i>Not Applicable.</i>

<u>International Region Exposure</u>	<u>Means the international region of exposure.</u>
<u>International Securities Identification Number (ISIN) (investment identifier type)</u>	<u>Means a financial instrument identifier issued under the ISO standard ISO 6166.</u>
<u>Interposed Connected Entities</u>	<u>Means the number, as at the relevant date, of the interposed connected entities. Interposed connected entity represents a <i>connected entity</i> that has been engaged to manage some or all of the investments of the Registrable Superannuation Entity (RSE) that invests in other investment vehicles. Exclude: an investment vehicle that holds the Registrable Superannuation Entity's investment.</u>
<i>Intra Fund Advice (expense type)</i>	Means financial product advice given by an RSE licensee (or an employee of, or another person acting under arrangement with, the RSE licensee) of an RSE, defined benefit RSE or ERF to its members, where that advice is not of a kind to which the prohibition in section 99F of the <i>SIS Act</i> applies.
<i>Investment (component activity) / (fees and costs component activity)</i>	Means activities that give rise to 'investment fees' as defined in item 101, Schedule 10 of the <i>Corporations Regulations 2001</i> . Excludes <i>Administration</i> and <i>Transaction</i> activities.
<i>Investment administration (expense service type)</i>	Means the expense incurred for the provision of any investment administration services.
<i>Investment cap</i>	Means the maximum percentage of a member's balance that is permitted to be invested into an <i>investment option</i> or <i>investment menu</i> .
<i>Investment charge type</i>	The <i>investment charge type</i> indicates the circumstances in which the fee or cost is incurred. The <i>investment charge types</i> are: <ul style="list-style-type: none"> • <i>Base</i>; • <i>Performance Linked</i>; and • <i>Not Applicable</i>.
<i>Investment Consulting (expense service type)</i>	Means the expense incurred for the provision of any investment consulting services. Excludes asset consulting.
<i>Investment horizon</i>	Means the defined investment horizon for the <i>return objective</i> . The <i>investment horizon</i> is calculated by length of time over which the return of the <i>investment option</i> , as measured by the <i>return measurement</i> , is expected to exceed the <i>return objective target return</i> .
<u>Investment Identifier</u>	<u>Means a unique identifier that is created by a party other than the RSE licensee to represent an investment.</u>

<u><i>Investment Identifier Of Underlying Investment</i></u>	Means the <u><i>Investment Identifier</i></u> of the underlying investment.
<u><i>Investment Identifier Type</i></u>	Means a financial instrument identifier standard or system.
<u><i>Investment Identifier Type Of Underlying Investment</i></u>	Means the <u><i>Investment Identifier Type</i></u> of the underlying investment.
<i>Investment Management (expense service type)</i>	Means the expense incurred for the provision of any investment management services.
<i>Investment Management Expenses (expense category type)</i>	Means the profit was attributable to an investment management expense.
<u><i>Investment Manager (valuer type)</i></u>	Means the investment manager or General Partner is the valuer. Report here where the investment manager made adjustments to the valuation opinion of the independent external valuer.
<i>Investment manager level</i>	Fees and costs related to <i>Investment</i> activities are classified by their <i>investment manager level</i> . The <i>investment manager levels</i> are: <ul style="list-style-type: none"> • <i>Direct Investment Manager</i>; • <i>Underlying Investment Manager</i>; and • <i>Not Applicable</i>.
<i>Investment menu</i>	Means a grouping of <i>investment options</i> offered by a fund within a <i>superannuation product</i> that has a defined fee and cost structure incurred by members in order to access those <i>investment options</i> . This is required to be included for consistency within the data model even if there are no fees or costs incurred at this level. The same <i>investment menu</i> may be made available to more than one <i>superannuation product</i> . Where the associated <i>superannuation product</i> is a <i>lifecycle product</i> , the <i>investment menu</i> represents the collection of lifecycle stages or cohorts.
<i>Investment menu identifier (IMI)</i>	Means a unique identifier created by the RSE licensee used to represent an <i>investment menu</i> . The IMI must satisfy the following rules: <ul style="list-style-type: none"> • it must comprise no more than 20 alpha-numeric characters (with no special characters); • it cannot be the same as the IMI used for another <i>investment menu</i> within the same RSE, defined benefit RSE or ERF; and

	<ul style="list-style-type: none"> it cannot change so long as the <i>investment menu</i> exists and must be reported consistently across reporting periods (including if the name of the <i>investment menu</i> or the <i>investment options</i> available change).
<i>Investment menu type</i>	<p>The <i>investment menu</i> types are:</p> <ul style="list-style-type: none"> <i>Generic</i>; <i>Platform</i>; and <i>Lifecycle Option</i>.
<i>Investment option</i>	<p>Has the meaning as in section 1017BB(6) of the Corporations Act, except for <i>lifecycle products</i> where each lifecycle stage or cohort should be reported at this level.</p> <p>The same <i>investment option</i> may be made available to more than one <i>investment menu</i>.</p>
<i>Investment option categories</i>	<p>The <i>investment option categories</i> are:</p> <ul style="list-style-type: none"> <i>Single Sector</i>; <i>Multi Sector</i>; <i>Direct Cash Account</i>; <i>Direct Term Deposit</i>; <i>Direct Fixed Income Instrument</i>; <i>Direct Shares</i>; <i>Direct Hybrid Security</i>; <i>Annuity</i>; and <i>Other</i>.
<i>Investment option identifier (IOI)</i>	<p>Means a unique identifier created by the RSE licensee used to represent an <i>investment option</i>.</p> <p>The IOI must satisfy the following rules:</p> <ul style="list-style-type: none"> it must comprise no more than 20 alpha-numeric characters (with no special characters); it cannot be the same as the IOI used for another <i>investment option</i> within the same RSE , defined benefit RSE or ERF; and it cannot change so long as the <i>investment option</i> exists and must be reported consistently across reporting periods (including if the name of the <i>investment option</i> changes).
<i>Investment Option Management Type</i>	<p>The <i>Investment Option Management</i> types are:</p> <ul style="list-style-type: none"> <i>Internally Managed</i> <i>Externally Managed – Connected Entity</i> <i>Externally Managed – Non Connected Entity</i> <i>Not Applicable</i>
<i>Investment Option Strategy Setting type</i>	<p>The <i>Investment Option Strategy Setting</i> types are:</p> <ul style="list-style-type: none"> <i>RSE Licensee</i>; <i>Connected Entity</i>; and

	<ul style="list-style-type: none"> • <i>Non-connected Entity</i>
<i>Investment option type</i>	<p>The <i>investment option types</i> are:</p> <ul style="list-style-type: none"> • <i>Multi Manager;</i> • <i>Single Asset;</i> • <i>Exchange Traded Product;</i> • <i>Listed Investment Company;</i> • <i>Single manager – other listed;</i> • <i>Single manager – unlisted;</i> • <i>Managed Discretionary Account;</i> • <i>Separately Managed Account;</i> • <i>Insurance Only; and</i> • <i>Defined Benefit.</i>
<i>Investment Research (expense service type)</i>	Means the expense incurred for the provision of any investment research services.
<i>Investment type</i>	<p>Means the type of investment characterised by the medium through which the RSE, defined benefit RSE or ERF holds the investment. The <i>investment types</i> are:</p> <ul style="list-style-type: none"> • <i>Directly Held;</i> and • <i>Indirectly Held.</i>
<u><i>Investment Vehicle Domicile</i></u>	<u>Means the country of domicile of the investment vehicle.</u>
<i>Investment vehicle type</i>	<p>Means the type of investment vehicle holding the investments. The <i>investment vehicles</i> are:</p> <ul style="list-style-type: none"> • <i>Cash Management Trust;</i> • <i>Life Company Guaranteed;</i> • <i>Life Company Investment Linked;</i> • <i>Life Company Other;</i> • <i>Pooled Superannuation Trust;</i> • <i>Retail Trust;</i> • <i>Wholesale Trust;</i> • <i>Other Indirect Investment;</i> and • <i>Not Applicable.</i>
<i>Investment vehicle – connected entity</i>	Means an investment vehicle of a <i>connected entity – investments.</i>
<i>Investment vehicle – non connected entity</i>	Means an investment vehicle of a entity that is not a <i>connected entity – investments.</i>
<u><i>Investments Committee (board or board committee type)</i></u>	<u>Means a specific sub-committee of the <i>Board</i> of an RSE licensee delegated with responsibility for assisting the <i>Board</i> with investment policy and strategy related matters.</u>
<u><i>Invests In Investment Vehicles</i></u>	<u>Means whether an underlying investment vehicle invests in other investment vehicles.</u>

<u><i>Issuer Type</i></u>	<u>Means the sector type of the issuer.</u>
<i>IT Services(expense type)</i>	Means the expense incurred for corporate IT services for the RSE licensee in respect of the RSE.

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<u><i>Jurisdictions Not Permitting Required Safe-Keeping Of Initial Margin (exemptions from margin requirements)</i></u>	<u>Means the reason for exemption from initial margin requirements is that the legal jurisdiction does not permit the entity or its counterparty to satisfy the safe-keeping requirements for initial margin.</u>
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<i>Legacy Product</i>	Means a <i>superannuation product</i> that is closed to new members but existing members may continue to make contributions.
<i>Legal (expense type)</i>	Means the expense incurred for any legal service providers.
<u><i>LEI (investment identifier type)</i></u>	<u>Means the LEI issued under the ISO's standard ISO 17442. The Legal Entity Identifier is a 20-digit, alpha-numeric code issued by a Local Operating Unit in accordance with the ISO's <i>International Standard ISO 17442</i>. The Global Legal Entity Identifier Foundation maintains a free online searchable database of Legal Entity Identifiers, available at https://search.gleif.org/#/search/</u>
<u><i>Length Of A Director's Term</i></u>	<u>Means the number of years of an individual's term where the <i>board</i> of an RSE licensee has set a length for the term of appointment of a <i>director, individual trustee or alternate director</i> as part of the <i>board renewal policy</i>. Reference: SPS 510.</u>
<u><i>Level 1 Early Warning</i></u>	<u>Means a liquidity event trigger metric or indicator has been exceeded that requires more frequent reporting and or monitoring to the <i>Board</i>.</u>
<u><i>Level 2 Early Warning</i></u>	<u>Means a liquidity event trigger metric or indicator has been exceeded that requires mitigating actions e.g. sell down of assets and escalation to the <i>Board</i>.</u>
<u><i>Level 3 Limit Exceeded</i></u>	<u>Means a liquidity event trigger metric or indicator has been exceeded that is a breach of the RSE licensee's liquidity management policy.</u>
<i>Less Cover Than Default (current level of cover)</i>	Means where, the member has cover as at the reporting date, but they have elected to have less cover than the <i>Default Level Of Cover</i> .
<i>Life Company Guaranteed (Investment vehicle type)</i>	Means the provision of benefits payable under an 'investment account contract', where an 'investment account contract' is a contract within the meaning given in s 14(2) of the <i>Life Insurance Act 1995</i> .

<i>Life Company Investment Linked (investment vehicle type)</i>	Means the provision of benefits payable under an ‘investment-linked contract’, where an ‘investment-linked contract’ is a contract within the meaning given in s 14(4) of the <i>Life Insurance Act 1995</i> .
<i>Life Company Other (investment vehicle type)</i>	Means any investment in a <i>life insurance company</i> that does not otherwise fall into the definition of <i>life company guaranteed</i> or <i>life company investment linked</i> .
<i>Life insurance</i>	Means a death benefit provided in accordance with section 68AA(1)(b) of the <i>SIS Act</i> .
<i>Life Insurance (insurance cover type)</i>	Means insurance cover that is provided for <i>life insurance</i> .
<i>Life insurance company</i>	Means a company registered by APRA under section 17 of the <i>Life Insurance Act 1995</i> .
<i>Life insurance company ABN</i>	Means the <i>ABN</i> of a <i>life insurance company</i> .
<i>Life insurance company name</i>	Means the business name of a <i>life insurance company</i> .
<u><i>Life Insurance Corporations (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i></u>	<u>Life insurance companies and friendly societies that are registered under the <i>Life Insurance Act 1995</i> and are regulated by APRA. They offer insurance for death or disability and also offer investment and superannuation products</u>
<u><i>Lifecycle Cohort Design (lifecycle product)</i></u>	<u>Means a lifecycle design where a member is invested in a series of investment options that are determined by the lifecycle factors.</u>
<i>Lifecycle exception</i>	Has the meaning as in section 29TC(2) of the <i>SIS Act</i> .
<i>Lifecycle Option (investment menu type)</i>	Means an <i>investment menu</i> that combines one or more age or life stages of a lifecycle investment strategy together.
<u><i>Lifecycle Portfolio Mix Design – Representative Stage (lifecycle product)</i></u>	<u>Means a lifecycle design where then member is invested in a single investment option that varies over time based on the relevant lifecycle factors for the member.</u>
<i>Lifecycle product</i>	Means a <i>superannuation product</i> to which a <i>lifecycle exception</i> applies.
<u><i>Liquid Assets Available (liquidity trigger metric or indicator)</i></u>	<u>Means where the <i>liquidity trigger metric or indicator</i> refers to the level of exposure in liquid investments as defined in the RSE licensee’s liquidity management policy.</u>
<u><i>Liquidation Order</i></u>	<u>Means the expected order by which assets are to be sold by the RSE licensee.</u>

<u><i>Liquidity Coverage Ratio (liquidity trigger metric or indicator)</i></u>	<u>Means where the <i>liquidity trigger metric or indicator</i> refers to the coverage of available liquid assets to estimated cash outflows as defined in the RSE licensee's liquidity management policy.</u>
<u><i>Liquidity Provider (liquidity provider type)</i></u>	<u>Means an investment option that enables other investment options in the RSE to rebalance to their target asset allocation by absorbing mismatches i.e. the net rebalancing impact from other investment options into its portfolio asset allocation. The liquidity provider investment option then conducts trades with external market, as needed, to rebalance to its own target asset allocation. Report for all investment options that perform this role in the RSE.</u>
<u><i>Liquidity Provider Type</i></u>	<u>Means whether an investment option is a <i>liquidity provider</i>. The <i>liquidity provider</i> types are:</u> <ul style="list-style-type: none"> • <u><i>Liquidity Provider;</i></u> • <u><i>Liquidity Receiver;</i></u> and • <u><i>Not Applicable.</i></u>
<u><i>Liquidity Receiver (liquidity provider type)</i></u>	<u>Means an investment option that has its target asset allocation rebalanced through the <i>liquidity provider</i> (or providers).</u>
<u><i>Liquidity Stress Test Date</i></u>	<u>Means the date of the <i>Board</i> (or <i>Board</i> delegate) approval of the liquidity stress test.</u>
<u><i>Liquidity Trigger Metric Or Indicator</i></u>	<u>Means the liquidity trigger metric or indicator as defined in the RSE licensee's liquidity management policy.</u>
<u><i>Liquidity Trigger Metric Or Indicator Measurement</i></u>	<u>Means the measure for the <i>liquidity trigger metric or indicator</i>.</u>
<u><i>Liquidity Trigger Metric Or Indicator Dollar Value At Report Date</i></u>	<u>Means the <i>dollar value</i> of the liquidity event trigger or indicator if exceeded as at the report date or between reporting dates</u>
<u><i>Liquidity Trigger Metric Or Indicator Dollar Value In Policy</i></u>	<u>Means the <i>dollar value</i> of the liquidity event trigger or indicator in the RSE licensee's liquidity management policy.</u>
<u><i>Liquidity Trigger Metric Or Indicator Number Value At Report Date</i></u>	<u>Means the value of the liquidity event trigger or indicator if exceeded as at the report date or between reporting dates</u>
<u><i>Liquidity Trigger Metric Or Indicator Number Value In Policy</i></u>	<u>Means the value of the liquidity event trigger or indicator in the RSE licensee's liquidity management policy.</u>
<u><i>Liquidity Trigger Metric Or Indicator Percentage Value At Report Date</i></u>	<u>Means the percentage value of the liquidity event trigger or indicator if exceeded as at the report date or between reporting dates</u>

<u>Liquidity Trigger Metric Or Indicator Percentage Value In Policy</u>	<u>Means the percentage value of the liquidity event trigger or indicator in the RSE licensee's liquidity management policy.</u>
Listed (listing type)	Means a financial instrument that is traded through an Australian or international stock exchange.
Listed Investment Company (investment option type)	Means a listed investment vehicle that offers access to a portfolio of shares.
Listing type	Means if the financial instrument reported is traded through an Australian or international stock exchange, the selections available are: <ul style="list-style-type: none"> • Listed; • Unlisted; and • Not Specified; and • Not Applicable.
Loan	Means a financial asset which is created when a creditor lends funds directly to a debtor, and is evidenced by documents that are non-negotiable.
<u>Long Term Debt Securities (collateral type)/ (instrument type)</u>	<u>Means debt securities which have an original term to maturity of more than one year. Debt securities are financial instruments that evidence the issuers' promise to repay the principal at face value upon maturity.</u>
Lost Member Search Fee (activity fee type)	Means a fee charged to a member that is triggered upon a lost member search.

M

Male (sex)	Means persons who have male or predominantly masculine biological characteristics, or male sex assigned at birth.
Managed discretionary account	Has the meaning of a Managed Discretionary Account Services (MDA) service as defined in <i>ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968</i> .
Marginal (tier type)	Marginal tiers mean where only the portion of the member's balance that falls between the tier upper bound and tier lower bound will be considered when determining the fee, expense or benefit.
<u>Market Approach (valuation approach)</u>	<u>Means a valuation approach that uses prices and other relevant information generated by market transactions involving identical or comparable (ie similar) assets, liabilities or a group of assets and liabilities, such as a business.</u>
<u>Market-Related Event (trigger event type)</u>	<u>Means triggers due to movements in market factors that could materially change the value of the asset or group of assets relative to its previous valuation.</u>
Market value of investments	Means the market value of investments within the arrangement as at the end of the reporting period.
<u>Market Value Of Securities Under</u>	<u>Means the value of securities under a repurchase agreement and, or a securities lending arrangement.</u>

<u>Repurchase Agreement And Securities Lending Arrangement</u>	
<u>Market Value Under A Worst-Case Liquidity Stress</u>	<u>Means the market value of the investment after applying the RSE Licensee’s most relevant worst-case liquidity stress scenarios.</u>
Marketing (expense group)	<p>Where the service provider is not the RSE or RSE Licensee, means the expense incurred for the provision of any promotion, marketing or sponsorship expense.</p> <p>(iii) (i) the payment has been made, or is to be made, by or on behalf of the entity under a contract during the year of income;</p> <p>(ii) the purpose of the payment is promoting the entity, promoting a particular view on behalf of the entity or sponsorship on behalf of the entity; and</p> <p>(iii) the payment is not a gift (within the meaning of Part XX of the <i>Commonwealth Electoral Act 1918</i>) whose amount or value is to be included in the sum referred to in paragraph (e)© of this subregulation.</p> <p>Where the service provider is the RSE or RSE Licensee, means any other expense incurred for the purpose of promotion or marketing.</p>
<u>Material</u>	<u>Has the meaning as in Prudential Standard SPS 231 Outsourcing definition of Materiality.</u>
<u>Maximum Account Balance Lifecycle product)</u>	<u>Means the maximum account balance that a member can invest into the lifecycle investment option.</u>
<u>Maximum Allowable Age (Lifecycle product)</u>	<u>Means the maximum <i>age</i> that a member can invest into the lifecycle investment option.</u>
Maximum charge (\$)	Means the highest value of the dollar reduction in a member’s balance that will be incurred by a member when applying a fee or cost expressed as a <i>percentage value (% of balance)</i> or <i>percentage value (% of transaction)</i> .
Maximum charge (%)	Means the highest value of the percentage reduction in a member’s balance that will be incurred by a member when applying a fee or cost expressed as a <i>flat dollar amount</i> .
<u>Maximum Contribution Rate (Lifecycle product)</u>	<u>Means the maximum contribution rate for a member to invest into the lifecycle investment option.</u>
<u>Maximum Current Salary (Lifecycle product)</u>	<u>Means the maximum current salary for a member to invest into the lifecycle investment option.</u>

<u>Maximum Director Tenure</u>	<u>Means the board approved maximum total length of service of an individual director on the RSE Licensee board (including non-continuous service).</u>
<u>Maximum Time Remaining To Retirement (Lifecycle product)</u>	<u>Means the maximum time remaining to retirement for a member to invest in the lifecycle investment option.</u>
Member account	Means a distinct entry recorded in the register of member accounts (or other equivalent mechanism).
Member Account Administration (expense type)	Means the expense incurred for the systems utilised to process member transactions, including; contributions, transfers and withdrawals as well as upkeep and maintenance of member records.
Member Activity (fees and costs component activity)	Means member initiated activity that would trigger an activity fee .
Member assets	Means the assets available to pay member benefits. This is assets less reserves less liabilities excluding members' benefits .
Member Campaigns (expense type)	Means the expense incurred for the provision of member campaigns.
Member Communication (expense type)	Means the expense incurred for the systems and processes involved in distributing communications to members.
Member Education (expense type)	Means the expense incurred for the provision of member education, including member communications for the purpose of member education.
<u>Member-Related Event (trigger event type)</u>	<u>Means triggers due to member driven activities that could materially change the value of the asset or group of assets relative to its previous valuation.</u>
<u>Member Representative (director representative type)</u>	<u>Means where the director is appointed by the RSE licensee to represent the interests of members. Reference: SIS Act, s. 10 and s. 89.</u>
Member Services (expense group)	Means the expense incurred for the provision of any member services of entities.
<u>Member Services Committee (board or board committee type)</u>	<u>Means a specific sub-committee of the Board of an RSE licensee delegated with responsibility for assisting the Board with member services related matters.</u>
Member Wrap Platform (expense type)	Means the expense incurred for the provision of wrap platform services.
Members' benefit bracket	Means a segmentation of data based on the liability for members' benefits owing to defined contribution members and defined benefit members . Excludes: unallocated contributions.

<i>Members' benefits</i>	Means the value of liability for members' benefits for a <i>member account</i> and is the sum of <i>defined contribution members' benefits</i> and <i>defined benefit members' benefits</i> . This represents the present obligation to beneficiaries for benefits they are entitled to receive in the future as a result of membership of the RSE, defined benefit RSE or ERF.
<i>Members Complaints</i>	<u>Means where a member has made an expression of dissatisfaction to the RSE licensee, related to its products, or the complaints handling process itself, where a response is explicitly or implicitly expected.</u>
<i>Member Flow Type</i>	<u>Means the type of member flows. The <i>Member Flow Types</i> are:</u> <ul style="list-style-type: none"> • <u><i>Application</i></u> • <u><i>Redemption</i></u> • <u><i>Switches In</i></u> • <u><i>Switches Out</i></u>
<i>Member Outflows (liquidity trigger metric or indicator)</i>	<u>Means where the <i>liquidity trigger metric or indicator</i> refers to the level of net member outflows.</u>
<i>Member Switching (Cash Flow Type)</i>	<u>Means the net of flows into and outwards of the regulated superannuation fund due to member switching that result in either a net increase or decrease in the liability for benefits owing to members.</u>
<i>Member Switching (liquidity trigger metric or indicator)</i>	<u>Means where the liquidity trigger metric or indicator refers to the level of member switching.</u>
<i>Member Transaction Frequency</i>	<u>Means the frequency that members can transact on their holdings.</u>
<i>Membership Base Type (RSE composition)</i>	<u>Means the classification of the predominant base of members within the RSE.</u>
<i>Memberships (expense type)</i>	Means the expense incurred for memberships not otherwise categorised. Includes: professional association membership, industry association membership
<i>Merger Implementation (expense type)</i>	Means the expense incurred in relation to the implementation of a merger between to RSEs not otherwise categorised.
<i>Merger Investigation (expense type)</i>	Means the expense incurred relating to identifying potential merger partners and developing strategy.
<i>Mid East Or Africa Region (international region exposure)</i>	<u>Means the international region is the Middle East Or Africa Region.</u>
<i>Minimum Account Balance (Lifecycle product)</i>	<u>Means the minimum account balance that a member can invest into the lifecycle investment option.</u>
<i>Minimum Allowable Age (Lifecycle product)</i>	<u>Means the minimum <i>age</i> that a member can invest into the lifecycle investment option.</u>

<i>Minimum balance</i>	Means a restriction placed on investment forcing the member to hold at least a specific balance in an <i>investment option</i> , <i>investment menu</i> , or <i>superannuation product</i> to which the minimum applies.
<u><i>Minimum Board Size</i></u>	<u>Means the minimum number of <i>directors</i> on the RSE Licensee <i>board</i> as specified by legislation or the RSE Licensee's governing rules.</u>
<i>Minimum charge (\$)</i>	Means the lowest value of the dollar reduction in a member's balance that will be incurred by a member when applying a fee or cost expressed as a <i>percentage value (% of balance)</i> or <i>percentage value (% of transaction)</i> .
<i>Minimum charge (%)</i>	Means the lowest value of the percentage reduction in a member's balance that will be incurred by a member when applying a fee or cost expressed as a <i>flat dollar amount</i> .
<u><i>Minimum Contribution Rate (Lifecycle product)</i></u>	<u>Means the minimum contribution for a member to invest into the lifecycle investment option.</u>
<u><i>Minimum Current Salary (Lifecycle product)</i></u>	<u>Means the minimum current salary for a member to invest into the lifecycle investment option.</u>
<i>Minimum purchase transaction</i>	Means the minimum additional balance that a member is permitted to contribute to an <i>investment option</i> .
<u><i>Minimum Time Remaining to Retirement (Lifecycle product)</i></u>	<u>Means the minimum time remaining to retirement for a member to invest in the lifecycle investment option.</u>
<i>Modified duration</i>	Means the price sensitivity of the investments in respect to changes in interest rates.
<u><i>Money-Market Investment Funds (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i></u>	<u>Collective investment schemes, such as cash management trusts and cash common funds that are constituted as legal entities. They raise funds by issuing shares or units to the public, either via a prospectus or a distribution channel such as a platform. The proceeds are invested primarily in money-market instruments, money-market shares/units, and transferable debt instruments with a residual maturity of less than or equal to 12 months, deposits at banks, and instruments that pursue a rate of return that approaches the interest rates of money-market instruments.</u>
<i>More Cover Than Default No Underwriting (current level of cover)</i>	Means that, as at the reporting date, the member has more than the <i>Default Level Of Cover</i> and did not require underwriting in order to obtain that cover.
<i>Most proximate investment</i>	Means the closest investment, in the relevant chain of investments, to the <i>ultimate investment</i> .
<i>Motor Vehicles (expense type)</i>	Means the expense incurred for any motor vehicle services.
<i>Multi Manager (investment option type)</i>	Means multiple managed investments that are constructed through the engagement of multiple investment managers.

Multi Sector (investment option categories)	Multi Sector investments are held in more than one distinct security, belonging to two or more asset sectors.
Multiple (collateral type)	Means where more than one type of collateral is used to secure the position.
MySuper authorisation identifier	Means the MySuper authorisation number issued by APRA.
MySuper Large Employer (product category)	Means superannuation products that satisfy the requirements of section 29TB of the SIS Act .
MySuper Material Goodwill (product category)	Means superannuation products that satisfy the requirements of section 29TA of the SIS Act .
MySuper Product (product type)	Has the meaning as in section 10(1) of the SIS Act .

N

<u>Name Of Intermediary In Securities Lending Program</u>	<u>Means the name of the intermediary to the securities lending transaction, e.g. name of custodian.</u>
<u>Negative Market Value Of Foreign Currency Contracts Outstanding (foreign currency contracts outstanding)</u>	<u>Means the aggregate of negative market value of foreign currency contracts.</u>
<u>Negotiable Certificates Of Deposits Value Amount</u>	<u>Means the value of investments in negotiable certificates of deposit.</u>
Net collateral pledged to secure positions with the counterparty	Means the collateral posted on a bilateral basis, such that either party may be required to provide or entitled to receive, depending on the net exposure under a collateral agreement.
Net Investment Return (return measurement) / (option return type) / (comparison return type)	Means the time-weighted rate of return on investments, net of Indirect Costs, Indirect Cost Ratio, Other Fees And Costs, Fees Deducted Directly From Member Account and Tax with a component activity type of Investment or Transaction , adjusted for cash flows as they occur. If there is a range in the amount of applicable fees and costs that may be charged, the calculation must use the highest fees and costs in the range.
<u>Net Members' Benefits Flows (cash flow type)</u>	<u>Means the net of flows into and outwards of the regulated superannuation fund that result in either a net increase or decrease in the liability for benefits owing to members.</u>

<i>Net Return (return measurement) / (option return type)</i>	Means the <i>net investment return</i> minus administration fees, costs and taxes minus advice fees, costs and taxes.
<i>No Cover (current level of cover)</i>	Means that as at the end of the reporting period, the member has no cover.
<u><i>No (CPS 226 compliant variation margin)</i></u>	<u>Means the counterparty is not a covered counterparty with CPS 226 compliant CSA for Variation Margin.</u>
<u><i>No (exchanged variation margin)</i></u>	<u>Means Variation Margin has not been exchanged with the covered counterparty as at the reporting date.</u>
<i>No TFN Tax Recovery Fee (activity fee type)</i>	Means an <i>activity fee</i> triggered when work to recover no-TFN tax is carried out.
<u><i>Nominating Organisation Ownership (RSE licensee ownership type)</i></u>	<u>Means where the owner of the RSE licensee is an employee association or employer association that Means the membership/employers of the RSEs within the RSE licensee's business operations. Includes: where the RSE licensee is owned by <i>directors</i> representing the membership/employers of the RSEs within the RSE licensee's business operations.</u>
<u><i>Nominations Committee (board or board committee type)</i></u>	<u>Means a specific sub-committee of the <i>Board</i> of an RSE licensee delegated with responsibility for assisting the <i>Board</i> with <i>Director</i> and Executive Management recruitment related matters.</u>
<u><i>Non-Affiliated Director (director type)</i></u>	<u>Means a <i>director</i> who is non-affiliated within the meaning given in SPG 510.</u>
<i>Non-connected Entity (Investment Option Strategy Setting type)</i>	Means the <i>RSE licensee</i> does not engage in any activity relating to the the setting of asset allocation targets and each entity that sets asset allocation targets is not a connected entity.
<u><i>Non Equal Representation (Board representation type)</i></u>	<u>Means where the RSE licensee does not maintain any form of equal representation on the <i>Board</i>.</u>
<u><i>Non-Executive Director (director type)</i></u>	<u>Means a <i>director</i> who is not a member of the RSE licensee's management. Reference: SPS 510.</u>
<i>Non Financial Institutions (type of counterparty)</i>	Means institutions which do not offer financial services.
<i>Non Intrafund Advice Fee (activity fee type)</i>	Means advice fees that do not meet the definition of financial product advice to members within the meaning given in section 99F of the <i>SIS Act</i> .
<u><i>Non-Money-Market Financial Investment Funds (counter party sector type) / (instrument issuer</i></u>	<u>Collective investment schemes, such as trusts or corporations that are constituted as legal entities. They raise funds by issuing shares or units to the public, either via a prospectus or a distribution channel such as a platform. The proceeds are used to purchase financial assets. The assets are owned by the investment fund and usually managed by licensed fund managers external to the fund. Investors are able to dispose of their</u>

<u><i>type) / (collateral issuer type)</i></u>	<u>units/shares on a well-developed secondary market such as a stock exchange or through readily accessible redemption facilities.</u>
<i>Non Resident (counterparty residency status) / (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i>	Means any individual, enterprise or other organisation ordinarily domiciled in a country other than Australia. Includes: foreign branches and foreign subsidiaries of Australian enterprises. Excludes: Australian-based branches and subsidiaries of foreign businesses.
<i>Non Smoker (smoker status)</i>	Means that the member is a non-smoker according to rules established by the RSE licensee and insurer.
<i>None (service provider relationship type)</i>	Means that no shareholding exists between entities.
<i>Not Applicable (activity fee type)</i>	Means that the <i>activity fee type</i> is not applicable to the <i>activity fee</i> considered.
<i>Not Applicable (cover valuation basis)</i>	Means that the <i>cover valuation basis</i> is not applicable to the insurance considered.
<i>Not Applicable (domicile type)</i>	Means where domicile is not applicable to the financial instrument.
<i>Not applicable (income protection benefit period)</i>	Means that the income protection benefit period is not applicable to the insurance considered.
<i>Not Applicable (international economy type)</i>	Where the <i>domicile</i> is not <i>International Domicile</i> , the <i>international economy type</i> is <i>Not Applicable</i> .
<i>Not Applicable (investment charge type)</i>	Where a component of performance does not have a <i>component activity</i> of <i>Investment</i> , its <i>investment charge type</i> is <i>Not Applicable</i> .
<i>Not Applicable (investment manager level)</i>	Where the components do not include investment fees and costs because there is no investment manager, the <i>investment manager level</i> of <i>Not Applicable</i> applies.
<i>Not Applicable (investment option management type)</i>	Where the investment option does not have an investment manager, for example, a direct share.
<i>Not Applicable (investment vehicle type)</i>	Means that an investment is not held in an investment vehicle.
<u><i>Not Applicable (liquidity provider type)</i></u>	<u>Means an investment option that is neither a <i>liquidity provider</i> nor a <i>liquidity receiver</i>.</u>
<i>Not Applicable (listing type)</i>	Means where listing is not applicable to the financial instrument.

<i>Not Applicable (tier type)</i>	Means where the expense or benefit is not charged on a tiered basis.
<i>Not <u>a</u>available</i>	Means that the data is not available to be reported.
<i><u>Not For Profit Status (RSE licensee profit status type)</u></i>	<u>Means where the RSE licensee's business operations are not a source of income, profit or other financial gain to the RSE licensee owners, or associates of the RSE licensee owners, that establish, control or finance the legal entity.</u>
<i>Not Specified (domicile type)</i>	Means where the domicile of the financial instrument is not a factor for consideration.
<i>Not Specified (international economy type)</i>	Means where the type of international economy of the financial instrument is not a factor for consideration.
<i>Not Specified (listing type)</i>	Means where the listing status of the financial instrument is not a factor for consideration.
<i>Not Stated Or Inadequately Described (sex)</i>	Means the sex of a person is not stated or is inadequately described.
<i><u>Notional Amount April</u></i>	<u>Means the aggregate notional amount of non-centrally cleared derivative contracts within the meaning of CPS 226 as at the end of April of the reporting year.</u>
<i><u>Notional Amount March</u></i>	<u>Means the aggregate notional amount of non-centrally cleared derivative contracts within the meaning of CPS 226 as at the end of March of the reporting year.</u>
<i><u>Notional Amount May</u></i>	<u>Means the aggregate notional amount of non-centrally cleared derivative contracts within the meaning of CPS 226 as at the end of May of the reporting year.</u>
<i>Number of free activities</i>	Means where a fee or cost is an <i>activity fee</i> , the number of free activities indicates how many times that activity can take place before the fee or cost is incurred.
<i><u>Number of days covered</u></i>	<u>Means the number of days the estimated cashflows apply to.</u>

O

<i><u>Oceania Region (international region exposure)</u></i>	<u>Means the international region is the Oceania Region.</u>
<i><u>One Name Paper (collateral type)/ (instrument type)</u></i>	<u>Means a written promise to pay a specified sum of money to the bearer at an agreed date. It is usually issued for terms ranging from 30 to 180 days and is sold to an investor at a discount to the face value.</u>
<i>Ongoing Payment To Service Provider (engagement type)</i>	Means <i>service arrangements with an outsourced service provider</i> for ongoing provision of services
<i><u>Options Clearing Corporation (OCC) Option Symbol</u></i>	<u>Means a financial instrument identifier issued under the Options Clearing Corporation's (OCC) Option Symbology Initiative (OSI).</u>

<u>(investment identifier type)</u>	
Option return (%)	Means the return of the <i>investment option</i> , as measured by the <i>option return type</i> .
Option return type	Means the type of return used for measuring the <i>option return</i> , for the purpose of comparison with the <i>return objective target return</i> . Possible values are: <ul style="list-style-type: none"> • Gross Investment Return; • Gross Investment Return Net Of Fees; • Net Investment Return; and • Net Return.
Options (contract type)	Means a contract that provides the holder with the right, but not the obligation, to buy or sell a specific amount of the underlying asset at an agreed price, on or before a specific future date.
Other (activity fee type)	Means the <i>activity fee type</i> is not: <ul style="list-style-type: none"> • Advice Fee; • Brokerage Fee; • Buy Sell Spread; • Contribution Fee; • Contribution Splitting Fee; • Dishonoured Payment Fee; • Establishment Fee; • Family Law; • Financial Advice; • Financial Hardship Application; • Insurance Fee; • Lost Member Search Fee; • No TFN Tax Recovery Fee; • Non Intrafund Advice Fee; • Switching Fee; • Withdrawal Fee; or • Not Applicable.
Other (collateral type)	Means a <i>collateral type</i> other than the options available.
<u>Other (collateral type per CPS 226)</u>	<u>Means a collateral type other than the options available.</u>
Other (contract type)	Means a <i>contract type</i> other than the options available.
Other (expense type)	Means an <i>expense type</i> other than the options available.
Other (expense service type)	Means an <i>expense service type</i> other than the options available.
Other (income protection benefit period)	Means the <i>income protection benefit period</i> is not: <ul style="list-style-type: none"> • Up To 1 Year; • Up To 2 Years; • Up To 5 Years; • Until Age 60;

	<ul style="list-style-type: none"> • Until Age 65; • Until Age 67; • Until Age 70; or • Not Applicable.
<u>Other (investment asset class sector type)</u>	<u>Means an asset class other than Cash, Fixed Income, Equity, Property, Infrastructure, Alternatives, Currency Exposure, Derivative Assets and Derivative Liabilities. Includes multi-assets.</u>
Other (investment option categories)	Investment options with the category of Other comprise all investment options not otherwise defined.
<u>Other (liquidity trigger metric or indicator)</u>	<u>Means where the liquidity trigger metric or indicator is other than those listed.</u>
<u>Other (revaluation type)</u>	<u>Means the basis of an asset revaluation that is other than a formal valuation or an informal valuation.</u>
Other (sex)	Means persons who have mixed or non-binary biological characteristics (if known), or a non-binary sex assigned at birth.
Other (TPD assessment criteria)	Means the TPD assessment criteria is not: <ul style="list-style-type: none"> • Activities Of Daily Life; • Any Occupation; or • Own Occupation.
<u>Other Committees (board or board committee type)</u>	<u>Means a specific sub-committee of the Board of an RSE licensee delegated with responsibility for activities not otherwise identified in Board committees defined in this reporting standard.</u>
Other Contract (exposure type)	Means an exposure type other than the available options.
<u>Other Debt Securities (collateral type per CPS 226)</u>	<u>Means debt securities referred to under paragraph 47(c), 47(d), 47(e) and 47(f) of CPS 226.</u>
<u>Other factors (Lifecycle product)</u>	<u>Means other factors that define when a member can be invested in the lifecycle investment option.</u>
Other Fees And Costs (performance component type) / (fees and costs component type)	Means fees and costs that other than the available options. Other Fees And Costs must be reported gross of: <ul style="list-style-type: none"> (i) income tax and GST, after being reduced by any reduced inputs tax credits; and (ii) stamp duty; and without adjustment in relation to: <ul style="list-style-type: none"> (i) any tax deduction available to the responsible entity, operator or trustee; or (ii) the extent to which any tax deduction may be passed on to members.
Other Financial Institutions (type of counterparty) / (counter party sector type) / (instrument issuer)	Means financial institutions that are not elsewhere classified. Includes: domestic clearing houses (e.g. ASX clear, ASX clear (Futures)); economic development corporations owned by governments; co-operative housing societies.

<u><i>type) / (collateral issuer type)</i></u>	
<u><i>Other Funding (cash flow type)</i></u>	<u>Means a <i>Cash Flow Type</i> other than the options available.</u>
<u><i>Other Funding Requirements</i></u>	<u>Means a description of <i>Other Funding</i> requirements.</u>
<i>Other Indirect Investment (investment vehicle type)</i>	Means an investment through an investment vehicle which does not meet the definition of any of the available options.
<i>Other Insurance (insurance cover type)</i>	Means insured benefits that are not otherwise categorised as <i>Life Insurance, Total And Permanent Disability Insurance</i> or <i>Income Protection Insurance</i> . Includes: permissible insurance types under the <i>SIS Act</i> , types of insurance which have been grandfathered under law and legacy insurance arrangements where no <i>insurance premium</i> is payable by the member because the <i>insurance policy</i> is based on a surrender value.
<u><i>Other Insurance Corporations (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i></u>	<u>Means general insurance companies registered under the <i>Insurance Act 1973</i> (or by virtue of determinations made by APRA under the <i>General Insurance Reform Act 2001</i>); private health insurance companies registered under the <i>Private Health Insurance (Prudential Supervision) Act 2015</i>; Export Finance Insurance Corporations; and private sector and government-owned general and health insurance enterprises, both proprietary and mutual that are not registered with APRA.</u>
<u><i>Other Integer Value (Liquidity Trigger Metric Or Indicator Measurement)</i></u>	<u>Means where the liquidity trigger metric or indicator measurement is expressed as an integer.</u>
<u><i>Other Intermediary Type (Intermediary type)</i></u>	<u>Means an intermediary type engaged by the RSE licensee which is not otherwise categorised as an <i>Employer Sponsor, Promoter</i> or <i>Australian Financial Services (AFS) Licensee</i>.</u>
<u><i>Other Ownership Type (RSE licensee ownership type)</i></u>	<u>Means where the owner of the RSE licensee is not categorised elsewhere.</u>
<i>Other Payee (Service Provider Type)</i>	Means an entity which an expense is made or on behalf of the RSE licensee in respect of the RSE during the year of income which is not a service provider, <i>promoter</i> , industrial body or RSE licensee.

<i>Other Payments (engagement type)</i>	Means <i>service arrangements</i> that are a one-off expense that are not expected to be ongoing arrangements.
<i>Other Percentage Value (liquidity trigger metric or indicator measurement)</i>	<u>Means where the <i>liquidity trigger metric or indicator</i> is expressed as a percentage.</u>
<i>Other Private Non-Financial Corporations (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i>	<u>Corporations that are owned and controlled by the private (non-government) sector, whose main activity is producing goods or non-financial services for sale at market prices. They may be listed on stock exchanges or unlisted.</u>
<i>Other Related Party (service provider relationship type)</i>	Means a related party that is not <ul style="list-style-type: none"> • <i>Parent</i>; • <i>Indirect Parent</i>; • <i>Subsidiary</i>; • <i>Indirect Subsidiary</i>; • <i>RSEL</i>; or • <i>Group Company</i>
<i>Other relationships</i>	Means details of any other affiliation or interest which falls outside of shareholding and personal relationships.
<i>Other Residents (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i>	<u>Any other resident institutions that are not reported elsewhere. An institution is a resident when its centre of predominant economic interest (principal place of residence or principal place of production) is within Australia's economic territory.</u>
<i>Out Of Cycle Valuation Impact</i>	<u>Means the percentage change in the value of the investment option resulting from an out of cycle valuation.</u>
<i>Out Of Cycle Value Adopted</i>	<u>Means the value of the investment adopted as a result of an out of cycle valuation review.</u>
<i>Outsourced (insourced or outsourced)</i>	Means the performance of functions, processes or projects are carried out by a contractor or supplier external to the RSE licensee.
<i>Outstanding Commitments</i>	<u>Means the value of legally enforceable contractual commitments to invest additional funds in the asset at any time in the future.</u>
<i>Over The Counter Cleared (derivative type)</i>	Means a derivative contract transacted between individual counterparties outside a recognised stock exchange, with contract details negotiated by those parties and cleared through a central counterparty.

<i>Over The Counter Not Cleared (derivative type)</i>	Means a derivative contract transacted between individual counterparties outside a recognised stock exchange, with contract details negotiated by those parties and not cleared through a central counterparty.
<i>Own Occupation (TPD assessment criteria)</i>	Means where insurance covers a person who is unable to perform the functions of their own occupation, even if they are able to perform other occupations for which they are reasonably qualified.
<u>Ownership Type</u>	<u>Means, as at the relevant date, the RSE licensee ownership type.</u>

P

<i>Parent (service provider relationship type)</i>	Means the <i>service provider</i> has a shareholding in the RSE licensee.
<u>Parent Company Representative (director representative type)</u>	<u>Means where the <i>director</i> is appointed by the RSE licensee to represent the interests of a Parent entity (including an entity with minority ownership of the RSE Licensee).</u>
<u>Percentage Change (liquidity trigger metric or indicator measurement)</u>	<u>Means where the <i>liquidity trigger metric or indicator</i> is expressed as a percentage change.</u>
<u>Percentage Holdings In Underlying Investment</u>	<u>Means the portion of the value of the underlying investment to the value of the indirectly held investment vehicle expressed as a percentage.</u>
<u>Percentage Of Investment Option FUM (liquidity trigger metric or indicator measurement)</u>	<u>Means where the <i>liquidity trigger metric or indicator</i> is expressed as a percentage of the market value of the investment option's assets.</u>
<u>Percentage Of RSE FUM (liquidity trigger metric or indicator measurement)</u>	<u>Means where the <i>liquidity trigger metric or indicator</i> is expressed as a percentage of the market value of the total RSE's assets.</u>
<i>Percentage value (% of balance)</i>	Means the portion of the expense or benefit attributable to a member that is expressed as a percentage of their account balance.
<i>Percentage value (% of transaction)</i>	Means an amount paid or payable against a transaction made by or on behalf of a member.
<i>Performance component type</i>	Components of performance are classified into the following <i>performance component types</i> : <ul style="list-style-type: none"> • <i>Indirect Costs</i>; • <i>Indirect Cost Ratio</i>; • <i>Fees Deducted Directly From Member Account</i>; • <i>Other Fees And Costs</i>; • <i>Tax</i>; and • <i>Gross Investment Return</i>.

<i>Performance Linked (investment charge type)</i>	Means the portion of the expense or benefit which is determined in whole or in part by reference to the performance of an investment made by an investment manager on behalf of the RSE licensee.
<i>Person connected with the RSE licensee</i>	Has the meaning in subsection 13(4C) of the <i>Financial Sector (Collection of Data) Act 2001</i> .
<i>Physical assets</i>	Means an item of economic, commercial or exchange value that has a tangible or material existence. Includes: precious metals, property, plant and equipment and oil.
<i>Platform (investment menu type)</i>	Where the <i>product disclosure statement (PDS)</i> of the associated <i>superannuation product</i> states that the securities or interests will be acquired on the instruction, direction or request of the member and the relevant investments that the member may choose are in a list published by the responsible person. The acquisition must be under a custodial arrangement (within the meaning of s1012IA(1) of the Corporations Act.
<i>Placement</i>	Means a liability of an entity not described as an authorised deposit-taking institution, e.g. State treasuries.
<i>Policy number</i>	Means the identifier of a <i>superannuation insurance policy</i> as allocated by the <i>life insurance company</i> .
<i>Political Donation</i>	Means amounts or values of gifts (within the meaning of Part XX of the <i>Commonwealth Electoral Act 1918</i>) that were made by or on behalf of the entity during the year of income to another entity who, at the time of receiving the gift: <ul style="list-style-type: none"> (i) was a political entity (within the meaning of that Act); or (ii) was, or was required by that Part of that Act to be, a political campaigner (within the meaning of that Part); or (iii) was, or was required by that Part of that Act to be, an associated entity (within the meaning of that Part).
<i>Political Donations (expense type)</i>	Means payments made for the purpose of a <i>political donation</i> .
<i>Pooled Superannuation Trust (PST) (investment vehicle type)</i>	Means a type of collective investment trust where an investment manager invests the assets of superannuation funds, approved deposit funds and other pooled superannuation trusts. Excludes: unitised investments with life companies where the original or primary investment is an insurance or investment policy.
<u><i>Position End Date</i></u>	<u>Means the date that the individual's term in the role ceased during the reporting period.</u>
<u><i>Position Start Date</i></u>	<u>Means the date the individual started in the role, for example for a <i>board director</i>, the date they joined the <i>board</i>.</u>
<u><i>Position Type At Transaction</i></u>	<u>Means the <i>gross positive</i> (asset) or <i>gross negative</i> (liability) position of the derivative at the point of the transaction.</u>
<u><i>Positive Market Value Of Foreign Currency Contracts Outstanding</i></u>	<u>Means the aggregate of positive market value of foreign currency contracts.</u>

<u><i>(Foreign Currency contracts outstanding)</i></u>	
<i>Premises (expense type)</i>	Means the expense incurred for the provision of any premises.
<i>Premium tax rebate provided to members</i>	Means the amount of premium tax rebates provided to members.
<u><i>Pre-Liquidity Stress Market Value</i></u>	<u>Means the market value of the investment before applying stress test.</u>
<u><i>Principal (Foreign currency contracts outstanding)</i></u>	<u>Means the face value of the foreign currency contracts.</u>
<u><i>Pricing type (applications/ redemptions)</i></u>	<u>Means the method for pricing applications and <i>redemptions</i> of units. The Pricing Types (applications/ <i>redemptions</i>) are:</u> <ul style="list-style-type: none"> • <u><i>Forward Pricing; and</i></u> • <u><i>Historic Pricing.</i></u>
<u><i>Pricing Type (switching)</i></u>	<u>Means the method for pricing <i>switches in</i> and <i>switches out</i>. The Pricing Types (Switching) are:</u> <ul style="list-style-type: none"> • <u><i>Forward Pricing; and</i></u> • <u><i>Historic Pricing.</i></u>
<i>Principal amount</i>	Means the face value of a financial instrument.
<u><i>Principal Standard Employer Sponsor</i></u>	<u>In relation to a <i>defined benefit sub-fund</i>, denotes the principal employer in the <i>employer sponsor</i> arrangement between trustee and employer.</u>
<u><i>Private Non-Financial Investment Funds (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i></u>	<u>Collective investment schemes, such as trusts or corporations, in which investment funds are pooled and invested in predominantly long-term non-financial assets such as property or infrastructure. They raise funds by issuing shares or units to the public, either via a prospectus or a distribution channel such as a platform. Investors are able to dispose of their holdings through well-developed secondary markets such as a stock exchange or through readily accessible redemption facilities. Usually the management of funds is undertaken by a licensed fund manager external to the fund.</u>
<u><i>Private Unincorporated Businesses (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i></u>	<u>Persons acting as sole proprietors or in partnerships for business purposes including households whose dealings with other sectors are for business purposes and family trusts.</u>

<i>Product category</i>	The product categories are: <ul style="list-style-type: none"> • <i>Generic;</i> • <i>Insurance Only;</i> • <i>MySuper Material Goodwill;</i> and • <i>MySuper Large Employer.</i>
<i>Product Disclosure Statement (PDS)</i>	Has the meaning as in the Corporations Act.
<i>Product phase</i>	Means the taxation status of a <i>superannuation product</i> and the expected flow of money between the RSE and the members within the product. The <i>product phases</i> are: <ul style="list-style-type: none"> • <i>Accumulation;</i> • <i>Transition To Retirement;</i> • <i>Retirement;</i> and • <i>Defined Benefit Accumulation And Retirement.</i>
<i>Product type</i>	Means the type of product offered by a RSE licensee. The <i>product types</i> are: <ul style="list-style-type: none"> • <i>MySuper Product;</i> • <i>Choice Product;</i> and • <i>Defined Benefit Product.</i>
<i>Professional Indemnity (expense type)</i>	Means the expense incurred for the provision of any professional indemnity services.
<i>Profit Attributable To Expense Amounts)</i>	Means the expense amounts that can be attributed to profit for each related connected entity.
<u><i>Profit Status Type (RSE licensee profit status type)</i></u>	<u>Means whether or not the Registrable Superannuation Entity (RSE) licensee's business operations are a source of income, profit or other financial gain to the RSE licensee owners. The options are:</u> <ul style="list-style-type: none"> • <u><i>For profit status;</i></u> or • <u><i>Not for profit status.</i></u>
<u><i>Promoter</i></u>	<u>Means a person engaged with respect to an RSE to undertake product design and/or marketing services.</u>
<u><i>Promoter Contract Renewal Date</i></u>	<u>Means the date that the contractual arrangement between the <i>Promoter</i> and RSE or RSE Licensee is due to expire or be renewed.</u>
<u><i>Promoter Contract Term</i></u>	<u>Means the duration or amount of time that the contractual arrangement between the <i>Promoter</i> and RSE or RSE Licensee will remain in force.</u>
<i>Promoter (service provider type)</i>	Means a service provider where there is a promoter agreement in place between the RSE licensee in respect of the RSE or the RSE and the service provider.

<u><i>Promoter Sub-fund (sub-fund type)</i></u>	<u>Means a <i>sub-fund</i> which is offered by a <i>Promoter</i> in relation to which a <i>promoter</i> and the RSE Licensee have entered into an agreement regarding the <i>promoter</i>'s provision of product design and/or marketing services.</u>
<i>Property (strategic sector) / (strategic subsector) / (asset class sector type)</i>	Means an investment in real estate where the earnings and capital value are dependent on cash flows generated by the property through sale or rental income.
<i>Property Agricultural (asset class characteristic 2)</i>	Means an investment in agricultural real estate where the earnings and capital value are dependent on cash flows generated by the property through sale or rental income.
<i>Property Commercial (asset class characteristic 2)</i>	Means an investment in commercial real estate where the earnings and capital value are dependent on cash flows generated by the property through sale or rental income.
<i>Property Development (asset class characteristic 1)</i>	Means a property investment which is predominantly non-income generating and is subject to material levels of construction risk.
<i>Property Diversified (asset class characteristic 2)</i>	Means a diversified portfolio of property investments
<i>Property Established (asset class characteristic 1)</i>	Means a property investment which is in an income generating phase and is subject to immaterial levels of construction risk.
<i>Property Industrial (asset class characteristic 2)</i>	Means an investment in industrial real estate where the earnings and capital value are dependent on cash flows generated by the property through sale or rental income.
<i>Property Other (asset class characteristic 2)</i>	Means a property investment which does not meet the definition of any of the available options.
<i>Property Residential (asset class characteristic 2)</i>	Means an investment in residential real estate where the earnings and capital value are dependent on cash flows generated by the property through sale or rental income.
<i>Property Retail (asset class characteristic 2)</i>	Means an investment in retail real estate where the earnings and capital value are dependent on cash flows generated by the property through sale or rental income.
<u><i>Proportion Of Assets Revalued This Quarter</i></u>	<u>Means the proportion of investments subject to the asset revaluation movements during the quarter.</u>
<i>Proportion of assets to which service is provided</i>	Means the proportion of total assets managed by the RSE licensee to which the service is provided.
<u><i>Proportion Of Investments With Less Frequent Transaction Than Investment Option</i></u>	<u>Means the proportion of assets in the option with transaction cycles that do not match the frequency at which members transact on their holdings.</u>

<u>Member Transaction</u>	
<u>Proportion of members to which service is provided</u>	Means the proportion of total membership of the RSE licensee for the whom the service is provided. In the case of <i>financial advice</i> , the proportion of members for whom the service is available.
<u>PST Redemption Notice Period</u>	<u>Means the standard notice period required by investors for payment of withdrawals.</u>
<u>Public Company Ownership (RSE licensee ownership type)</u>	<u>Means where the owner of the RSE licensee is a public company. Excludes: a public company that is a financial services corporation, a public company that is the principal <i>employer-sponsor</i> of an RSE.</u>
<u>Public Sector Organisation Ownership (RSE licensee ownership type)</u>	<u>Means where the owner of the RSE licensee is an organisation within the government sector or a resident corporation and quasi-corporation controlled by the general government sector. Includes: where the public sector organisation is the principal <i>employer-sponsor</i> of an RSE within the RSE licensee's business operations.</u>

Q

<u>Questionable Collateral Arrangement Enforceability (exemptions from margin requirements)</u>	<u>Means the reason for exemption from margin requirements is questionable <i>collateral</i> arrangement enforceability.</u>
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R

<u>Ratio (in %) (liquidity trigger metric or indicator measurement)</u>	<u>Means where the <i>liquidity trigger metric or indicator</i> is expressed as a ratio.</u>
<u>Rebalancing (cash flow type)</u>	<u>Means the net cash flows required to rebalance an investment option's asset allocation to the target level or, the projected net cash flows under a stress scenario to rebalance an investment option's asset allocation to the target level.</u>
<u>Redeemable For Cash</u>	<u>Means the period of time required to redeem an investment to cash.</u>
<u>Redemption Frequency</u>	<u>Means the frequency that transactions on the investment vehicle are permitted.</u>
<u>Redemptions (member flow type)</u>	<u>Means the flow into an investment option due to member redemptions that results in a net decrease in the liability for benefits owing to members.</u>
<u>Registered Financial Corporations</u>	<u>Means corporations that are registered entities under the <i>Financial Sector (Collection of Data) Act 2001</i> that are classified as Category 'D' or 'Other' by APRA.</u>

<u>(counter party sector type) / (instrument issuer type) / (collateral issuer type)</u>	
Regulatory Levies (expense type)	Means the expense incurred for the provision of any regulatory levies services.
Related connected entity	Means an entity that is both a <i>related party</i> and a <i>connected entity</i> .
Related party	Means, in relation to an entity (the principal entity) or the RSE licensee of the principal entity, is a related party for the purposes of accounting standard AASB 124 and/or a <i>Related party</i> as defined in subsection 10(1) of the <i>SIS Act</i> .
Relationship with the service provider	Means a responsible person has a financial or other interest with a <i>service provider</i> that is engaged by the RSE licensee.
<u>Remuneration, People and Culture Committee (board or board committee type)</u>	<u>Means a specific sub-committee of the Board of an RSE licensee delegated with responsibility for remuneration-related matters as required in SPS 510, as well as other people and culture related matters.</u>
<u>Repurchase Agreement and Securities Lending Arrangement Type</u>	<u>Means the type of arrangement to repurchase, resell, borrow or lend securities.</u>
Research and Data Analytics (expense type)	Means the expense incurred for the provision of any data analytics or research including the cost of subscriptions used for research and data analytics.
Reserve Bank Of Australia (RBA) (type of counterparty) / (counter party sector type) / (instrument issuer type) / (collateral issuer type)	Means Australia's central bank.
Responsible persons	Has the meaning as in <i>Prudential Standard SPS 520 Fit and Proper</i> .
<u>Restricted Redemptions</u>	<u>Means whether the investment options has any restrictions on redemptions.</u>
Retail Trust (investment vehicle type)	Means a collective investment vehicle which provides exposure to a diversified portfolio of investments and can be accessed by retail clients.
<u>Retain Employer Fee And Cost Arrangement (Employer Exit Type)</u>	<u>Means that tailored fee and cost arrangements between the Employer Sponsor and RSE are retained by the member when the member ceases employment with the Employer Sponsor</u>

<i>Retirement (product phase)</i>	Means that the associated <i>superannuation product</i> is not in the <i>accumulation</i> phase and is designed to pay superannuation income streams in the retirement phase as defined in section 307-80 of the <i>Income Tax Assessment Act 1997</i> .
<i>Return margin</i>	Means the annual margin by which the <i>return objective</i> aims to exceed the value of the <i>benchmark</i> .
<i>Return measurement</i>	Means the type of return of the <i>investment option</i> that is compared to the <i>benchmark</i> return plus <i>return margin</i> for the purpose of assessing whether the <i>investment option</i> has achieved its <i>return objective</i> . Possible values are: <ul style="list-style-type: none"> • <i>Gross Investment Return</i>; • <i>Gross Investment Return Net Of Fees</i>; • <i>Net Investment Return</i>; and • <i>Net Return</i>.
<i>Return objective</i>	Means a ‘return objective’ referred to under paragraph 16(b)(i) of SPS 530.
<i>Return objective target return (%)</i>	Means the investment objective return for the <i>investment option</i> , as measured by the return of the <i>benchmark</i> , plus the <i>return margin</i> .
<i>Return objective target return description</i>	Means a description of the <i>benchmark</i> and <i>return margin</i> used for the purpose of determining the <i>return objective target return</i> .
<u><i>Revaluation Trigger Event Details At Trigger Date</i></u>	<u>Means a further description of the liquidity trigger event as at a <i>trigger date</i>.</u>
<u><i>Revaluation Type</i></u>	<u>Means the basis of the asset revaluations performed. The revaluation types are:</u> <ul style="list-style-type: none"> • <u><i>Formal Valuation</i></u>; • <u><i>Informal Valuation</i></u>; and • <u><i>Other</i></u>.
<u><i>Review Of Investment Manager Valuation Practice</i></u>	<u>Means the frequency that the RSE licensee undertakes a review of the investment manager's valuation practice.</u>
<i>RG 97 version</i>	<i>RG 97 version</i> is an indicator variable referencing the version of ‘ASIC Regulatory Guide 97: Disclosing fees and costs in PDSs and periodic statements’ (RG 97) referenced when determining fees and costs. The <i>RG 97 version</i> options are: <ul style="list-style-type: none"> • <i>2017</i>; • <i>2020</i>; and • Not Applicable.

<i>Risk And Compliance (expense type)</i>	Means the expense incurred for risk management and compliance, including implementation of remediation programs, regulatory change and regulatory reporting not otherwise classified.
<u><i>Risk And Compliance Committee (board or board committee type)</i></u>	<u>Means a specific sub-committee of the Board of an RSE licensee delegated with responsibility for assisting the Board in relation to risk management and compliance matters.</u>
<i>RSE, DB RSE, PST or ERF</i>	Means an indicator to designate that reporting is at an RSE, DB RSE, PST or ERF level.
<i>RSEL (service provider relationship type)</i>	Means the service provider is the RSE licensee
<i>RSE licensee</i>	Has the meaning given in subsection 10(1) of the SIS Act .
<i>RSE licensee (Investment Option Strategy Setting type)</i>	Means the RSE licensee engages in activity relating to the setting of asset allocation targets in respect of the investment option.
<u><i>RSE Or Investment Option</i></u>	<u>Means the level that the liquidity event trigger metric or indicator applies to.</u>

S

<i>Securities (collateral type)</i>	Means a financial instrument that represents an ownership in a corporation or a creditor relationship with a borrower.
<u><i>Securities Purchased Under Agreements To Resell And Securities Borrowed (repurchase agreement and securities lending arrangement type)</i></u>	<u>Means an arrangement to resell or borrow securities.</u>
<u><i>Securities Lending Program</i></u>	<u>Represents an arrangement that involves the transfer of legal ownership of securities between the original holder and ‘borrower’, including the right for the ‘borrower’ to on-sell the securities.</u>
<u><i>Securities Sold Under Agreements To Repurchase And Securities Lent (repurchase agreement and securities lending arrangement type)</i></u>	<u>Means an arrangement to repurchase or lend securities.</u>

<u><i>Securitisers (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i></u>	<u>Issuers of asset-backed securities created through the process of securitisation, excluding issuers of covered bonds.</u>
<i>Separately managed account</i>	Means a managed investment scheme as defined under the Corporations Act that is registered and non-unitised, containing a portfolio of investments that are beneficially owned by the member and managed by an investment manager.
<i>Service arrangement</i>	Means arrangements with any party to perform, on a one-off or continuing basis, a business activity that is a function or responsibility of an RSE licensee pursuant to its duties under the governing rules.
<i>Service provider</i>	Means an entity that is engaged to fulfil a <i>service arrangement</i> through a contractual arrangement. Excludes entities which are a <i>promoter, industrial body</i> or <i>RSE licensee</i> .
<i>Service provider ABN</i>	Means the <i>ABN</i> of the <i>service provider</i>
<u><i>Service Provider For The Investment Manager (specify) (valuer type)</i></u>	<u>Means a valuer that is a service provider of the investment manager.</u>
<u><i>Service Provider For The RSE Licensee (specify) (valuer type)</i></u>	<u>Means a valuer that is a service provider of the RSE licensee.</u>
<i>Service provider identifier</i>	Means a unique identifier created by the RSE licensee to represent a <i>service arrangement</i> . The <i>Service Provider Identifier</i> must satisfy the following conditions; <ul style="list-style-type: none"> • it must comprise no more than 20 alpha-numeric characters (with no special characters); • it cannot be the same as the <i>Service Provider Identifier</i> used for another <i>service arrangement</i> within the same RSE, DB RSE or ERF; • it cannot change so long as the <i>service arrangement</i> exists; and • it must be reported consistently across reporting periods.
<i>Service provider relationship type</i>	Means the relationship the <i>service provider</i> holds towards the trustee. The <i>service provider relationship type</i> options are: <ul style="list-style-type: none"> • <i>None</i>; • <i>Parent</i>; • <i>Indirect Parent</i>; • <i>Subsidiary</i>; • <i>Indirect Subsidiary</i>; • <i>RSEL</i>; • <i>Group Company</i>; and • <i>Other Related Party</i>.

<i>Service provider shareholding relationship</i>	Means a <i>shareholding relationship</i> exists between service providers, and the RSE licensee or <i>responsible persons</i> of the RSE licensee.
<i>Service provider shareholding relationship level</i>	For a <i>Subsidiary</i> (including minority-owned entity), means the shareholding of the RSE licensee in the service provider. For a <i>Parent</i> (including an entity with minority ownership), means the level of ownership of the RSE licensee by that entity. For a <i>Group Company</i> (<i>subsidiary</i> of a <i>parent</i>) the multiplication of the levels of ownership.
<i>Sex</i>	Means the distinction between male, female, and others who do not have biological characteristics typically associated with either the male or female sex. The options are: <ul style="list-style-type: none"> • <i>Female</i>; • <i>Male</i>; • <i>Other</i>; • <i>Not Stated Or Inadequately Described</i>; and • <i>Aggregate</i>.
<u><i>Shareholder type</i></u>	<u>Denotes whether the shareholder/s of the RSE Licensee is a person or company.</u>
<u><i>Shareholding Relationship</i></u>	<u>Means a shareholding relationship exists between the RSE Licensee and other entities. The options are:</u> <ul style="list-style-type: none"> • <u><i>Parent</i></u>; • <u><i>Indirect Parent</i></u>; • <u><i>Subsidiary</i></u>; • <u><i>Indirect Subsidiary</i></u>; and • <u><i>Group Company</i></u>.
<u><i>Shares And Units In Trusts (collateral type)</i></u>	<u>Means shares in companies and securities which are similar to equity that reflect ownership of part of a trust rather than a company.</u>
<u><i>Shares And Units In Trusts (instrument type)</i></u>	<u>Means shares in companies and securities which are similar to equity that reflect ownership of part of a trust rather than a company.</u>
<i>Single Asset (investment option type)</i>	Means an investment option that invests in one asset directly with no interposed investment vehicle, or invests directly in an entity that owns a single asset.
<i>Single Manager (investment option type)</i>	<i>Single Manager investment options</i> are constructed through the engagement of a single investment manager.
<i>Single Manager - other listed (investment option type)</i>	Means a listed <i>Single Manager</i> investment option that is not an <i>Exchange Traded Product or Listed Investment Company</i>

<i>Single Manager - unlisted (investment option type)</i>	Means an unlisted <i>Single Manager</i> investment option
<i>Single policy</i>	Means one <i>superannuation insurance policy</i> .
<i>Single Policy (insurance reporting level)</i>	Means that the <i>insurance cluster</i> contains a <i>single policy</i> .
<i>Single Sector (investment option categories)</i>	<i>Single Sector</i> investments are held in more than one distinct security, all belonging to a single asset sector.
<i>SIS Act</i>	Means the <i>Superannuation Industry (Supervision) Act 1993</i> .
<i>SIS Regulations</i>	Means the <i>Superannuation Industry (Supervision) Regulations 1994</i> .
<u><i>Size Of Securities Lending Program</i></u>	<u>Means the total value of securities within the available pool of assets covered by the <i>securities lending program</i>.</u>
<i>Smoker (smoker status)</i>	Means that the member is a smoker according to rules established by the RSE licensee and <i>life insurance company</i> .
<i>Smoker status</i>	The member's status in relation to smoking. Possible values are: <ul style="list-style-type: none"> • <i>Smoker</i>; • <i>Non Smoker</i>; and • <i>Aggregate</i>.
<i>Sponsorship (expense type)</i>	Means the expense incurred for the provision of any sponsorship.
<i>SPS 515 materiality</i>	Means a significant payment from the assets of an RSE, defined benefit RSE, ERF or RSE licensee, including payments to and from reserves, not otherwise allocated to members' accounts where 'significant' relates to the size or extraordinary nature of the expenditure.
<i>Staff wages (engagement type)</i>	Means payment of wages to staff employed by the <i>RSE licensee</i> excluding <i>executive remuneration</i> .
<i>Standard (fees and costs arrangement type)</i>	Means the fees and costs as disclosed to members in documentation such as the relevant product disclosure statement where no custom fee and cost applies. There is only one standard fee arrangement as this concept reflects the absence of any custom fee arrangement.
<i>Standardised Employer (access type)</i>	Means <i>superannuation products</i> that can only be accessed by members through their employer (this may include a spouse or child of employee).
<i>Start date</i>	Means the effective date the <i>return objective</i> was approved by the RSE licensee.
<u><i>State, Territory And Local General Government (counter party sector type) / (instrument issuer)</i></u>	<u>State, territory and local departments and agencies that provide non-market goods and services, principally financed by taxes, for free or at a price well below the cost of production. These entities regulate economic activity, maintain law and order and redistribute income and wealth by means of transfers.</u>

<u><i>type) / (collateral issuer type)</i></u>	
<u><i>State, Territory And Local Government Non-Financial Corporations (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i></u>	<u>Businesses that are owned and controlled by state, territory or local governments and that produce goods or non-financial services for sale at market prices.</u>
<u><i>Stock Exchange Daily Official List (SEDOL) identifier (investment identifier type)</i></u>	<u>Means a financial instrument identifier issued under the London Stock Exchange's Stock Exchange Daily Official List.</u>
<i>Strategic asset allocation</i>	<p>Means the asset allocation targets and asset allocation ranges determined by the RSE licensee for each investment strategy as required under SPS 530 paragraph 21.</p> <p>Includes: target asset allocation and asset allocation ranges determined in respect of dynamic asset allocation, target return approach etc.</p>
<i>Strategic sector</i>	<p>Means asset class for which an initial target asset allocation and/or asset allocation ranges are set as part of the <i>board</i> approved <i>strategic asset allocation</i>. The strategic sectors are:</p> <ul style="list-style-type: none"> • <i>Cash;</i> • <i>Fixed Income;</i> • <i>Fixed Income Excluding Credit;</i> • <i>Credit;</i> • <i>Equity;</i> • <i>Property;</i> • <i>Infrastructure;</i> • <i>Alternatives;</i> • <i>Growth Alternatives;</i> • <i>Defensive Alternatives;</i> • <i>Currency Exposure;</i> and • <i>Not Applicable.</i>
<i>Strategic subsector</i>	<p>Means the segment of a <i>strategic sector</i> asset class to which an asset allocation target is approved by the <i>board</i>, committee or individual with investment delegations under the investment governance framework of the fund.</p> <p>Changes to ‘strategic subsector’ benchmark allocations (and ranges) to specific segments or groupings within that asset class may be approved under the appropriate investment delegation only where these allocations are within the ‘<i>Strategic asset allocation</i>’.</p> <p>The strategic subsectors are:</p>

	<ul style="list-style-type: none"> • Cash; • Fixed Income; • Fixed Income Excluding Credit; • Credit; • Equity; • Property; • Infrastructure; • Alternatives; • Growth Alternatives; • Defensive Alternatives; and • Not Applicable.
Strategy and Planning (expense type)	Means the expense incurred for strategy and planning not otherwise categorised
<u>Sub-fund</u>	<p><u>Sub-fund means a division, plan, sub-plan, segment, part or membership category within a fund (however defined) with one or more of the following characteristics:</u></p> <p><u>(a) separately identifiable assets and separately identifiable beneficiaries;</u></p> <p><u>(b) the interest of each beneficiary in the division, plan, sub-plan, segment, part or membership category is determined by reference to the conditions established in the governing rules of the fund;</u></p> <p><u>(c) has a separately identifiable fee structure;</u></p> <p><u>(d) is a “relevant sub-plan” within the meaning of 1017C of the Corporations Act.</u></p> <p><u>The sub-fund types:</u></p> <ul style="list-style-type: none"> • <u>defined benefit sub-fund;</u> • <u>employer-sponsor sub-fund;</u> or • <u>promoter sub-fund.</u>
<u>Sub-Fund Effective Date</u>	<u>Means the date on which the sub-fund was made available to members.</u>
<u>Sub-fund End Date</u>	<u>For a sub-fund that has ceased, the last date that there were any member accounts or member assets in the sub-fund.</u>
<u>Sub-Fund Identifier (SFI)</u>	<p><u>Means a unique identifier created by the RSE used to represent a sub-fund.</u></p> <p><u>The SFI must satisfy the following rules:</u></p> <ul style="list-style-type: none"> • <u>It must comprise no more than 20 alpha-numeric characters (with no special characters);</u> • <u>It cannot be the same as the SFI used for another sub-fund within the same RSE, defined benefit RSE or ERF; and</u> • <u>It cannot change so long as the sub-fund exists and must be reported consistently across reporting periods (including if the name of the sub-fund changes).</u>

<u><i>Sub-fund status</i></u>	<u>Means the status type of the <i>sub-fund</i>.</u>
<u><i>Sub-fund type</i></u>	<u>Means a category of <i>sub-fund</i> relevant to a specific membership group.</u> <u>Options are:</u> <ul style="list-style-type: none"> • <u><i>defined benefit sub-fund</i></u> • <u><i>employer-sponsor sub-fund</i></u>; or • <u><i>promoter sub-fund</i></u>.
<i>Subsidiary (service provider relationship type)</i>	Means where the RSE licensee has a shareholding in the <i>service provider</i> .
<u><i>Superannuation Funds (counter party sector type) / (instrument issuer type) / (collateral issuer type)</i></u>	<u>Means superannuation funds that are regulated by APRA; other autonomous funds established for the benefit of public sector employees and self-managed superannuation funds.</u>
<i>Superannuation insurance policy</i>	Means a ‘superannuation policy’ as defined in the <i>Life Insurance Act 1995</i> .
<i>Superannuation product</i>	Means a class of beneficial interest in a RSE, defined benefit RSE or ERF.
<i>Superannuation product identifier (SPI)</i>	Means a unique identifier created by the RSE, defined benefit RSE or ERF used to represent a <i>superannuation product</i> . The SPI must satisfy the following rules: <ul style="list-style-type: none"> • it must comprise no more than 20 alpha-numeric characters (with no special characters); • it cannot be the same as the SPI used for another <i>superannuation product</i> within the same RSE, defined benefit RSE or ERF; and • it cannot change so long as the <i>superannuation product</i> exists and must be reported consistently across reporting periods (including if the name of the <i>superannuation product</i> changes).
<i>Swaps (contract type)</i>	Means an agreement between two or more parties to exchange a series of cash flows over a period in the future.
<u><i>Switches In (member flow type)</i></u>	<u>Means the flow into an investment option due to <i>member switching</i> that results in a net increase in the liability for benefits owing to members. A switch relates to where a member has transferred part or all of the benefits in an account from one interest to another interest in the same fund.</u>
<u><i>Switches Out (member flow type)</i></u>	<u>Means the flow outwards of an investment option due to <i>member switching</i> that results in a net decrease in the liability for benefits owing to members. A switch relates to where a member has transferred part or all of the benefits in an account from one interest to another interest in the same fund.</u>
<i>Switching Fee (activity fee type)</i>	Has the meaning as in section 29V(5) of the <i>SIS Act</i> .
<i>Synthetic exposure (\$)</i>	Means the increase or decrease in <i>effective exposure</i> in the asset class arising from derivative instruments.

T

Tailored Employer (access type)	Means <i>superannuation products</i> that are tailored to a specific employer, or restricted group of employers, that can only be accessed by members through their employer (this may include a spouse or child of employee).
Tax (performance component type)	Means the tax expense or benefit derived from RSE activities specified by the component category.
Tax Agent Fees (expense type)	Means expenses incurred for work carried out by Tax Agents.
<u>Technology Committee (board or board committee type)</u>	<u>Means a specific sub-committee of the <i>Board</i> of an RSE licensee delegated with responsibility for assisting the <i>Board</i> with technology related matters.</u>
Ticker symbol	Means a unique identifier allocated by a stock exchange to identify each traded security.
Tier arrangement	The <i>tier arrangement</i> is a number used to distinguish between different tiering structures. A different number should be assigned to each tiering structure within an RSE, defined benefit RSE or ERF. The <i>tier arrangement</i> should be set to 1, 2, 3... etc. for each additional tiering structure that is reported.
Tier lower bound	Means the lower bound (inclusive) of member balances that would result in a member being in a particular tier of a tiering structure.
Tier number	Where a tiering structure is in place, the tiering structure should have the same values in fields (<i>superannuation product identifier, investment menu identifier, investment option identifier, component type, component activity, investment manager level, investment charge type, tier type, tier arrangement</i>). The <i>tier number</i> should be set to 1, 2, 3... etc. for each additional tier that is added. Where the <i>tier type</i> is not applicable, this field has no meaning and should be reported as 0.
Tier type	Means the method by which the value of the fee, expense or benefit changes based on their balance. The <i>tier type</i> options are: <ul style="list-style-type: none"> • <i>Flat</i>; • <i>Marginal</i>; and • <i>Not Applicable</i>.
Tier upper bound	Means the upper bound (exclusive) of member balances that would result in a member being in a particular tier of a tiering structure.
Total and permanent disability (TPD) insurance	Means a benefit, in respect of each member, that is payable only if the member is suffering permanent incapacity.
Total And Permanent Disability Insurance (TPD) (insurance cover type)	Means where insurance cover is provided for <i>total and permanent disability (TPD) insurance</i> .

<u>Total Assets Revalued This Quarter</u>	<u>Means the value of investments subject to the asset revaluation movements during the quarter.</u>
Total cost of the service arrangement	Means the overall expense in dollars for the service from the <i>service provider</i> .
TPD assessment criteria	Means the assessment criteria against which a <i>TPD claim</i> will be assessed. Possible values are: <ul style="list-style-type: none"> • <i>Activities Of Daily Life</i>; • <i>Any Occupation</i>; • <i>Own Occupation</i>; and • <i>Other</i>.
Training (expense type)	Means expenses incurred when training RSE licensee's staff.
Transaction (component activity) / (fees and costs component activity)	Means activities that would give rise to 'transaction costs' as defined in item 103, schedule 10 of the <i>Corporations Regulations 2001</i> . Excludes <i>Administration</i> and <i>Investment</i> activities.
Transition To Retirement (product phase)	Means where a <i>superannuation product</i> is not in the <i>accumulation</i> phase and provides a 'transition to retirement income' stream as defined in regulation 6.01(2) of the <i>SIS Regulations</i> .
Travel (expense type)	Means the expense incurred for the provision of any travel services.
Travel entertainment and conferences (engagement type)	Means payments relating to <i>travel, entertainment or conferences</i> for staff employed by the RSE licensee.
<u>Trigger Date</u>	<u>Means the date of a trigger event for an out of cycle valuation review.</u>
<u>Trigger Event Type</u>	<u>Means the trigger event type for an out of cycle valuation review.</u> <u>The <i>Trigger Event Types</i> are:</u> <ul style="list-style-type: none"> • <u><i>Asset-related Event</i></u>; • <u><i>Market-related Event</i></u>; and • <u><i>Member-related Event</i></u>.
<u>Trigger or Indicator Exceeded</u>	<u>Means whether a liquidity event trigger metric or indicator has been exceeded.</u>
Trustee Directed Product	Means a trustee-direct product as defined by subregulation 9AB.2(2) of the <i>SIS Regulations</i> .
Trustee Board (expense group)	Means the expense incurred for the provision of trustee <i>board</i> services and operation.
Type of counterparty	Means the type of counterparty. The type of counterparty options are: <ul style="list-style-type: none"> • <i>Banking Institutions</i>; • <i>Reserve Bank Of Australia (RBA)</i>; • <i>Other Financial Institutions</i>; and • <i>Non Financial Institutions</i>.

U

<i>Ultimate investment</i>	Means an investment of assets, or assets derived from assets, of an RSE, defined benefit RSE, PST and ERF excluding an investment in an interposed entity.
<i>Underlying Investment Manager (investment manager level)</i>	Means all subsequent levels of management of investment portfolios beyond or further than the first level of management.
<i>Undetermined claim</i>	Means a received <i>claim</i> that has not been finalised or withdrawn.
<i>Undetermined claim duration</i>	Means the period between when the <i>claim</i> was received and the end of the reporting period for <i>undermined claims</i> .
<u><i>Unit Pricing (approach to earnings attribution)</i></u>	<u>Means a method, that determines a price per unit, to attribute a share of the value of pooled products.</u>
<i>Unlisted (listing type)</i>	Means a financial instrument that is not traded through an Australian or international stock exchange.
<i>Until Age 60 (income protection benefit period)</i>	Means that the maximum term that the IP benefit will be paid for is until the insured member's 60th birthday.
<i>Until Age 65 (income protection benefit period)</i>	Means that the maximum term that the IP benefit will be paid for is until the insured member's 65th birthday.
<i>Until Age 67 (income protection benefit period)</i>	Means that the maximum term that the IP benefit will be paid for is until the insured member's 67th birthday.
<i>Until Age 70 (income protection benefit period)</i>	Means that the maximum term that the IP benefit will be paid for is until the insured member's 70th birthday.
<i>Up To 1 Year (income protection benefit period)</i>	Means that the maximum term that the IP benefit will be paid for is 1 year.
<i>Up To 2 Years (income protection benefit period)</i>	Means that the maximum term that the IP benefit will be paid for is 2 years.
<i>Up To 5 Years (income protection benefit period)</i>	Means that the maximum term that the IP benefit will be paid for is 5 years.

V

<i>Valuation (expense service type)</i>	Means the expense incurred for the provision of any valuation services.
<i>Valuation Approach</i>	Means the Valuation Approach. The valuation approaches are: <ul style="list-style-type: none"> • <i>Income Approach;</i> • <i>Market Approach; and</i> • <i>Cost Approach</i>
<i>Valuation Committee (board or board committee type)</i>	Means a specific sub-committee of the <i>Board</i> of an RSE licensee delegated with responsibility for assisting the <i>Board</i> with valuation related matters.
<i>Valuation Cycle</i>	Means the frequency that an investment is valued.
<i>Value of the investment</i>	Means the value of investments in relation to the underlying interests in the <i>investment option</i> .
<i>Value Of Investment Prior To Out Of Cycle Valuation</i>	Means the value of the investment before an out of cycle valuation is adopted.
<i>Valuer Name</i>	Means the name of the valuer
<i>Valuer Type</i>	Means the type of the valuer. The valuer types are: <ul style="list-style-type: none"> • <i>Investment manager;</i> • <i>Independent valuers appointed by the investment manager;</i> • <i>Service provider for the investment manager (specify);</i> • <i>Independent expert valuers appointed by the RSE licensee;</i> • <i>Internal - RSE licensee; and</i> • <i>Service provider for the RSE licensee (specify).</i>
<i>Variation Margin Collected</i>	Means the value of all <i>collateral</i> received in the form of variation margin in relation to non-centrally cleared derivatives.
<i>Variation Margin Posted</i>	Means the value of all <i>collateral</i> posted in the form of variation margin in relation to non-centrally cleared derivatives.
<i>Volatility of comparison return (10 years)</i>	Means the annualised standard deviation of weekly returns of the <i>investment option</i> measured by the <i>comparison return type</i> over 10 years. If the frequency of valuation (for either <i>unit pricing</i> or <i>crediting rate</i>) of the <i>investment option</i> over the 10 years was less than weekly, then monthly returns should be used instead. If the frequency of valuation was less than monthly, or the <i>investment option</i> does not have 10 years of history, the volatility cannot be determined.
<i>Volatility of comparison return (5 years)</i>	Means the annualised standard deviation of weekly returns of the <i>investment option</i> measured by the <i>comparison return type</i> over 5 years.

	<p>If the frequency of valuation (for either <i>unit pricing</i> or <i>crediting rate</i>) of the <i>investment option</i> over the 5 years was less than weekly, then monthly returns should be used instead.</p> <p>If the frequency of valuation was less than monthly, or the <i>investment option</i> does not have 5 years of history, the volatility cannot be determined.</p>
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W

<i>Whole of Life Or Endowment (Superannuation Product Category Type)</i>	Means bundled life insurance arrangements which combine an investments component and a life insurance component in a single product.
<i>Wholesale Trust (investment vehicle type)</i>	Means a collective investment vehicle that provides exposure to a diversified portfolio of investments and can be accessed by wholesale clients only.
<i>Withdrawal Fee (activity fee type)</i>	Means an <i>activity fee</i> triggered upon withdrawal of funds by the member.
<i>Worker category</i>	Means where cover is only provided to members in a certain <i>worker category</i> , the name of the <i>worker category</i> assigned by the RSE licensee.

Y

<i>Year of admittance</i>	Means the year ending 30 June during which the <i>claim</i> was <i>admitted</i> .
<i>Year of cover</i>	Means the year ending 30 June to which insurance cover was provided or is to be provided.
<i>Year of incident</i>	Means the year ending 30 June during which the event occurred that lead to a <i>claim</i> . e.g. in the case of <i>life insurance</i> , the <i>year of incident</i> refers to the year of death of the insured member.