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 610.2 Membership 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 and Investment and Transaction Fees and Costs*
- *Reporting Standard SRS 533.0 Asset Allocation*
- *Reporting Standard SRS 550.0 Asset Allocation*
- *Reporting Standard SRS 340.0 RSE Licensee Financial Statements*
- *Reporting Standard SRS 551.0 Liquidity*
- *Reporting Standard SRS 552.0 Securities Subject to Repurchase and Resale and Stock Lending and Borrowing*
- *Reporting Standard SRS 553.0 Investment Exposure Concentrations and Valuations*
- *Reporting Standard SRS 604.0 RSE Licensee Profile*
- *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 31 December 2026.

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, Reporting 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

2017 (RG 97 version)	Means superseded ASIC Regulatory Guide 97: Disclosing fees and costs in PDSs and periodic statements (RG 97), dated March 2017.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

A

AASB	Means the Australian Accounting Standards Board.
ABN (Australian Business Number)	Has the meaning as in section 41 of the *A New Tax System (Australian Business Number) Act 1999*.
Access type	Means the available access channels to the ***superannuation product***. The ***access types*** are: • ***Individual No Advisor Required***; • ***Individual Advisor Only***; • ***Standardised Employer***; • ***Tailored Employer***; and • ***Combined Access Type***.
Accounting adjustments (expense type) / (engagement type)	Means any accounting adjustments including amortisation or depreciation.

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 ***SIS Regulations***.
Activities Of Daily Life (ADL) (TPD assessment criteria)	Means a type of ***TPD assessment criteria*** that requires claimants to show that they are unable to perform ***activities of daily life (ADL)***, 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 ***SIS Act***.
Activity fee type	Means the type of ***activity fees*** that can be reported, the ***activity fee types*** are: • ***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***; • ***Other***; and • ***Not Applicable***.
Actual Gearing (Investment Gearing Proportion Type)	Means the actual level the investment is geared at reporting date.
Actual Net Cash Flows	Means the net of flows into and outwards of the regulated superannuation fund or investment option.
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 ***SIS Act***. Excludes ***Investment*** and ***Transaction*** activities.

Administration And Other Expenses (expense category type)	Means the profit was attributable to an administration or other non investment management related expense.
Administration Services (expense group)	Means the expense incurred for the provision of any administration services.
Administration Services (Related Party (AASB 124) Transaction Type)	Means a transaction incurred for the provision of any administration services.
Admitted	Means ***claims*** where the insurer has made a final decision to admit the ***claim***.
Admitted (claim assessment)	Means that the insurer has ***determined*** the ***claim*** to be ***admitted***.
Advertising Or Marketing (expense type)	Means the expense incurred for the provision of advertising and marketing and/or distribution.
Advice (component activity) / (fees and costs component activity)/ (expense group type)	Means activities that relate to the provision of financial product advice to a member.
Advice Fee (activity fee type)	Has the meaning as in section 29V(8) of the ***SIS Act***, 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.
Age	Means the age of the member in whole years (age at the members' last birthday).
Aggregate (sex)	Means that the sex of the member does not affect the cost or level of cover for a member.
Aggregate (smoker status)	Means that the ***smoker status*** of a member does not affect their cost or level of cover.
Aggregate Asset Level (Level of Out of Cycle Valuation Reporting)	Means the reporting of the out of cycle valuation adjustment is the aggregate of two or more assets.
Aggregate cover	Means the total level of cover of a particular ***insurance cover type*** held by a group of members. In the case of ***Income Protection Insurance (IP)*** cover, this would be the annual insured benefit held by a group of members.
Aggregated policies	Means two or more ***superannuation insurance policies***.

Aggregated Policies (insurance reporting level)	Means that the ***insurance cluster*** contains ***aggregated policies***.
Aging of Valuation	Means the length of time since the last valuation was performed on the investment.
Agreed Value (cover valuation basis)	Means where insurance covers a person for an agreed value.
Alternate Director (director type)	Means an ***alternate director*** within the meaning given in section. 201K of the *Corporations Act 2001* (Corporations Act).
Alternative strategy fund	Means a collective investment that displays a combination of the following characteristics: (a) borrowing and leverage restrictions, which are typically included in collective investment-schemes related regulation, are not applied, may use high levels of leverage; (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; (c) investors are typically permitted to redeem their interests periodically (e.g. quarterly, semi-annually or annually); (d) significant 'own' funds are often invested by the managers; (e) derivatives are used, often for speculative purposes, and there is an ability to short sell securities; and (f) more diverse risks or complex underlying products are involved.
Alternatives (strategic sector) / (strategic subsector) / (asset class sector type) /(investment manager asset class sector type)	Means any investment which does not meet the definition of the other strategic sectors.
Alternatives Activist (asset class characteristic 2)	Means an investment strategy that involves taking large positions in corporations and using the ownership to participate in the management of the corporation.
Alternatives Commodities (asset class characteristic 2)	Means an investment in natural resources that are either grown or extracted from the ground.
Alternatives Convertible Bond Arbitrage (asset class characteristic 2)	Means an investment strategy that takes advantage of relative discrepancies in prices between convertible bonds and corresponding equity securities.

Alternatives Credit Distressed (asset class characteristic 2)	Means an investment strategy that invests in fixed income securities of corporations facing bankruptcy or severe financial distress.
Alternatives Equity Market Neutral (asset class characteristic 2)	Means an investment strategy invested in equity securities that aims for little or no correlation to overall market exposure.
Alternatives Event Driven (asset class characteristic 2)	Means an investment strategy that finds investment opportunities in corporate transactional events such as consolidations, acquisitions, recapitalisations, bankruptcies and liquidations.
Alternatives Fixed Income Arbitrage (asset class characteristic 2)	Means an investment strategy invested in fixed income securities that takes advantage of relative discrepancies in price between securities.
Alternatives Global Macro (asset class characteristic 2)	Means an investment strategy that takes sizeable positions in equity, fixed income or currency markets in anticipation of global macroeconomic events.
Alternatives Insurance Linked Securities (asset class characteristic 2)	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.
Alternatives Long Short Credit (asset class characteristic 2)	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.
Alternatives Long Short Equity (asset class characteristic 2)	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.
Alternatives Managed Futures Or Commodity Trading Advisor (asset class characteristic 2)	Means an investment strategy employed by a commodity trading advisor which involves investing in commodity market futures, options and ***swaps***.
Alternatives Multi Strategy (asset class characteristic 2)	Means a combination of two or more primary alternative investment strategy styles.
Alternatives Other (asset class characteristic 2)	Means an alternative investment that does not meet the definition of the other characteristics available.

Alternatives Real Return Multi Asset Strategies (asset class characteristic 2)	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.
Alternatives Risk Arbitrage (asset class characteristic 2)	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.
Alternatives Volatility Arbitrage (asset class characteristic 2)	Means an investment strategy that takes advantage of discrepancies in the implied volatility in option pricing.
Americas Region (international region exposure)	Means the international region is the Americas region.
Amount Currently Loaned	Means the value, as at the relevant date, for the portion of the security lending program loaned out.
Amount Estimated To Be Liquidated	Means the estimated amount to be liquidated over the ***planned liquidation timeframe***.
Annuity (investment option categories)	Has the meaning as in section 10(1) of the ***SIS Act***.
Any Occupation (TPD assessment criteria)	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.
APIR code	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/.
Approach To Earnings Attribution	Means the method for attribution of a share of the value of pooled products. The ***Approaches to Earnings Attribution*** are: • ***Unit Pricing;*** • ***Crediting Rate; and*** • Not Applicable
Approver Of Valuation	Means the RSE licensee authority that approved the out of cycle valuation.
Asia Region (international region exposure)	Means the international region is the Asia Region.
Asset Allocation Limits (liquidity trigger metric or indicator)	Means where the ***liquidity trigger metric*** or indicator refers to asset allocation or portfolio limits (e.g. breach of strategic asset allocation ranges).

Asset class characteristic 1	Means a level of detail which further describe properties of the asset class classification.
Asset class characteristic 2	Means a second level of detail which further describe properties of the asset class classification.
Asset class characteristic 3	Means a third level of detail which further describe properties of the asset class classification.
Asset class further description	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.).
Asset class sector type	Means the asset class of the ***ultimate investment***. The asset class sector types are: • ***Cash***; • ***Fixed Income***; • ***Equity***; • ***Property***; • ***Infrastructure***; • ***Alternatives***; and • ***Currency Exposure***; and • ***Not Applicable***.
Asset Consultant (expense service type)	Means the expense incurred for the provision of any asset consultant services.
Assets of the RSE that are pledged to secure derivative positions	Means the market value of cash or assets pledged or lodged with an entity to support derivative positions as ***collateral***.
Asset Sector Level (Level of Out of Cycle Valuation Reporting)	Means the reporting of the out of cycle valuation adjustment is at the Investment Strategic Sector type level.
Asset-Related Event (Out Of Cycle Valuation Trigger Event Type)	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.
Associate	Has the meaning as in section 12 of the ***SIS Act***.
AUD Depreciation (liquidity trigger metric or indicator)	Means where the liquidity trigger metric or indicator refers to a measure of depreciation in the Australian Dollar against a foreign currency.
Audit Committee (board or board committee type)	Means a specific sub-committee of the ***Board*** of an RSE licensee delegated with responsibility for audit-related matters as required in *Prudential Standard SPS 510 Governance* (SPS510).

Australian Accounting Standards	Is a reference to the ***Australian Accounting Standards*** issued by the ***AASB*** as may be amended from time to time.
Australian Domicile (domicile type)	Means financial instruments issued in Australia.
Australian Financial Services (AFS) Licensee (intermediary type)	Means a person granted a licence by the Australian Securities and Investments Commission under section 913B of the Corporations Act.
Australian Financial Services (AFS) Licence Number	Means a licence number given the Australian Securities and Investments Commission under section 913C of the Corporations Act.
Australian Resident (counterparty residency status)	Means any individual, enterprise or other organisation ordinarily domiciled in Australia's economic territory. Includes: Australian registered branches and incorporated subsidiaries of foreign enterprises.
Authorised deposit-taking institutions (ADIs) (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	Means an authorised deposit-taking institution within the meaning of the *Banking Act 1959.*

B

Banking Institutions (type of counterparty)	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 ***authorised deposit taking institutions***, credit unions and building societies. Money market funds, investment funds and pension funds are excluded from this category.
Base (investment charge type) /(base investment fee or cost amount)	Means that portion of the expense or benefit or investment fee or cost amount that is not ***Performance Linked***.
Below Qualifying Level (exemptions from margin requirements)	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).
Benchmark	Means a quantifiable benchmark return or absolute percentage return upon which the ***return objective*** of the ***investment option*** is based.
Benchmark allocation (%)	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 *Prudential Standard SPS 530 Investment Governance* (SPS 530).
Benchmark allocation lower (%)	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.
Benchmark allocation upper (%)	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.
Bills Of Exchange (collateral type)/ (instrument type)	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.
Board	Means the board of ***directors*** or group of ***individual trustees*** of an RSE licensee.
Board (Approver Of Valuation)	Means the valuation was approved by the ***Board.***
Board and Board Committees (expense type)	Means the expense incurred for ***Board*** and ***Board Committees***. Includes: ***Director Remuneration***
Board and Board Committee Identifier	Means a unique identifier created by the RSE licensee to represent the ***Board*** or a ***Board Committee***. The ***Board Committee Identifier*** must satisfy the following conditions: • It must comprise no more than 100 alpha-numeric characters (with no special characters); • It cannot be the same as the ***Board Committee Identifier*** used for another ***Board Committee*** within the same RSE, DB RSE or ERF; • It cannot change so long as the ***Board Committee*** exists; and • It must be reported consistently across reporting periods.
Board Capability Review	Means an assessment of the mix of skills the Board currently has or is looking to achieve.
Board Committee	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.
Board or Board Committee type	Means the activity/activities for which the ***Board Committee*** has responsibility.
Board Performance Assessment	Means an assessment of the Board's performance relative to its objectives, as set out in SPS 510 and *Prudential Practice Guide SPG 510 Governance*.
Board Representation Type	Means the basis of guiding rules determining the composition of board membership of the RSE licensee. Options are:

	• ***Equal Representation Required By Legislation***; • ***Equal Representation Required By Governing Rules***; and • ***Non Equal Representation***.
Brokerage (expense service type)	Means the expense incurred for the provision of any brokerage services.
Brokerage Fee (activity fee type)	Means a fee charged for the provision of any brokerage services.
Bundled Life And Income Protection Insurance (insurance cover type)	Means insurance cover that is provided under one premium for ***life insurance*** and ***IP insurance***.
Bundled Life And Total And Permanent Disability Insurance (insurance cover type)	Means insurance cover that is provided under one premium for ***life insurance*** and ***TPD insurance***.
Bundled Life Total And Permanent Disability And Income Protection Insurance (insurance cover type)	Means insurance cover that is provided under one premium for ***life insurance***, ***TPD insurance*** and ***IP insurance***.
Bundled Total And Permanent Disability And Income Protection Insurance (insurance cover type)	Means insurance cover that is provided under one premium for ***TPD insurance*** and ***IP insurance***.
Buy Sell Spread	Means the spread between the buy price and the sell price.
Buy Sell Spread (activity fee type)	Has the meaning as in section 29V(4) of the ***SIS Act***.

C

Call Centre Services (expense type)	Means the expense incurred for the assistance and services delivered to members through call-centres.
Capital Calls/Funding Commitments (cash flow type)	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.

Capital Commitments (liquidity trigger metric or indicator)	Means where the liquidity trigger metric or indicator refers to a measure of the actual or potential cash outflows arising from capital calls on capital/funding commitments; or, the aggregate level of outstanding capital commitments.
Capital Expenditure (expense type)	Means the expense incurred for capital expenditure. Includes IT capital expenditure.
Capitalisation Rate (Range of input for rates type)	Means the rate or yield used to convert income into value to ascertain the capital value.
Cash (strategic sector) / (strategic subsector) / (asset class sector type) /(investment manager asset class sector type)	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 ***Australian Accounting Standards***.
Cash Cash At Bank (asset class characteristic 2)/ (Cash And Fixed Income Characteristics Type)	Means Australian and foreign currency notes and coins, and at call/on demand deposits held in a ***Banking Institutions***.
Cash Cash Management Trust (asset class characteristic 2) / (Cash And Fixed Income Characteristics Type)	Means a cash management trust or fund which invests in cash and high quality short term securities. Includes: money market funds.
Cash Foreign Exchange Derivative Contracts (asset class characteristic 2)	Means foreign exchange derivative contracts.
Cash Offset Derivatives (asset class characteristic 2)	Means the offsetting position created by derivative contracts (excluding foreign exchange derivative contracts).
Cash Sector (in-scope criteria)	Means the reason for inclusion is the investment option has a 100% benchmark allocation to Investment Strategic Sector Type of 'Cash'.
Cash Short Term Bank Bills Or Securities (asset	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.

class characteristic 2)	
Cash Short Term Bank Bills Or Securities (Other Than NCDs) ***(Cash And Fixed Income Characteristics Type)***	Means ***bills of exchange*** and/or money market instruments issued by a ***Banking Institution*** with a short term maturity excluding Negotiable Certificates of Deposits (NCDs). Typically, these bills or instruments are issued at a discount and paid at face value at maturity.
Cash Term Deposit (asset class characteristic 2) / (Cash And Fixed Income Characteristics Type)	Means money placed in a ***Banking Institution*** for a fixed period for a stated interest rate. Includes certificates of deposits.
Cash And Deposits (*collateral type*)	Means holdings of physical currency and customers' account balances with institutions regarded as deposit-taking institutions.
Cash And Fixed Income Characteristics Type	Means a level of detail which further describes properties of the Cash and Fixed Income assets.
Cash Available (liquidity trigger metric or indicator)	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.
Cash Collateral (collateral type per CPS 226)	Means cash ***collateral*** referred to under paragraph 47(a) of CPS 226.
Cash Collateral Reinvested	Means the value of the ***cash collateral*** reinvested.
Cash Flow Type	Means the type of cash flow reported.
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.
Central Borrowing Authorities (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	.Means entities 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. Central borrowing authorities raise funds predominantly by issuing securities. They also engage in other intermediation activity for investment purposes, and may participate in the financial management activities of the parent government.

	It includes all central borrowing authorities established by state and territory governments.
CFO Or Equivalent (Approver Of Valuation)	Means the valuation was approved by the Chief Financial Officer of the RSE licensee or equivalent role.
Chairperson (Board or Board Committee)	Means a ***director*** of an RSE licensee who is serving as chairperson of the ***Board*** or a ***Board Committee***.
Change In Valuation Approach Or Methodology	Means whether a change in ***valuation approach*** or methodology has taken place during the relevant period.
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.
Claim assessment	Means the result of a ***claim*** that the insurer has ***determined***. Possible values are: • ***Admitted***; • ***Declined***; and • ***Finalised Other.***
Claim declined	Means a ***claim*** where a final decision to ***decline*** the ***claim*** has been made.
Claim duration	Means a length of time, in calendar days, between when a ***claim*** was ***received*** and when the ***claim*** was ***finalised***, inclusive of the day the ***claim*** was ***received*** and the day the ***claim*** was ***finalised***.
Claim finalised	Means when the insurer has made a final decision on the ***claim*** (e.g. whether to admit or decline the ***claim***) 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 ***claim*** should not be classified as finalised. Such a ***claim*** should only be classified as finalised once a final claim decision has been made. If that claim decision is to decline the ***claim***, the ***claim*** should be recorded as such, regardless of payments already made.
Claim finalised – other	Means the insurer has made a final decision on the ***claim***, but it does not meet the definition of ***claim finalised***.
Claim paid	Means an insurance provider has made a payment with respect to a ***claim*** made by an RSE licensee. Includes: rehabilitation costs or

	benefits that minimise claims experience or potential prepayment of insured amounts.
Claim paid to member by	Means who has paid the ***claim*** to the member. The ***claim paid to member by*** options are: • RSE Licensee; • Insurer; • Other; and • Not Applicable.
Claim received	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 ***claim***. At this stage, the insurer has confirmed there is a policy ***in force*** that could potentially cover the indicated claim event and has recorded the existence of a ***claim***.
Claim re-opened	Means instances where a ***claim*** has previously been finalised or withdrawn, but is re-opened by the insurer during the reporting period. It is expected that a ***re-opened claim*** would predominantly relate to a ***claim*** that has been finalised or withdrawn during previous reporting periods. It is, however, possible (and acceptable) that ***re-opened claim*** could also relate to a ***claim*** that has been finalised or withdrawn in the same reporting period as the ***claim*** being re-opened.
Claim withdrawn	Means the instance where a ***received claim*** is withdrawn and closed before being assessed and finalised.
Claims Committee (board or board committee type)	Means a specific sub-committee of the Board of an RSE licensee delegated with responsibility for member claims-related matters.
Clearing Houses And Central Counterparties (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	.Means all recognised clearing houses, such as the Australian Stock Exchange Clearing House and Sydney Futures Exchange Clearing House. Central counterparties (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. Central counterparties and clearing houses are ***financial auxiliaries***.
Co-investment (Investment Arrangement Type)	Means an investment arrangement in which the RSE licensee or a connected entity of the RSE licensee together with or alongside one or more third parties collectively invests in an asset, other than through a fund. Connected entity has its meaning under section 10(1) of the SIS Act.
Collateral	Represents assets that are offered to secure a borrowing.
Collateral Issuer Type	Means the ***issuer type*** of the ***collateral*** issuer.

Collateral Market Value	Means the value of the ***collateral*** provided or received.
Collateral type	Means the type of assets that are offered to secure the position with the counterparty.
Collateral Type Per CPS 226	Means the types of ***collateral*** referred to in CPS 226. • ***Cash Collateral;*** • ***Government Debt Securities;*** • ***Other Debt Securities;*** • ***Gold Bullion;*** • ***Equities;*** • ***Other; and*** • Not Applicable
Combined Access Type (access type)	Means a ***superannuation product*** that can be accessed through a combination of ***access types***: ***Individual No Advisor***, ***Individual Advisor Only***, S***tandardised Employer***, or ***Tailored Employer***.
Committee On Uniform Security Identification Procedures (CUSIP) (investment identifier type)	Means a financial instrument identifier issued under the Committee on Uniform Security Identification Procedures (CUSIP) system.
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.
Commonwealth General Government (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	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.
Commonwealth Government Non-Financial Corporations (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	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.
Comparison return (%)	Means the return of the ***investment option***, as measured by the ***comparison return type***.
Comparison return type	Means a comparison of returns between ***investment options***. In most cases, this will be the ***Net Investment Return*** of the ***investment option***. Where the tax for the ***investment option*** is determined on a member by

	member basis rather than as an aggregate for the ***investment option***, the ***Gross Investment Return Net Of Fees*** should be used instead. Possible values are: • ***Gross Investment Return Net Of Fees***; and • ***Net Investment Return.***
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 ***component activities***: • ***Investment***; • ***Administration*** • ***Transaction***; and • ***Advice.*** A component of net return can only be characterised as being related to one ***component activity***. Fees, costs and taxes may be incurred (or refunds received) in undertaking any of these activities. Return may be generated via ***Investment*** 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 *Financial Sector (Collection of Data) Act 2001*.
Connected entity – Investments	Has the meaning of a person connected with an RSE licensee under subsection 13(4C) of the *Financial Sector (Collection of Data) Act 2001*.
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. Connected entity has its meaning under section 10 (1) of the SIS Act.
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: • ***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.
Corporate Base (membership base type)	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: ***SIS Act***, s. 16(1).
Cost Approach (valuation approach)	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). Refer to IFRS13/AASB13.
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, alpha-numeric code issued by a Local Operating Unit in accordance with the International Organization for Standardization's (ISO) *International Standard ISO 17442*. The Global Legal Entity Identifier Foundation maintains a free online searchable database of Legal Entity Identifiers, available at https://search.gleif.org/#/search/.
Counterparty Issuer Type	Means the ***issuer type of the counterparty***
Counterparty Credit Rating Type	Means the counterparty rating grade applicable to fixed income. The counterparty rating grade options are: • ***Grade 1***; • ***Grade 2;*** • ***Grade 3;*** • ***Grade 4;*** • ***Grade 5;*** • ***Grade 6;*** • ***Grade 7***; • Not Applicable, and • Not Available
Counterparty rating grade	Means the counterparty rating grade applicable to the derivative contract(s). The counterparty rating grade options are: • ***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: • ***Australian Resident***; and • ***Non Resident***.
Counterparty Sector Type	Means the sector type of the counterparty.
Country	Means the country of exposure.
Country Of Counterparty	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.
Cover valuation basis	Means the method for determining the level of ***IP insurance*** cover. The possible values are: • ***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***.
Credit Risk Contract (exposure type)	Means a contract that transfers the credit risk of an underlying asset from one party to another.
Crediting Rate (approach to earnings attribution)	Means a method, that credits an amount, to attribute a share of the value of pooled products price per unit.
Currency code	Means the three letter currency code as assigned by the ISO 4217 Maintenance Agency to a currency defined under the ISO's *International Standard ISO 4217:2015*. The ISO 4217 Maintenance agency maintains a free online database of currency codes, available at https://www.iso.org/iso-4217-currency-codes.html.
Currency Exposure (strategic sector) / (asset class sector type)	Means the non-AUD denominated assets held in the portfolio.

Currency hedged (%)	Means where derivative financial instruments are used to reduce the risk of adverse currency movements.
Currency hedging ratio (%)	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.
Current level of cover	***Current level of cover*** describes the level of cover the member has at the reporting date. The possible values are: • ***No Cover***; • ***Less Cover Than Default;*** • ***Default Level Of Cover;*** • ***More Cover Than Default No Underwriting***; and • ***More Cover Than Default With Underwriting.***
CUSIP International Numbering System (CINS) (investment identifier type)	Means a financial instrument identifier issued under the Committee on Uniform Security Identification Procedures International Numbering System (CINS).
Custody (expense service type)	Means the expense incurred for the provision of any custody services.
Custom (fees and costs arrangement type)	Means a ***fees and costs arrangement*** that is not offered to the general membership of the fund, for example a discount arrangement for a large employer.
Custom features	A description of the product features or services that are offered in an alternative manner to members in conjunction with a ***custom fees and costs arrangement***.

D

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.
Date Of Latest External Audit Assessment	Means the date of the latest report on external audit assessment.
Declined (claim assessment)	Means where a ***claim*** is denied with no benefit paid.
Decline in Equity Indices (liquidity trigger metric or indicator)	Means where the liquidity trigger metric or indicator refers to a measure of decline in equity market indices (e.g. S&P/ASX 200, S&P 500).
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: • 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***.
Default worker category	Means the category of worker is allocated to until they provide additional information that result them moving into a different ***worker category***.
Defensive Alternatives (strategic sector) / (strategic subsector)	Means ***Alternatives*** that are designed to protect the value of the portfolio with low correlation to traditional markets.
Defined Benefit Accumulation And Retirement (product phase)	Means that the fund supports benefits in both the ***accumulation*** and ***retirement*** phase. ***Defined Benefit Accumulation And Retirement (product phase)*** should be used for defined benefit products only.
Defined benefit member	Means a member who: a) satisfies the definition of defined benefit member in regulation 1.03 of the ***SIS Regulations***; or b) is being paid a defined benefit pension as defined in regulation 1.03 of the ***SIS Regulations***.

Defined benefit members' benefits	Means the present value of expected future benefit payments to ***defined benefit members*** and beneficiaries arising from membership, agreed with the participating employer and measured using actuarial assumptions and valuations where appropriate. The concept of ***defined benefit members' benefits*** aligns with the concept of 'defined benefit member liabilities' as defined in ***Australian Accounting Standards***.
Defined Benefit Product (product type)	Means a ***superannuation product*** offered where all the members of the fund who hold that class of beneficial interest in the fund are ***defined benefit members***.
Defined Benefit (investment option type)	Means an ***investment option type*** offered where all the members of the fund who hold that class of beneficial interest in the fund are ***defined benefit members***.
Defined Benefit Sub-Fund	Means a ***defined benefit sub-fund*** within the meaning given in SPS 160.
Defined Benefit Sub-fund Identifier (DBSFI)	Means a unique identifier created by the RSE used to represent a ***defined benefit sub-fund***. The DBSFI must satisfy the following rules: • It must comprise no more than 12 alpha-numeric characters (with no special characters); • It cannot be the same as the DBSFI used for another ***defined benefit sub-fund*** within the same RSE or defined benefit RSE; and • It cannot change so long as the ***defined benefit sub-fund*** exists and must be reported consistently across reporting periods (including if the name of the ***defined benefit sub-fund*** changes).
Defined contribution members' benefits	Means the present obligation to pay benefits to defined contribution members and beneficiaries.
Delinked Fees And Costs Arrangement (Employer Exit Type)	Means that tailored fee and cost arrangements between the ***Employer-sponsor*** and RSE ceased when the member ceases employment with the ***Employer-sponsor***.
Derivative Closing Position	Means the mark to market value of derivative contracts as at the end of the reporting period.
Derivative Margining (cash flow type)	Means the net cash outflows to meet derivative margin calls, i.e. variation margin or initial margin.
Derivative net transactions	Means the net value of all transactions of derivatives.
Derivative Opening Position	Means the mark to market value of derivative contracts as at the beginning of the reporting period (i.e. end of previous reporting period).

Derivative Revaluations Amount	Means the holding gains and losses arising from changes in market prices of the *System of National Accounts 2008* (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.
Derivative Transactions Amount	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.
Derivative type	Means the type of derivative being reported, the options are; • ***Exchange Traded***; • ***Over The Counter Cleared***; and • ***Over The Counter Not Cleared.***
Derivatives net market value	Means the net amount of the ***gross positive market value*** and ***gross negative market value*** of derivative exposures.
Description Of The Liquidity Trigger Metric Or Indicator	Means a description to provide context to the reported ***liquidity trigger metric or indicator*** as defined in the RSE licensee's liquidity management policy. 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.
Details of out of cycle Valuation Trigger At Trigger Date	Means description of the out of cycle trigger event, metric or indicator as at a ***trigger date***.
Determined	Means a ***claim*** that has been finalised by the end of the reporting period.
Developed Markets (international economy type)	Means economies classified as developed by the *United Nations Conference on Trade and Development* (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.

Development And Maintenance Of Website And Other Digital Tools (expense type)	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.
Direct Cash Account (investment option categories)	Means an account whose sole purpose is to hold monies and that does not engage in any investment strategy.
Direct Fixed Income Instrument (investment option categories)	Means a ***loan***, ***placement*** or ***debt security***.
Direct Hybrid Security (investment option categories)	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.
Direct Investment (Investment Arrangement Type)	Means an investment arrangement where the RSE licensee, or connected entity of the RSE licensee, on behalf of the RSE directly invests in or owns the asset. Connected entity has its meaning under section 10(1) of the SIS Act.
Direct Investment Manager (investment manager level)	Means the first level of management of investment portfolios.
Direct Shares (investment option categories)	Means an ownership interest in a business listed on an exchange and excludes units in all trusts.
Direct Term Deposit (investment option categories)	Means an account in which money has been placed for a fixed period of time for a stated interest rate.
Directly Held (investment type)	Means investments made by the RSE in its own name. Includes investments held by a custodian.
Director	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***.
Director Identification Number	A Director Identification Number is a 15-digit unique identifier issued by the Australian Business Registry Services to a director (or someone who intends to become a director) of a company, registered Australian body, or registered foreign company under the Corporations Act.
Director Remuneration	Means remuneration paid to, or in respect of services provided by, a ***director***, ***individual trustee*** or ***alternate director*** 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.
Director Remuneration (engagement type)	Means payments of ***directors***' fees.
Director Representative Type	Means the representation of employers, members or parent companies in relation to the management and control of the RSE Licensee.
Director Training Costs (expense type)	Means the expense incurred for any directors training expense.
Director Type	Means the ***director*** type of the individual ***directors*** of the RSE Licensee, within the meanings given in the relevant Acts.
Discount Rate (Range of input for rates type)	Means the interest rate used to discount expected future cash flows to determine present value or net present value.
Dishonoured Payment Fee (activity fee type)	Means a fee charged to a member for a dishonoured payment.
Domicile type	Means if the financial instrument is issued in Australia or overseas. The selections available are: • ***Australian Domicile***; • ***International Domicile;*** • ***Not Specified***; • ***Not Applicable***; and • ***Not Available***.
Donation to Political Party (service arrangement engagement type)	Means payments that are a ***political donation.***
Doubtful Netting Agreement Enforceability (exemptions from margin requirements)	Means the reason for exemption from margin requirements is doubtful netting agreement enforceability.

E

Effective exposure	Means the sum of the value of all ***physical assets*** together with the ***equivalent asset position*** of the derivative instruments.

Eligible members	Means a description of the members to which a ***fees and costs arrangement*** applies, for example, "employees of company XYZ".
Emerging Markets (international economy type)	Means economies classified as developing or transition by the *United Nations Conference on Trade and Development* (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.
Employee – Executive (executive or other employee of another entity)	Means a ***director*** who is an employee of another entity in a management role.
Employee – Other (executive or other employee of another entity)	Means a ***director*** who is an employee of another entity, in a non-management role.
Employer Exit Type	Means ***fee and cost arrangement*** agreed between the ***Employer-sponsor*** and RSE for members who cease employment with the ***Employer-sponsor.***
Employer Representative (director representative type)	Means where the ***director*** is appointed by the RSE licensee to represent the interest of an employer(s). Reference: ***SIS Act***, s. 10(1) and s. 89.
Employer-sponsor	Means "Standard employer-sponsor" as defined in section 16 of the ***SIS Act***.
Employer-sponsor (Non-public Sector) Ownership (RSE licensee ownership type)	Means where the owner of the RSE licensee is the principal employer-sponsor of an RSE within the RSE licensee's business operations. Include: where the RSE licensee is owned by employees of the employer-sponsor. Reference: ***SIS Act***, s. 16(1). Exclude: where the employer-sponsor is a public sector organisation.
End date	Means: (1) For a ***superannuation product*** that is closed, the last date that there were any ***member accounts*** or ***member assets*** in the product. (2) For an ***investment menu*** that is closed, the last date that there were any ***member accounts*** or ***member assets*** invested in the menu. (3) For an ***investment option*** that is closed, the last date that there were any ***member accounts*** or ***member assets*** in the ***investment option***. (4) For a ***fees and costs arrangement***, the last date that the ***fees and costs arrangement*** was applicable to any members within the fund. (5) For a ***defined benefit sub-fund*** that is closed to new members, the last date there were any member assets within the sub-fund.

Engagement type	Means type of engagement related to an expense. The engagement type options are: • ***Other Payments***; • ***Ongoing Payment To Service Provider***; • ***Consultant Fees;*** • ***Staff Wages;*** • ***Accounting Adjustments;*** • ***Travel Entertainment And Conferences;*** • ***Director Remuneration;*** • ***Executive Remuneration; and*** • ***Donation To Political Party.***
Entertainment (expense type)	Means the expense incurred for the provision of any entertainment services.
Equal Representation Required By Governing Rules (Board representation type)	Means where the RSE licensee chooses to have an equal-representation board structure. Reference: ***SIS Act***, s. 89.
Equal Representation Required By Legislation (Board representation type)	Means where the RSE licensee is required to have an equal-representation board structure. Reference: ***SIS Act***, s. 89.
Equities (collateral type per CPS 226)	Means equities included in a major stock index.
Equity (strategic sector) / (strategic subsector) / (asset class sector type) /(investment manager 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.
Equity Listed Large Cap (asset class characteristic 1)	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.

Equity Listed Micro Cap (asset class characteristic 1)	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 99th to 100th percentile of the free float-adjusted market capitalisation.
Equity Listed Mid Cap (asset class characteristic 1)	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 70th to 85th percentile of the free float-adjusted market capitalisation.
Equity Listed Passive (asset class characteristic 2)	Means an investment strategy whose objective is to replicate a benchmark portfolio or index of stocks.
Equity Listed Small Cap (asset class characteristic 1)	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 86th to 98th percentile of the free float-adjusted market capitalisation.
Equity Unlisted Development Or Early Stage (asset class characteristic 1)	Means an unlisted equity investment in a business research or expansion phase with immaterial income generation.
Equity Unlisted Established Or Late Stage (asset class characteristic 1)	Means an unlisted equity investment in a business in an income generating phase.
Equity Unlisted Growth Equity (asset class characteristic 2)	Means an investment strategy that invests in established companies to enable significant growth opportunities, generally without a change in control of the business.
Equity Unlisted Leveraged Buyout (asset class characteristic 2)	Means an investment constituting the acquisition of a company using a significant amount of leverage, often attained using the target company's assets as ***collateral***.
Equity Unlisted Other (asset class characteristic 2)	Means an alternative investment strategy which is not accurately described by any of the available characteristics.
Equity Unlisted Special Situations (asset class characteristic 2)	Means an investment strategy that identifies investment opportunities in assets that are affected by unusual events.

Equity Unlisted Venture Capital (asset class characteristic 2)	Means an investment strategy that identifies investment opportunities in small companies which are anticipated to deliver long-term growth potential.
Equivalent Asset Position	Means the dollar amount of the underlying physical asset that needs to be held to generate the same return as holding the derivative.
Estimated Stressed Net Cash Flows	Means the estimated net of flows into and outwards of the regulated superannuation fund or investment option based on the RSE licensee's worst-case liquidity stress testing scenario.
Estimated Valuation Haircut	Means the estimated reduction in value.
Establishment Fee (activity fee type)	Means a fee charged triggered by the opening an account or facility for a member.
Europe Region (international region exposure)	Means the international region is the Europe region.
Exceptions Noted In The Audit Assessment	Means whether any exceptions have been identified in the audit assessment.
Exchange code	Means the code of the exchange on which any exchange-traded assets are listed.
Exchange Traded (derivative type)	Means a standardised derivative contract transacted on a recognised stock exchange, subject to daily mark-to-market and margin settlements.
Exchange Traded Product (investment option type)	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.
Exchanged Initial Margin	Means whether initial margin has been exchanged with the covered counterparty as at the reporting date.
Exchanged Variation Margin	Means whether variation margin has been exchanged with the covered counterparty as at the reporting date.
Executive Director (director type)	Means a ***director*** who is a member of the RSE licensee's management. Reference: SPS 510.
Exemptions From Margin Requirements	Means the information reported categorises reasons why a transaction is exempt from margin requirements. The reasons are: • ***Jurisdictions Not Permitting Required Safe-Keeping Of Initial Margin***; • ***Doubtful Netting Agreement Enforceability;*** • ***Questionable Collateral Arrangement Enforceability;*** • ***Below Qualifying Level; and***

	• Not Applicable
Executive Remuneration (engagement type/Employee expenses)	For reporting periods before 30 June 2024, has the meaning as in section 29QB(1) of the ***SIS Act***. For reporting periods ending on or after 30 June 2024, means remuneration paid to Key Management Personnel, excluding ***Directors***. Key Management Personnel has the meaning in *Australian Accounting Standard AASB 124 Related Party Disclosures*.
Expenditures (cash flow type)	Means the net cash outflows attributable to expenditures of the fund, e.g. investment management expenses.
Expense Category Type	Means the expense category for which the profit attributable to expense amounts is incurred. The expense category type options are: • ***Administration And Other Expenses***; and • ***Investment Management Expenses***.
Expense group	Means categories of expenses that can be reported. The expense group options are: • ***Administration Services***; • ***Advice;*** • ***Member Services***; • ***Marketing;*** • ***Trustee Board*** • ***Fund Operations And Corporate Overheads***; and • Other***.***
Expense service type	Means the expense service types that can be reported. The expense service type options are: • ***Investment Administration***; • ***Investment Consulting;*** • ***Investment Management;*** • ***Brokerage;*** • ***Custody***; • ***Asset Consultant;*** • ***Implemented Consultant;*** • ***Investment Research***; • ***Valuation***; and • ***Other.***
Expense type	Means the expense types that can be reported. The expense type options are: • ***Accounting Adjustments;*** • ***Accounting and Finance***; • ***Actuarial Services;*** • ***Advertising Or Marketing;*** • ***Board And Board Committees*** • ***Call Centre Services;*** • ***Capital Expenditure;***

	• ***Complaints And Feedback Handling;*** • ***Conferences;*** • ***Consumer Testing;*** • ***Development And Maintenance Of Website And Other Digital Tools*** • ***Entertainment***; • ***External Audit;*** • ***Financial Planners;*** • ***Financial Planning Payments To Externals;*** • ***Human Resources*** • ***Insurance Administration;*** • ***Internal Audit;*** • ***Intra Fund Advice;*** • ***IT Services;*** • ***Legal;*** • ***Member Account Administration*** • ***Member Campaigns;*** • ***Member Communication;*** • ***Member Education;*** • ***Member Wrap Platform;*** • ***Memberships;*** • ***Merger Implementation;*** • ***Merger Investigation***; • ***Motor Vehicles;*** • ***Political Donations;*** • ***Premises;*** • ***Professional Indemnity;*** • ***Regulatory Levies;*** • ***Research and Data Analytics;*** • ***Risk And Compliance*** • ***Sponsorship;*** • ***Strategy And Planning*** • ***Training;*** • ***Travel***; and • ***Other.***
Expense with a related party	A payment included in the list described in Paragraph 2.10(1)(h)(i)-(vi) of the ***SIS Regulations***.
Exposure type	Means the exposure type applicable to the derivative contract(s). The exposure type options are; • ***Interest Rate Contract***; • ***Foreign Exchange Contract;*** • ***Credit Risk Contract;*** • ***Equity Contract;*** • ***Commodity Contract***; and • ***Other Contract.***

External Audit (expense type)	Means the expense incurred for the provision of external audit services.
Externally managed – connected entity (Investment Option Management Type)	Means the ***RSE licensee*** 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. Connected entity has its meaning under section 10 (1) of the SIS Act.
Externally managed – non connected entity (Investment Option Management Type)	Means the ***RSE licensee*** 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. Connected entity has its meaning under section 10 (1) of the SIS Act.
Externally managed investment	Means, for purposes of reporting under SRS 551.0 and SRS 553.0, investments which are not ***internally managed investments***. This include investments managed through the use of external investment managers which are not connected entities of the RSE licensee. Examples of externally managed investments include: • investments managed by a third-party investment manager under an investment mandate; • investment in a pooled vehicle managed by a non-connected entity investment manager; • investments held via co-investments arrangement; and • investments held as a limited partner. Connected entity has its meaning under section 10 (1) of the SIS Act.
Externally managed investment option	Means, for purposes of reporting under SRS 551.0 and SRS 553.0, investment options other than ***internally managed investment option***. It includes Investment Options with: • ***Investment Option Strategy Setting Type*** of ***'Non Connected Entity';*** and, • ***Investment Option Management Type*** of ***'Externally Managed – Non- connected Entity'***. Connected entity has its meaning under section 10 (1) of the SIS Act.
External product investment options	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

Family Law (activity fee type)	Means a fee charged to cover the costs of activities carried out for family law purposes on behalf of members.
Fees and costs arrangement	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 ***fees and costs arrangements*** to be reported.

Fees and costs arrangement identifier (FCAI)	Means a unique identifier created by the RSE licensee to represent a ***fees and costs arrangement***. The FCAI must satisfy the following conditions; • 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 ***fees and costs arrangement*** within the same RSE, DB RSE or ERF; • it cannot change so long as the ***fees and costs arrangement*** exists; and • it must be reported consistently across reporting periods.
Fees and costs arrangement level	***Fees and costs arrangement level*** is an indicator variable denoting the level of usage of the ***fees and costs arrangement.*** The ***fees and costs arrangement level options are:*** • ***Superannuation product;*** • ***Investment menu;*** and • ***Investment option.***
Fees and costs arrangement type	***Fees and costs arrangement type*** is an indicator variable denoting the usage of the ***fees and costs arrangement***. The ***fees and costs arrangement type*** options are: • ***Standard***; and • ***Custom.***
Fees and costs component activity	***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***. The fees and costs component activity options are: • ***Investment***; • ***Administration;*** • ***Transaction;*** • ***Advice***; and • ***Member Activity.***
Fees and costs component type	***Fees and costs component type*** indicates the categorisation of fees and costs as specified by the relevant ***RG 97 version***. The fees and costs component type options are: • ***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) /	Means the amount that is required to be inserted in a periodic statement under item 301(2)(a), Schedule 10 of the *Corporations Regulations 2001*. Fees deducted directly from ***member account*** must be reported gross of:

(fees and costs component type)	(i) income tax and GST, after being reduced by any reduced inputs tax credits; and (ii) stamp duty; and without adjustment in relation to: (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.
Female (gender)	Means a person who identifies their gender as female.
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.
Financial Auxiliaries (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	Corporations and quasi-corporations engaged primarily in activities closely related to financial intermediation, but which do not themselves perform an intermediation role.
Financial Hardship Application (activity fee type)	Means a fee charged to cover the costs of processing financial hardship applications by members.
Financial Institutions n.e.c (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	Means any ***financial institutions*** other than the ***RBA***, ***ADIs***, ***registered financial corporations***, ***central borrowing authorities***, ***life insurance corporations***, ***other insurance corporations***, ***self-managed superannuation funds***, ***other superannuation funds***, ***financial auxiliaries***, ***securitisers***, ***money-market investment funds*** and ***non-money-market financial investment funds***.
Financial Planners (expense type)	Means the expense incurred for the provision of financial planners employed by the RSE licensee.
Financial Planning Payments To Externals (expense type)	Means the expense incurred for the provision of financial planning payments to external companies or individuals (not employed by the RSE licensee).
Financial Services Corporation Ownership (RSE licensee ownership type)	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 ***employer-sponsor*** of all RSEs within the RSE licensee's business operations.
Fixed Income (strategic sector) / (strategic subsector) / (asset class sector type) /(investment manager asset class sector type)	Means a ***loan***, ***placement*** or ***debt security***.
Fixed Income Asset Backed Commercial Mortgage (asset class characteristic 2)	Means a ***debt security*** backed by a pool of mortgages for commercial properties.
Fixed Income Asset Backed Other (asset class characteristic 2)	Means a ***debt security*** backed by a pool of non-mortgage assets such as loans or debt from consumer credit products.
Fixed Income Asset Backed Residential Mortgage (asset class characteristic 2)	Means a ***debt security*** backed by a pool of mortgages for residential properties.
Fixed Income Bonds Corporate (asset class characteristic 2)	Means a public placement of a ***debt security*** issued by a corporate entity which can typically be traded in a secondary market.
Fixed Income Government / Semi-Government ***(Cash And Fixed Income Characteristics Type)***	Means a debt security issued by a government or semi-government institution e.g. state and territory government.
Fixed Income Bonds Government Inflation-linked (asset class characteristic 2)	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 (asset class characteristic 2)	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	Means a ***debt security*** issued by a government that does not meet the definition of the other characteristics available.

Other (asset class characteristic 2)	
Fixed Income 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, that do not qualify as cash equivalents. Typically issued at a discount and paid at face value at maturity.
Fixed Income Development (asset class characteristic 1)	Means a private debt investment where the purpose is to construct or develop a real asset.
Fixed Income Enhanced Cash (asset class characteristic 2)	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 (asset class characteristic 1)	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 (strategic sector) / (strategic subsector)	Means investments in fixed income excluding credit. Reference: ***Credit***.
Fixed Income Investment Grade (asset class characteristic 1)	Means a ***debt security*** with counterparty rating of ***Grade 1*** to ***Grade 4***.
Fixed Income Long Term (asset class characteristic 3)	Means a ***debt security*** with an original term to maturity of more than one year.
Fixed Income Mezzanine Debt (asset class characteristic 2)	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.
Fixed Income Non Investment Grade (asset class characteristic 1)	Means a ***debt security*** with counterparty rating of ***Grade 5*** and below.
Fixed Income Non-Government (Other Than Private Debt) ***(Cash And Fixed Income Characteristics Type)***	Means a debt security issued by a non-government institution other than those with asset class characteristics type of ***Fixed Income Private Debt***.

Fixed Income Other (asset class characteristic 2) / (Cash And Fixed Income Characteristics Type)	Means a ***loan***, ***placement*** or ***debt security*** that does not meet the definition of the other fixed income characteristics provided.
Fixed Income Private Debt (asset class characteristic 2) / (Cash And Fixed Income Characteristics Type)	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 ***debt securities***.
Fixed Income Short Term (asset class characteristic 3)	Means a ***debt security*** with an original term to maturity of one year or less.
Fixed Income Structured Non-Asset Backed (asset class characteristic 2)	Means a ***debt security*** 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.
Fixed Income 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 and term deposits that do not qualify as cash equivalents.
Flat (tier type)	***Flat*** tier means that for members with a balance between the ***tier lower bound*** and ***tier upper bound*****,** a flat expense or benefit will be applied to the members' entire balance.
Flat dollar amount	Means the expense or benefit attributable to a member expressed as a flat dollar amount.
For Profit Status (RSE licensee profit status type)	Means where an RSE licensee cannot be classified as ***being not for profit status***.
Foreign Currency Contracts Outstanding	Means the type of value reported for outstanding foreign currency contracts.
Foreign Currency Contracts Settlements (cash flow type)	Means the net cash outflows to settle foreign currency contracts.
Foreign Exchange Contract (exposure type)	Means a contract that transfers the exchange rate risk on an underlying asset from one party to another. Includes: gold contracts.
Formal Valuation (valuation type)	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.
Forward Pricing (pricing type (applications/ redemptions))	Means a method of processing applications and ***redemptions*** of units, where the unit price is calculated and published after the applications have been received.
Forward Pricing (pricing type (switching))	Means a method of processing ***switches in*** and ***switches out***, where the unit price is calculated and published after the applications have been received.
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.
Gearing Limit (Investment Gearing Proportion Type)	Means the maximum level of gearing allowed for by the investment's strategy.
Gender	Means the gender identity that a person feels themself to be. Refers to current gender, which may be different to sex recorded at birth and may be different to what is indicated on legal documents.
General (intermediary type)	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.
General Base (membership base type)	Means where the predominant base of members of the RSE cannot otherwise be categorised as ***government base***, ***corporate base*** and ***industry base***.
General Partnership (Holding Vehicle Type)	Means an association of two or more persons, other than a company, jointly carrying on business and sharing responsibilities, profits and losses.
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: • ***Insurance Only***;

	• ***MySuper Material Goodwill***; or • ***MySuper Large Employer.***
Global Region (international region exposure)	Means the international region is global.
Gold Bullion (collateral type per CPS 226)	Means ***gold bullion collateral*** referred to under paragraph 47(h) of CPS 226.
Government Base (membership base type)	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.
Government Debt Securities (collateral type per CPS 226)	Means debt securities referred to under paragraph 47(b) of CPS 226.
Grade 1 (counterparty rating grade)/ (counterparty credit rating grade)	Means a rating of Standard & Poor's AAA, Moody's Aaa, AM Best aaa, Fitch AAA.
Grade 2 (counterparty rating grade) / (counterparty credit 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) / (counterparty credit 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) / (counterparty credit 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) / (counterparty credit 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) / (counterparty credit 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) / (counterparty credit 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) / (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*** and ***Fees Deducted Directly From Member Account*** with a ***fees and costs component 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 Position (Gross Position)	Means the value of the derivatives is in a liability position.
Gross Position	Means whether the value of the derivatives are in positive (asset) or negative (liability) position.
Gross Positive Position (Gross Position)	Means the value of the derivatives is in an asset position.
Group Board Remuneration Committee	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.
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

Historic Pricing (pricing type (applications/ redemptions)	Means a method of processing applications to buy or sell units, using unit prices that have been calculated and published before the applications have been received.
Historic Pricing (pricing type (switching))	Means a method of processing switches, using unit prices that have been calculated and published before the applications have been received.
Holding Vehicle Type	Means the type of vehicle that holds the investments reported under ***Investment Arrangement Type***.
Human Resources (expense type)	Means the expense incurred for the provision of any human resources services. Includes: Recruitment Excludes: Training

I

Illiquid Assets Exposure – Actual (liquidity trigger metric or indicator)	Means where the ***liquidity trigger metric or indicator*** refers to the level of exposure in illiquid investments as defined in the RSE licensee's liquidity management policy.
Illiquid Assets Exposure – Stressed (liquidity trigger metric or indicator)	Means where the ***liquidity trigger metric or indicator*** refers to the estimated level of exposure in illiquid investments under stressed scenario as defined in the RSE licensee's liquidity management policy.
Implemented Consultant (expense service type)	Means the expense incurred for the provision of any implemented consultant services.
In force	Means an insurance policy is valid or in operation.
In-scope Criteria	Means the criteria that is met by the Investment Option for inclusion in reporting.
Inactive	Has the meaning as in subsection 68AAA(3) of the ***SIS Act***.
Inception date	Means: (1) For a ***superannuation product***, the first date that it was possible for a member or prospective member to open an account within the product; (2) For an ***investment menu***, the first date that any ***investment options*** were available to be selected through the menu; and

	(3) For an ***investment option***, the first date that the ***investment option*** was available through any ***investment menu*** within the RSE, defined benefit RSE or ERF. (4) For a ***fees and costs arrangement***, the first date that the ***fees and costs arrangement*** was applicable to any members within the fund. (5) For a ***defined benefit sub-fund***, the first date that it was possible for a member or prospective member to open an account within the sub-fund.
Includes cover for category 1 occupations	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: • tertiary qualified; • membership of a professional body; • registration by a government body; or • hold a senior management role within an organisation.
Includes cover for category 2 occupations	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.
Includes cover for category 3 occupations	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.
Includes cover for category 4 occupations	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.
Includes cover for category 5 occupations	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.
Includes cover for category 6 occupations	Means an occupation that satisfies the dangerous occupation exception in section 68AAF of the ***SIS Act***.
Income Approach (valuation approach)	Means a ***valuation approach*** 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 IFRS13/AASB13.
Income protection (IP) insurance	Means the temporary incapacity cover provided to members, where 'temporary incapacity' has the meaning as in regulation 6.01 of the ***SIS Regulations***.
Income protection benefit period	Means the period of time a member will receive income protection payments over. The income protection benefit period options are: • ***Up To 1 Year***; • ***Up To 2 Years;*** • ***Up To 5 Years;*** • ***Until Age 60;*** • ***Until Age 65;*** • ***Until Age 67;*** • ***Until Age 70;*** • ***Other***; and • ***Not Applicable.***
Income Protection Insurance (IP) (insurance cover type)	Insurance cover is provided for ***income protection (IP) insurance***.
Income protection waiting period	Means the period of time in days a member must wait before income protection payments can be made.
Indemnity Value (cover valuation basis)	Means where insurance covers a person for a salary value that is verified when a ***claim*** is made.
Independent Director (director type)	Means where the ***director*** is an independent ***director*** within the meaning given in s. 10(1) of the ***SIS Act***. Reference: ***SIS Act***, s. 10(1), s. 89 and s. 89(2).
Independent Valuation Frequency	Means the frequency that an investment is valued by an independent party.
Independent Valuer Appointed By The Investment Manager (valuer type)	Means an independent external valuation expert appointed by the investment manager.
Independent Valuer Appointed By The RSE Licensee (valuer type)	Means an independent external valuation expert appointed by the RSE licensee.
Independent Valuer Appointed by The Investee Company (valuer type)	Means an independent external valuation expert appointed by the investee company.

Indirect cost	Has the meaning as in item 101, Schedule 10 of the *Corporations Regulations 2001*.
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 101of 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 *Corporations Regulations 2001*.
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.
Individual Asset Level (Level Of Out Of Cycle Valuation Reporting)	Means the reporting of the out of cycle valuation adjustment is at the individual asset level.
Individual Country (international region exposure)	Means an individual country.
Individual insurance policy	Means a ***superannuation insurance policy*** that provides insured benefits in respect of one member.
Individual Insurance Policy (Insurance policy type)	Means that the ***insurance cluster*** consists of one or more ***individual insurance policies***.

Individual No Advisor Required (access type)	Means a ***superannuation product*** that can be accessed by individuals without the need for an employer relationship or an approved advisor.
Individual Trustee	Means an individual trustee of an RSE licensee which is a group of individual trustees. Reference: ***SIS Act***, s. 10(1).
Individually managed mandate (Investment Arrangement Type)	Means an asset portfolio managed by an investment manager in accordance with a formal agreement.
Industrial Body (Service Provider Type)	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*).
Industry Association (Service Provider Type)	Means an association incorporated in any Australian State or Territory; which represents entities in the superannuation industry.
Industry Base (membership base type)	Means where members join the RSE as a result of working in a particular industry sector.
Informal Valuation (valuation type)	Means the valuation based on a review by the investment manager and/or some of the fund's service providers performed between ***formal valuations*** and are expected to be of robust standards in line with industry accepted approaches appropriate in the circumstance. This includes desktop valuations.
Infrastructure (strategic sector) / (strategic subsector) / (asset class sector type) /(investment manager asset class sector type)	Means the basic physical systems of a country, state or region including transportation, communication, utilities, and public institutions.
Infrastructure Airports (asset class characteristic 2)	Means infrastructure investments in airports.
Infrastructure Communications (asset class characteristic 2)	Means investments in communications infrastructure.
Infrastructure Development (asset class characteristic 1)	Means an infrastructure investment predominantly non-income generating and is subject to material levels of construction risk.
Infrastructure Diversified (asset	Means a diversified portfolio of infrastructure assets.

class characteristic 2)	
Infrastructure Energy Assets (asset class characteristic 2)	Means investments in energy assets such as electricity and gas infrastructure.
Infrastructure Established (asset class characteristic 1)	Means an infrastructure investment which is in an income generating phase and is subject to immaterial levels of construction risk.
Infrastructure Government (asset class characteristic 3)	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.
Infrastructure Non Government (asset class characteristic 3)	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.
Infrastructure Other (asset class characteristic 2)	Means investments in infrastructure outside of the categories listed.
Infrastructure Ports (asset class characteristic 2)	Means infrastructure investments in ports.
Infrastructure Public Private Partnership (asset class characteristic 3)	Means an arrangement between the public and private sector for the development, delivery, operations, maintenance, and financing of public infrastructure.
Infrastructure Railways (asset class characteristic 2)	Means infrastructure investments in railways.
Infrastructure Social Availability (asset class characteristic 2)	Means investments in social infrastructure such as schools, hospitals and prisons.
Infrastructure Toll Roads (asset class characteristic 2)	Means infrastructure investments in toll roads.
Infrastructure Utilities (asset class characteristic 2)	Means an infrastructure investment embodying a utility service such as water.
In-house Assets	Represents in-house assets within the meaning given in Part 8 of the ***SIS Act***.

Initial Margin Collected	Means the value of all ***collateral*** received in the form of initial margin in relation to non-centrally cleared derivatives.
Initial Margin Posted	Means the value of all ***collateral*** posted in the form of initial margin in relation to non-centrally cleared derivatives.
Insourced (insourced or outsourced)	Means the performance of functions, processes or projects with internal resources.
Insourced or outsourced	Means the performance of functions, processes or projects with internal or external resources to the RSE licensee.
Instrument Issuer Type	Means the ***issuer type*** of the instrument issuer.
Instrument Market Value	Means the market value of the instrument.
Instrument Type	Means a financial instrument type subject to repurchase agreements and stock lending and borrowing. The instrument types are: • ***Bills of Exchange***; • ***One Name Paper;*** • ***Long-Term Debt Securities***; • ***Shares and Units in Trusts;*** and • ***Other.***
Insurance Administration (expense type)	Means the expense incurred for the processing and management of insurance arrangements for members.
Insurance cluster	Means a collection of one or more ***superannuation insurance policies*** held by an RSE licensee, issued by the same ***life insurance company***.
Insurance cluster end date	For a ***single policy*** means the last date that the ***superannuation insurance policy*** was ***in force***. For ***aggregated policies***, means the last date that any of the ***superannuation insurance policies*** within the ***insurance cluster*** was ***in force***.
Insurance cluster identifier (ICI)	Means a unique identifier created by the RSE licensee to represent an ***insurance cluster***. The ICI must satisfy the following rules: • it must comprise no more than 20 alpha-numeric characters (with no special characters); • it cannot be the same as the ICI currently or previously used for another ***insurance cluster within the same RSE, defined benefit RSE or ERF; and*** • it cannot change so long as the ***insurance cluster*** exists and must be reported consistently across reporting periods.
Insurance cluster open to new members	An ***insurance cluster*** is ***open to new members*** if members that satisfy the relevant criteria by the RSE licensee and/or ***life insurance company*** can take out cover under a ***superannuation insurance policy*** in the ***insurance cluster***.

Insurance cluster start date	For a ***single policy,*** means the first date that the ***superannuation insurance policy*** was ***in force***. For ***aggregated policies***, means the first date that any of the ***superannuation insurance policies*** within the ***insurance cluster*** was ***in force***.
Insurance cluster subgroup	Means the description of a collection within an ***insurance cluster*** 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.
Insurance cover type	Indicates the type of insurance cover being described. Possible ***insurance cover types*** are: • ***Life Insurance***; • ***Total And Permanent Disability Insurance;*** • ***Income Protection Insurance;*** • ***Bundled Life And Total And Permanent Disability Insurance;*** • ***Bundled Life And Income Protection Insurance;*** • ***Bundled Total And Permanent Disability And Income Protection Insurance;*** • ***Bundled Life Total And Permanent Disability And Income Protection Insurance***; and • ***Other Insurance.***
Insurance Fee (activity fee type)	Has the meaning as in section 29V(9) of the ***SIS Act***.
Insurance Guide	Means a document which outlines the types of insurance policies and insurance cover arrangements available to superannuation fund members.
Insurance Only (product category)	Means products in the ***accumulation*** 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 ***insurance premiums*** or fees.
Insurance Only (investment option type)	Means investment options in the ***accumulation*** 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 ***insurance premiums*** or fees.
Insurance policy	Means a contract between an RSE licensee and an insurance company to provide insurance in respect of a member or group of members.
Insurance policy type	Means the type of ***superannuation insurance policy*** offered within an ***insurance cluster***. Possible ***insurance policy types*** are: • ***Group Insurance Policy***; and • ***Individual Insurance Policy***.
Insurance premium	Means an amount paid for the provision of insurance under an insurance policy. Excludes: legacy insurance arrangements where no ***insurance***

	premium is payable because the ***insurance policy*** is based on a surrender value.
Insurance premium collected	Means the amount of ***insurance premium*** collected from ***member accounts.***
Insurance premium paid	Means ***insurance premium*** paid to the ***life insurance company*** for the provision of cover under an insurance policy.
Insurance premium rebate	Means rebates received from the ***life insurance company*** in respect of members' ***insurance premiums*** 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 ***employer-sponsor*** of the RSE, defined benefit RSE or ERF.
Insurance premium rebate received	Means the value of ***insurance premium rebate*** received from the ***life insurance company***.
Insurance reporting level	Means the number of ***superannuation insurance policies*** included within an ***insurance cluster***. Possible ***insurance reporting levels*** are: • ***Single Policy***; and • ***Aggregated Policies.***
Insurance Table Arrangement Identifier	Means a unique identifier for a related group of ***insurance table identifier***s, 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.
Insurance table identifier	Means a unique identifier created by the RSE licensee used to represent insurance arrangements. The ***insurance table identifier*** must satisfy the following rules: • 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.
Interest Rate Contract (exposure type)	Means a contract that transfers the interest rate risk on an underlying asset from one party to another.
Intermediary Identifier	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 *International Standard ISO 17442*. The Global Legal Entity Identifier Foundation maintains a free online searchable database of Legal Entity Identifiers, available at https://search.gleif.org/#/search/

Intermediary Type	Means a person or entity engaged by the RSE in the origination of new member accounts, such as ***Employer-sponsors, Promoters*** and ***Australian Financial Services (AFS) Licensees***.
Internal Audit (expense type)	Means the expense incurred for the provision of internal audit services.
Internal Investment Identifier	Means a unique identifier created by the RSE licensee used to represent an investment. The ***Internal Investment Identifier*** must satisfy the following rules: • it must comprise no more than 20 alpha-numeric characters (with no special characters); • it cannot be the same as the ***Internal Investment Identifier*** used for another investment within the same RSE , defined benefit RSE or ERF; and • 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).
Internal – RSE Licensee (valuer type)	Means a valuer that is internal to the RSE licensee's operations. This includes when the RSE licensee made adjustments to the valuation opinion of the independent external valuer.
Internally managed (investment option management type)	Means investment management is carried out by the RSE licensee.
Internally Managed Investment	Means, for purposes of reporting under SRS 551.0 and SRS 553.0, investments managed directly by an RSE licensee or a connected entity of the RSE licensee enabling control over a majority of the following activities (non-exhaustive): formulating of investment strategy, determining portfolio structure, selecting investments, instructing implementation or executing portfolio implementation. Examples of internally managed investments include: • investments managed directly by the RSE licensee; • investments managed by the RSE licensee's connected entity investment manager; • investments in an investment vehicle/trust (e.g. Property Trust) managed by the RSE licensee's connected entity; or • private market investments managed by a general partner that is a connected entity of the RSE licensee. Connected entity has its meaning under section 10 (1) of the SIS Act.
Internally Managed Investment Option	Means, for the purposes of reporting under SRS 551.0 and SRS 553.0, the RSE licensee or its connected entity is responsible for setting the investment option's investment strategy, including investment risk and return objectives and strategic asset allocation. It includes Investment Options with: • ***Investment Option Strategy Setting Type*** of ***'RSE Licensee'*** or ***'Connected Entity'***; and/ or

	• ***Investment Option Management Type*** of ***Internally Managed'*** or ***'Externally Managed – Connected Entity'***. Connected entity has its meaning under section 10 (1) of the SIS Act.
International Domicile (domicile type)	Means financial instruments issued outside Australia.
International economy type	The ***international economy types*** are: • ***Emerging Markets***; • ***Developed Markets;*** • ***Not Specified***; and • ***Not Applicable.***
International Region Exposure	Means the international region of exposure.
International Securities Identification Number (ISIN) (investment identifier type)	Means a financial instrument identifier issued under the International Organization for Standardization's (ISO) standard (ISO 6166).
Intra Fund Advice (expense type)	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 ***SIS Act*** applies.
Investment (component activity) / (fees and costs component activity)	Means activities that give rise to 'investment fees' as defined in item 101, Schedule 10 of the *Corporations Regulations 2001*. Excludes ***Administration*** and ***Transaction*** activities.
Investment administration ***(expense service type)***	Means the expense incurred for the provision of any investment administration services.
Investment Arrangement Type	Means the arrangement in place for the management or ownership of the investment. The ***investment arrangement types*** are: • ***Co-investment;*** • ***Direct Investment;*** • ***Individually Managed Mandate;*** • ***Joint Venture;*** • ***Managed Investment Schemes/ Pooled Funds;*** • ***Other***; and • ***Not Available***.

Investment cap	Means the maximum percentage of a member's balance that is permitted to be invested into an ***investment option*** or ***investment menu***.
Investment charge type	The ***investment charge type*** indicates the circumstances in which the fee or cost is incurred. The ***investment charge types*** are: • ***Base***; • ***Performance Linked***; and • ***Not Applicable.***
Investment Consulting (expense service type)	Means the expense incurred for the provision of any investment consulting services. Excludes asset consulting.
Investment Committee Or Equivalent (Approver Of Valuation)	Means the valuation was approved by the Investment Committee of the RSE licensee or equivalent committee.
Investment horizon	Means the defined investment horizon for the ***return objective***. The ***investment horizon*** is calculated by length of time over which the return of the ***investment option***, as measured by the ***return measurement***, is expected to exceed the ***return objective target return***.
Investment Gearing Proportion Type	Means the type of investment gearing proportion reported.
Investment Identifier	Means a unique identifier that is used to identify an investment.
Investment Identifier Of Underlying Investment	Means the ***Investment Identifier*** of the underlying investment.
Investment Identifier Type	Means a financial instrument identifier standard or system.
Investment Identifier Type Of Underlying Investment	Means the ***Investment Identifier Type*** of the underlying investment.
Investment Management (expense service type)	Means the expense incurred for the provision of any investment management services.
Investment Management Expenses (expense category type)	Means the profit was attributable to an investment management expense.
Investment Manager Asset Class Sector Type	Means the asset class sector as assigned to the investment manager for asset allocation purposes. The asset class sector types are: • ***Cash*** • ***Fixed Income*** • ***Equity***

	• ***Property*** • ***Infrastructure*** • ***Alternatives*** • ***Multi-sector***
Investment Manager (valuer type)	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.
Investment manager level	Fees and costs related to ***Investment*** activities are classified by their ***investment manager level***. The ***investment manager levels*** are: • ***Direct Investment Manager***; • ***Underlying Investment Manager***; and • ***Not Applicable.***
Investment Management Type	Means whether the investment management is internal or external. The investment management types are: • ***Internally Managed Investment*** • ***Externally Managed Investment***
Investment menu	Means a grouping of ***investment options*** offered by a fund within a ***superannuation product*** that has a defined fee and cost structure incurred by members in order to access those ***investment options***. 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 ***investment menu*** may be made available to more than one ***superannuation product***. Where the associated ***superannuation product*** is a ***lifecycle product***, the ***investment menu*** represents the collection of lifecycle stages or cohorts.
Investment menu identifier (IMI)	Means a unique identifier created by the RSE licensee used to represent an ***investment menu***. The IMI must satisfy the following rules: • 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 ***investment menu*** within the same RSE**,** defined benefit RSE or ERF**;** and • it cannot change so long as the ***investment menu*** exists and must be reported consistently across reporting periods (including if the name of the ***investment menu*** or the ***investment options*** available change).
Investment menu type	The ***investment menu*** types are: • ***Generic***; • ***Platform***; and • ***Lifecycle Option.***

Investment option	Has the meaning as in section 1017BB(6) of the Corporations Act, except for ***lifecycle products*** where each lifecycle stage or cohort should be reported at this level. The same ***investment option*** may be made available to more than one ***investment menu***.
Investment option categories	The ***investment option categories*** are: • ***Single Sector***; • ***Multi Sector;*** • ***Direct Cash Account;*** • ***Direct Term Deposit;*** • ***Direct Fixed Income Instrument;*** • ***Direct Shares;*** • ***Direct Hybrid Security;*** • ***Annuity***; and • ***Other.***
Investment option identifier (IOI)	Means a unique identifier created by the RSE licensee used to represent an ***investment option***. The IOI must satisfy the following rules: • 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 ***investment option*** within the same RSE , defined benefit RSE or ERF; and • it cannot change so long as the ***investment option*** exists and must be reported consistently across reporting periods (including if the name of the ***investment option*** changes).
Investment Option Management Type	The ***Investment Option Management*** types are: • ***Internally Managed*** • ***Externally Managed – Connected Entity*** • ***Externally Managed – Non Connected Entity*** • ***Not Applicable***
Investment Option Size (liquidity trigger metric or indicator)	Means where the ***liquidity trigger metric*** or indicator refers to the market value of the Investment Option.
Investment Option Strategy Setting type	The ***Investment Option Strategy Setting*** types are: • ***RSE Licensee***; • ***Connected Entity***; and • ***Non-connected Entity***
Investment option type	The ***investment option types*** are: • ***Multi Manager***; • ***Single Asset;*** • ***Exchange Traded Product;*** • ***Listed Investment Company;*** • ***Single manager – other listed;***

	• ***Single manager – unlisted;*** • ***Managed Discretionary Account;*** • ***Separately Managed Account;*** • ***Insurance Only; and*** • ***Defined Benefit.***
Investment Research (expense service type)	Means the expense incurred for the provision of any investment research services.
Investment type	Means the type of investment characterised by the medium through which the RSE, defined benefit RSE or ERF holds the investment. The ***investment types*** are: • ***Directly Held***; and • ***Indirectly Held.***
Investment Vehicle Domicile	Means the country of domicile of the investment vehicle.
Investment vehicle type	Means the type of investment vehicle holding the investments. The investment vehicles are: • ***Cash Management Trust***; • ***Life Company Guaranteed;*** • ***Life Company Investment Linked;*** • ***Life Company Other;*** • ***Pooled Superannuation Trust;*** • ***Retail Trust;*** • ***Wholesale Trust;*** • ***Other Indirect Investment***; and • ***Not Applicable.***
Investment vehicle – connected entity	Means an investment vehicle of a ***connected entity - investments***.
Investment vehicle – non connected entity	Means an investment vehicle of an entity that is not a ***connected entity – investments***.
Investments Committee (board or board committee type)	Means a specific sub-committee of the ***Board*** of an RSE licensee delegated with responsibility for assisting the ***Board*** with investment policy and strategy related matters.
Issuer Type	Means the sector type of the issuer.
IT Services(expense type)	Means the expense incurred for corporate IT services for the RSE licensee in respect of the RSE.

J

Joint Venture (Investment Arrangement Type)	Means a contractual arrangement of the RSE licensee whereby two or more parties undertake an economic activity that is subject to joint

	control or joint arrangement (an arrangement of which two or more parties have joint control).
Jurisdictions Not Permitting Required Safe-Keeping Of Initial Margin (exemptions from margin requirements)	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.

L

Legacy Product	Means a ***superannuation product*** that is closed to new members, but existing members may continue to make contributions.
Legal (expense type)	Means the expense incurred for any legal service providers.
LEI (investment identifier type)	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 *International Standard ISO 17442*. The Global Legal Entity Identifier Foundation maintains a free online searchable database of Legal Entity Identifiers, available at https://search.gleif.org/#/search/
Length Of A Director's Term	Means the number of years of an individual's term where the ***board*** of an RSE licensee has set a length for the term of appointment of a ***director***, ***individual trustee*** or ***alternate director*** as part of the ***board*** renewal policy. Reference: SPS 510.
Level 1 Early Warning Exceeded	Means a first level early warning liquidity event trigger metric or indicator has been exceeded that requires action, e.g. more frequent reporting and or monitoring to the ***Board***.
Level 2 Early Warning Exceeded	Means a second level early warning liquidity event trigger metric or indicator has been exceeded that requires liquidity risk mitigating actions e.g. sell down of assets and escalation to the ***Board***.
Level 3 Limit Exceeded	Means a liquidity event trigger metric or indicator has been exceeded that is a breach of the RSE licensee's liquidity management policy.
Level Of Out Of Cycle Valuation Reporting	Means the level at which out of cycle valuation adjustments were being reported on. These are: • ***Individual Asset Level;*** • ***Aggregate Asset Level; and*** • ***Asset Sector Level.***
Less Cover Than Default (current level of cover)	Means where, the member has cover as at the reporting date, but they have elected to have less cover than the ***Default Level Of Cover***.
Life Company Guaranteed (Investment vehicle type)	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 *Life Insurance Act 1995*.

Life Company Investment Linked (investment vehicle type)	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 *Life Insurance Act 1995*.
Life Company Other (investment vehicle type)	Means any investment in a ***life insurance company*** that does not otherwise fall into the definition of ***life company guaranteed*** or ***life company investment linked***.
Life insurance	Means a death benefit provided in accordance with section 68AA(1)(b) of the ***SIS Act***.
Life Insurance (insurance cover type)	Means insurance cover that is provided for ***life insurance***.
Life insurance company	Means a company registered by APRA under section 17 of the *Life Insurance Act 1995*.
Life insurance company ABN	Means the ***ABN*** of a ***life insurance company***.
Life insurance company name	Means the business name of a ***life insurance company***.
Life Insurance Corporations (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	Life insurance companies and friendly societies that are registered under the *Life Insurance Act 1995* and are regulated by APRA. They offer insurance for death or disability and also offer investment and ***superannuation products***
Lifecycle Cohort Design (lifecycle product)	Means a lifecycle design where the fund will switch a member out of one lifecycle option into another as the member meets the lifecycle stage factors of each successive option.
Lifecycle exception	Has the meaning as in section 29TC(2) of the ***SIS Act***.
Lifecycle Option (investment menu type)	Means an ***investment menu*** that combines one or more age or life stages of a lifecycle investment strategy together.
Lifecycle Portfolio Mix Design – Dynamic Mix (lifecycle product)	Means a lifecycle design where a lifestage is constructed for members based on two or more investment pools, with allocations to those investment pools based on the glidepath and lifestage factors applicable to those members.
Lifecycle Portfolio Mix Design – Representative Stage (lifecycle product)	Means a lifecycle design where members are invested into a single lifestage option, with the investment strategy of the lifestage rebalanced over time in line with the glidepath and lifecycle stage factors.
Lifecycle product	Means a ***superannuation product*** to which a ***lifecycle exception*** applies.
Limited Partnership (Holding Vehicle Type)	Means an association of persons, other than a company, carrying on business as partners or in receipt of income jointly, where the liability of at least one of those persons is limited, or an association of persons with legal personality to carry on activities that are carried on by a body of that kind.

Liquidation Order	Means the expected order by which assets are to be sold by the RSE licensee.
Liquidity Indicator Metric (liquidity trigger metric or indicator)	Means where the liquidity trigger metric or indicator refers to a measure of liquidity supply or a combination of liquidity supply and demand, as determined under the RSE licensee's liquidity management policy.
Liquidity Provider (in-scope criteria)	Means the reason for inclusion is the investment option is a ***Liquidity Provider***.
Liquidity Provider (liquidity provider type)	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.
Liquidity Provider Type	Means whether an investment option is a ***liquidity provider***. The ***liquidity provider*** types are: • ***Liquidity Provider***; • ***Liquidity Receiver***; and • ***Not Applicable.***
Liquidity Receiver (liquidity provider type)	Means an investment option that has its target asset allocation rebalanced through the ***liquidity provider*** (or providers).
Liquidity Stress Test Date	Means the date of the ***Board*** (or ***Board*** delegate) approval of the liquidity stress test.
Liquidity Trigger Metric Or Indicator	Means the liquidity trigger metric or indicator as defined in the RSE licensee's liquidity management policy.
Liquidity Trigger Metric Or Indicator Identifier	Means a unique identifier created by the RSE licensee used to represent a liquidity trigger metric or indicator as defined in the RSE licensee's liquidity management policy.
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: • ***Listed***; • ***Unlisted***; and • ***Not Specified***; • ***Not Applicable;*** and

	• ***Not Available***
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.
Long Term Debt Securities (collateral type)/ (instrument type)	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.
Lost Member Search Fee (activity fee type)	Means a fee charged to a member that is triggered upon a lost member search.

M

Male (gender)	Means a person who identifies their gender as male.
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 *ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968*.
Managed Investment Schemes/ Pooled Funds (Investment Arrangement Type)/ (Holding Vehicle Type)	Means a fund, investment or scheme with the following features: • investors contribute money to acquire an interest in the fund, investment or scheme; • the pooled money in the fund, investment or scheme is used in a common enterprise, and • an entity has day-to-day control over the operation of the fund, investment or scheme. For purposes of the reporting standard: • this includes "managed investment schemes" as defined in section 9 of the Corporations Act 2001 and funds, investments or schemes that are domiciled in Australia or internationally; and • this excludes other pooled arrangements already included in the ***Investment Arrangement Type*** and ***Holding Vehicle Type*** list.
Management Level Investment Committee (Approver Of Valuations)	Means the valuation is approved by a management level investment committee of the RSE licensee.
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.
Market Approach (valuation approach)	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. Refer to IFRS13/AASB13.
Market-Related Event (Out Of Cycle Valuation Trigger Event Type)	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.

Market value of investments	Means the market value of investments within the arrangement as at the end of the reporting period.
Market Value Of Securities Under Repurchase Agreement And Securities Lending Arrangement	Means the value of securities under a repurchase agreement and, or a securities lending arrangement.
Marketing (expense group)	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. (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; (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 (iii) the payment is not a gift (within the meaning of Part XX of the *Commonwealth Electoral Act 1918*) whose amount or value is to be included in the sum referred to in paragraph (c) of this subregulation. Where the service provider is the RSE or RSE Licensee, means any other expense incurred for the purpose of promotion or marketing.
Marketing (Related Party (AASB 124) Transaction Type)	Means a transaction incurred for the provision of any promotion, marketing or sponsorship services.
Material	Has the meaning as in *Prudential Standard SPS 231 Outsourcing* definition of Materiality.
Maximum Account Balance (Lifecycle product)	Means the maximum account balance that a member can invest into the lifecycle investment option.
Maximum Allowable Age (Lifecycle product)	Means the maximum ***age*** that a member can invest into the lifecycle investment option.
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 ***percentage value (% of balance)*** or ***percentage value (% of transaction***).
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 ***flat dollar amount***.
Maximum Contribution Rate (Lifecycle product)	Means the maximum contribution rate for a member to invest into the lifecycle investment option.
Maximum Current Salary (Lifecycle product)	Means the maximum current salary for a member to invest into the lifecycle investment option.

Maximum Director Tenure	Means the ***board*** approved maximum total length of service of an individual ***director*** on the RSE Licensee ***board*** (including non-continuous service).
Maximum Time Remaining To Retirement (Lifecycle product)	Means the maximum time remaining to retirement for a member to invest in the lifecycle investment option.
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.
Member-Related Event (Out Of Cycle Valuation Trigger Event Type)	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.
Member Representative (director representative type)	Means where the ***director*** is appointed by the RSE licensee to represent the interests of members. Reference: ***SIS Act***, s. 10 and s. 89.
Member Services (expense group)	Means the expense incurred for the provision of any member services of entities.
Member Services Committee (board or board committee type)	Means a specific sub-committee of the ***Board*** of an RSE licensee delegated with responsibility for assisting the ***Board*** with member services related matters.
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.

Members' benefits	Means the value of liability for members' benefits for a ***member account*** and is the sum of ***defined contribution members' benefits*** and ***defined benefit members' benefits***. 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.
Members Complaints	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.
Member Outflows (liquidity trigger metric or indicator)	Means where the ***liquidity trigger metric or indicator*** refers to the level of net member outflows.
Member Switching (cash flow type)	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.
Member Switching (liquidity trigger metric or indicator)	Means where the liquidity trigger metric or indicator refers to the level of member switching.
Member Transaction Frequency	Means the frequency that members can transact on their holdings.
Membership Base Type (RSE composition)	Means the classification of the predominant base of members within the RSE.
Memberships (expense type)	Means the expense incurred for memberships not otherwise categorised. Includes: professional association membership, industry association membership
Merger Implementation (expense type)	Means the expense incurred in relation to the implementation of a merger between to RSEs not otherwise categorised.
Merger Investigation (expense type)	Means the expense incurred relating to identifying potential merger partners and developing strategy.
Mid East Or Africa Region (international region exposure)	Means the international region is the Middle East Or Africa Region.
Minimum Account Balance (Lifecyle product)	Means the minimum account balance that a member can invest into the lifecycle investment option.
Minimum Allowable Age (Lifecycle product)	Means the minimum ***age*** that a member can invest into the lifecycle investment option.
Minimum balance	Means a restriction placed on investment forcing the member to hold at least a specific balance in an ***investment option***, ***investment menu***, or ***superannuation product*** to which the minimum applies.

Minimum Board Size	Means the minimum number of ***directors*** on the RSE Licensee ***board*** as specified by legislation or the RSE Licensee's governing rules.
Minimum charge ($)	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 ***percentage value (% of balance***) or ***percentage value (% of transaction***).
Minimum charge (%)	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 ***flat dollar amount***.
Minimum Contribution Rate (Lifecycle product)	Means the minimum contribution for a member to invest into the lifecycle investment option.
Minimum Current Salary (Lifecycle product)	Means the minimum current salary for a member to invest into the lifecycle investment option.
Minimum purchase transaction	Means the minimum additional balance that a member is permitted to contribute to an ***investment option***.
Minimum Time Remaining to Retirement (Lifecycle product)	Means the minimum time remaining to retirement for a member to invest in the lifecycle investment option.
Modified duration	Means the price sensitivity of the investments in respect to changes in interest rates.
Money-Market Investment Funds (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	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.
More Cover Than Default No Underwriting (current level of cover)	Means that, as at the reporting date, the member has more than the ***Default Level Of Cover*** and did not require underwriting in order to obtain that cover.
Most proximate investment	Means the closest investment, in the relevant chain of investments, to the ***ultimate investment***.
Motor Vehicles (expense type)	Means the expense incurred for any motor vehicle services.
Multi Manager (investment option type)	Means multiple managed investments that are constructed through the engagement of multiple investment managers.
Multi Sector (investment option categories)/(investment	***Multi Sector*** investments are held in more than one distinct security, belonging to two or more asset sectors.

manager asset class sector type)	
MySuper authorisation identifier	Means the MySuper authorisation number issued by APRA.
MySuper interest as a result of member investment choice	Represents a MySuper interest where the member exercised choice of investment option to direct 100 per cent of their interest into the MySuper product. A direction may be given as an express investment instruction, a completed application form or a completed member investment choice form. Reference: ***SIS Act***, s.10(1).
MySuper interest not as a result of member investment choice	Represents a MySuper interest where the member has not exercised choice of investment option to direct 100 per cent of their interest into the MySuper product. Reference: ***SIS Act***, s. 10(1).
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***.
MySuper Product (in-scope criteria)	Means the reason for inclusion is the investment option is one which underlies a MySuper Product.

N

Name Of Intermediary In Securities Lending Program	Means the name of the intermediary to the securities lending transaction, e.g. name of custodian.
Negative Market Value Of Foreign Currency Contracts Outstanding (foreign currency contracts outstanding)	Means the aggregate of negative market value of foreign currency contracts.
Negotiable Certificates Of Deposits (Cash and Fixed Income Characteristics Type)	Means short-term debt securities issued by resident banks, repayable at a fixed date. The bank writes a certificate stating that a fixed amount has been deposited for a fixed period of time, at a predetermined interest rate. The NCD trades at a discount from face value.
Negotiable Certificates Of Deposits Value Amount	Means the value of investments in negotiable certificates of deposit.

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.
Net Members' Flows (cash flow type)	Means the net of flows into and outwards of the regulated superannuation fund (or net of flows into and outwards of the investment option) that result in either a net increase or decrease in the liability for benefits owing to members, including contributions, rollovers, benefit payments, pension payments and deductions for fees or premiums.
Net Return (return measurement) / (option return type)	Means the ***net investment return*** minus administration fees, costs and taxes minus advice fees, costs and taxes.
Next 3 Days (Planned Liquidation Timeframe)	Means the number of days over which the specified amount of investment is planned to be liquidated is three days.
Next 30 Days (Planned Liquidation Timeframe)	Means the number of days over which the specified amount of investment is planned to be liquidated is thirty days.
No Cover (current level of cover)	Means that as at the end of the reporting period, the member has no cover.
No TFN Tax Recovery Fee (activity fee type)	Means an ***activity fee*** triggered when work to recover no-TFN tax is carried out.
Nominating Organisation Ownership (RSE licensee ownership type)	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 ***directors*** representing the membership/employers of the RSEs within the RSE licensee's business operations.
Nominations Committee (board or board committee type)	Means a specific sub-committee of the ***Board*** of an RSE licensee delegated with responsibility for assisting the ***Board*** with ***Director*** and Executive Management recruitment related matters.
Non-Affiliated Director (director type)	Means a ***director*** who is non-affiliated within the meaning given in SPG 510.
Non-binary (gender)	Means a person who identifies their gender as non-binary.
Non-connected Entity (Investment	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

Option Strategy Setting type)	targets is not a connected entity. Connected entity has its meaning under section 10 (1) of the SIS Act.
Non Equal Representation (Board representation type)	Means where the RSE licensee does not maintain any form of equal representation on the ***Board***.
Non-Executive Director (director type)	Means a ***director*** who is not a member of the RSE licensee's management. Reference: SPS 510.
Non Financial Institutions (type of counterparty)	Means institutions which do not offer financial services.
Non Intrafund Advice Fee (activity fee type)	Means advice fees that do not meet the definition of financial product advice to members within the meaning given in section 99F of the ***SIS Act***.
Non-Money-Market Financial Investment Funds (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	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 units/shares on a well-developed secondary market such as a stock exchange or through readily accessible redemption facilities.
Non Resident (counterparty residency status) / (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	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.
Non Smoker (smoker status)	Means that the member is a non-smoker according to rules established by the RSE licensee and insurer.
None (service provider relationship type)	Means that no shareholding exists between entities.
Not Applicable (activity fee type)	Means that the ***activity fee type*** is not applicable to the ***activity fee*** considered.
Not Applicable (cover valuation basis)	Means that the ***cover valuation basis*** is not applicable to the insurance considered.
Not Applicable (domicile type)	Means where domicile is not applicable to the financial instrument.
Not applicable (income protection benefit period)	Means that the income protection benefit period is not applicable to the insurance considered.

Not Applicable (international economy type)	Where the ***domicile*** is not ***International Domicile***, the ***international economy type*** is ***Not Applicable***.
Not Applicable (investment charge type)	Where a component of performance does not have a ***component activity*** of ***Investment***, its ***investment charge type*** is ***Not Applicable***.
Not Applicable (investment manager level)	Where the components do not include investment fees and costs because there is no investment manager, the ***investment manager level*** of ***Not Applicable*** applies.
Not Applicable (investment option management type)	Where the investment option does not have an investment manager, for example, a direct share.
Not Applicable (investment vehicle type)	Means that an investment is not held in an investment vehicle.
Not Applicable (liquidity provider type)	Means an investment option that is neither a ***liquidity provider*** nor a ***liquidity receiver***.
Not Applicable (listing type)	Means where listing is not applicable to the financial instrument.
Not Applicable (tier type)	Means where the expense or benefit is not charged on a tiered basis.
Not available	Means that the data is not available to be reported.
Not For Profit Status (RSE licensee profit status type)	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.
Not Specified (domicile type)	Means where the domicile of the financial instrument is not a factor for consideration.
Not Specified (international economy type)	Means where the type of international economy of the financial instrument is not a factor for consideration.
Not Specified (listing type)	Means where the listing status of the financial instrument is not a factor for consideration.
Not Stated Or Inadequately Described (sex)/(gender)	Means the sex or gender of a person is not stated or is inadequately described.
Notional Amount April	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.
Notional Amount March	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.

Notional Amount May	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.
Number of free activities	Means where a fee or cost is an ***activity fee***, the number of free activities indicates how many times that activity can take place before the fee or cost is incurred.
Number of days covered	Means the number of days the estimated cash flows apply to.

O

Oceania Region (international region exposure)	Means the international region is the Oceania Region.
One Name Paper (collateral type)/ (instrument type)	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.
Ongoing Payment To Service Provider (engagement type)	Means ***service arrangements with an outsourced service provider*** for ongoing provision of services
Opening Value Of the Investment	Means the value of the investment before an out of cycle valuation is adopted.
Options Clearing Corporation (OCC) Option Symbol (investment identifier type)	Means a financial instrument identifier issued under the Options Clearing Corporation's (OCC) Option Symbology Initiative (OSI).
Option return (%)	Means the return of the ***investment option***, as measured by the ***option return type***.
Option return type	Means the type of return used for measuring the ***option return***, for the purpose of comparison with the ***return objective target return***. Possible values are: • ***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 ***activity fee type*** is not: • ***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 per CPS 226)	Means a collateral type other than the options available.
Other (collateral type)/ (instrument type)	Means an instrument type other than the options available.
Other (contract type)	Means a ***contract type*** other than the options available.
Other (expense type)	Means an ***expense type*** other than the options available.
Other (expense service type)	Means an ***expense service type*** other than the options available.
Other (Holding Vehicle Type)	Means a ***Holding Vehicle Type*** other than the options available.
Other (Related Party (AASB 124) Transaction Type)	Means a transaction incurred for the provision of a ***Related Party (AASB 124) Transaction Type*** service other than the options available.
Other (income protection benefit period)	Means the ***income protection benefit period*** is not: • ***Up To 1 Year***; • ***Up To 2 Years***; • ***Up To 5 Years***; • ***Until Age 60***; • ***Until Age 65***; • ***Until Age 67***; • ***Until Age 70***; or • ***Not Applicable.***
Other (Investment Arrangement Type)	Means an ***Investment Arrangement Type*** other than the options available.
Other (investment option categories)	***Investment options*** with the category of ***Other*** comprise all ***investment options*** not otherwise defined.
Other (liquidity trigger metric or indicator)	Means where the ***liquidity trigger metric or indicator*** is other than those listed.
Other (Range of input for rates type)	Means the input for rate in asset valuation other than discount rate or capitalisation rate.
Other (Valuation Type)	Means the basis of an asset valuation that is other than a formal valuation or an informal valuation.
Other (gender)	Means a person who identifies their gender as a term other than man/male, woman/female or non-binary.

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: • ***Activities Of Daily Life***; • ***Any Occupation***; or • ***Own Occupation***.
Other Board Level Committee (Approver Of Valuation)	Means the valuation was approved by a ***Board Committee***, other than the investment committee or valuation committee.
Other Committees (board or board committee type)	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.
Other Contract (exposure type)	Means an ***exposure type*** other than the available options.
Other Debt Securities (collateral type per CPS 226)	Means debt securities referred to under paragraph 47(c), 47(d), 47(e) and 47(f) of CPS 226.
Other factors (Lifecycle product)	Means other factors that define when a member can be invested in the lifecycle investment option.
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: (i) income tax and GST, after being reduced by any reduced inputs tax credits; and (ii) stamp duty; and without adjustment in relation to: (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)	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.
Other Funding Requirements (cash flow type)	Means a Cash Flow Type other than the options available such as net purchases of investments, net cash distributions, etc.
Other Funding Requirements	Means a description of ***Other Funding Requirements.***
Other Indirect Investment (investment vehicle type)	Means an investment through an investment vehicle which does not meet the definition of any of the available options.

Other Insurance (insurance cover type)	Means insured benefits that are not otherwise categorised as ***Life Insurance***, ***Total And Permanent Disability Insurance*** or ***Income Protection Insurance***. Includes: permissible insurance types under the ***SIS Act***, types of insurance which have been grandfathered under law and legacy insurance arrangements where no ***insurance premium*** is payable by the member because the ***insurance policy*** is based on a surrender value.
Other Insurance Corporations (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	Means general insurance companies registered under the *Insurance Act 1973* (or by virtue of determinations made by APRA under the *General Insurance Reform Act 2001*); private health insurance companies registered under the *Private Health Insurance (Prudential Supervision) Act 2015*; 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.
Other Intermediary Type (Intermediary type)	Means an intermediary type engaged by the RSE licensee which is not otherwise categorised as an ***Employer-sponsor***, ***Promoter*** or ***Australian Financial Services (AFS) Licensee***.
Other Market Indicators (liquidity trigger metric or indicator)	Means where the liquidity trigger metric or indicator refers to a measure of market indicators, such as interest rates, credit spreads, etc. as specified in the RSE licensee's liquidity management policy.
Other Management Level Committee (Approver of Valuation)	Means the valuation was approved by a management level committee, other than the management level investment committee.
Other Ownership Type (RSE licensee ownership type)	Means where the owner of the RSE licensee is not categorised elsewhere.
Other Payee (Service Provider Type)	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, ***promoter***, industrial body or RSE licensee.
Other Payments (engagement type)	Means ***service arrangements*** that are a one-off expense that are not expected to be ongoing arrangements.
Other Private Non-Financial Corporations (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	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.

Other Related Party (service provider relationship type)	Means a related party that is not • ***Parent***; • ***Indirect Parent***; • ***Subsidiary***; • ***Indirect Subsidiary***; • ***RSEL***; or • ***Group Company***
Other relationships	Means details of any other affiliation or interest which falls outside of shareholding and personal relationships.
Other RSE Licensee Executive (Approver Of Valuation)	Means the valuation was approved by an RSE licensee executive, other than the Chief Financial Officer or equivalent role.
Other Service Provider For The Investment Manager (valuer type)	Means a valuer that is a service provider of the investment manager.
Other Service Provider For The RSE Licensee (valuer type)	Means a valuer that is a service provider of the RSE licensee.
Out of Cycle Trigger Date	Means the date of a trigger event for an out of cycle valuation review.
Out of Cycle Valuation Trigger Event Type	Means the trigger event type for an out of cycle valuation review. The ***Trigger Event Types*** are: • ***Asset-related Event***; • ***Market-related Event;*** • ***Member-related Event; and*** • ***Other***
Out of Cycle Valuation	Means the valuation of the asset is performed outside of its regular ***valuation cycle***.
Out Of Cycle Valuation Impact	Means the percentage change in the value of the investment option resulting from an out of cycle valuation.
Out Of Cycle Value Adopted	Means the value of the investment adopted as a result of an out of cycle valuation review.
Out of cycle value Adoption Date	Means the date when an out of cycle valuation adjustment was incorporated into the value of the investment.
Outsourced (insourced or outsourced)	Means the performance of functions, processes or projects are carried out by a contractor or supplier external to the RSE licensee.
Outstanding Commitments	Means the value of legally enforceable contractual commitments to invest additional funds in the asset at any time in the future.
Over The Counter Cleared (derivative type)	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.

Over The Counter Not Cleared (derivative type)	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.
Own Occupation (TPD assessment criteria)	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.
Ownership Percentage	Means the portion of ownership held by the RSE in the investment.
Ownership Type	Means the RSE licensee ownership type.

P

Parent (service provider relationship type)	Means the ***service provider*** has a shareholding in the RSE licensee.
Parent Company Representative (director representative type)	Means where the ***director*** is appointed by the RSE licensee to represent the interests of a Parent entity (including an entity with minority ownership of the RSE Licensee).
Percentage Holdings In Underlying Investment	Means the portion of the value of the underlying investment to the value of the indirectly held investment vehicle expressed as a percentage.
Percentage value (% of balance)	Means the portion of the expense or benefit attributable to a member that is expressed as a percentage of their account balance.
Percentage value (% of transaction)	Means an amount paid or payable against a transaction made by or on behalf of a member.
Performance component type	Components of performance are classified into the following ***performance component types***: • ***Indirect Costs***; • ***Indirect Cost Ratio;*** • ***Fees Deducted Directly From Member Account***; • ***Other Fees And Costs***; • ***Tax***; and • ***Gross Investment Return.***
Performance Linked (investment charge type) /(performance linked investment fee or cost amount)	Means the portion of the expense or benefit or investment fee or cost amount 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.
Periodic Statement	Has the same meaning as in the Australian Securities and Investments Commission's *Regulatory Guide 97 ('Disclosing fees and costs in PDSs and periodic statements')* dated September 2020.
Person connected with the RSE licensee	Has the meaning in subsection 13(4C) of the *Financial Sector (Collection of Data) Act 2001*.

Physical assets	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.
Platform (investment menu type)	Where the ***product disclosure statement (PDS)*** of the associated ***superannuation product*** 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.
Planned Liquidation Timeframe	Means the number of days over which the specified amount of investment is planned to be liquidated.
Placement	Means a liability of an entity not described as an authorised deposit-taking institution, e.g. State treasuries.
Policy number	Means the identifier of a ***superannuation insurance policy*** as allocated by the ***life insurance company***.
Political Donation	Means amounts or values of gifts (within the meaning of Part XX of the *Commonwealth Electoral Act 1918*) 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: (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).
Political Donations (expense type)	Means payments made for the purpose of a ***political donation.***
Pooled Superannuation Trust (PST) (investment vehicle type)	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.
Position End Date	Means the date that the individual's term in the role ceased during the reporting period.
Position Start Date	Means the date the individual started in the role, for example for a ***board director***, the date they joined the ***board***.
Positive Market Value Of Foreign Currency Contracts Outstanding (Foreign Currency contracts outstanding)	Means the aggregate of positive market value of foreign currency contracts.
Premises (expense type)	Means the expense incurred for the provision of any premises.

Premium tax rebate provided to members	Means the amount of premium tax rebates provided to members.
Principal Value Of Foreign Currency Contracts Outstanding (Foreign currency contracts outstanding)	Means the face value of the foreign currency contracts.
Pricing type (applications/ redemptions)	Means the method for pricing applications and ***redemptions*** of units. The Pricing Types (applications/ ***redemptions***) are: • ***Forward Pricing; and*** • ***Historic Pricing.***
Pricing Type (switching)	Means the method for pricing ***switches in*** and ***switches out***. The Pricing Types (Switching) are: • ***Forward Pricing; and*** • ***Historic Pricing.***
Principal amount	Means the face value of a financial instrument.
Principal Standard Employer-sponsor	In relation to a ***defined benefit sub-fund***, denotes the principal employer in the ***employer-sponsor*** arrangement between trustee and employer.
Private Non-Financial Investment Funds (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	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 facilitates. Usually the management of funds is undertaken by a licensed fund manager external to the fund.
Private Unincorporated Businesses (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	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.
Product category	The product categories are: • ***Generic***; • ***Insurance Only***; • ***MySuper Material Goodwill***; ***MySuper Large Employer;*** and • ***Whole of Life or Endowment***

Product Disclosure Statement (PDS)	Has the meaning as in the Corporations Act.
Product phase	Means the taxation status of a superannuation product and the expected flow of money between the RSE and the members within the product. The ***product phases*** are: • ***Accumulation***; • ***Transition to Retirement;*** • ***Retirement;*** and • ***Defined Benefit Accumulation And Retirement.***
Product transfers (cash flow type)	Means the net of flows between ***superannuation products*** within the same Fund that result in either a net increase or decrease in the liability for benefits owing to members benefits, including from Accumulation to Transition to Retirement (TTR) or to Retirement/Pension; or from Defined Benefit to Accumulation.
Product type	Means the type of product offered by a RSE licensee. The ***product types*** are: • ***MySuper Product***; • ***Choice Product***; and • ***Defined Benefit Product***.
Professional Indemnity (expense type)	Means the expense incurred for the provision of any professional indemnity services.
Profit Attributable To Expense Amounts)	Means the expense amounts that can be attributed to profit for each related connected entity.
Profit Status Type (RSE licensee profit status type)	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: • ***For profit status***; or • ***Not for profit status***.
Promoter agreement	Means an agreement in relation to the engagement of the RSE licensee by a third party 'the promoter' to offer an RSE or offer a product on behalf of a promoter and in relation to marketing or distribution of the RSE or product.
Promoter Agreement End Date	Means the date that the contractual arrangement between the ***Promoter*** and RSE or RSE Licensee ceased.
Promoter Agreement Renewal Date	Means the date that the contractual arrangement between the ***Promoter*** and RSE or RSE Licensee is due to expire or be renewed.
Promoter Agreement Start Date	Means the date that the contractual arrangement between the ***Promoter*** and RSE or RSE Licensee commenced.

Promoter Agreement Term	Means the duration or amount of time that the contractual arrangement between the ***Promoter*** and RSE or RSE licensee will remain in force.
Promoter (service provider type)/(intermediary type)	Means a service provider or intermediary where there is a ***Promoter agreement*** in place between the RSE licensee and the service provider in respect of the RSE or a product of the RSE.
Property (strategic sector) / (strategic subsector) / (asset class sector type) /(investment manager asset class sector type)	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.
Property Agricultural (asset class characteristic 2)	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.
Property Commercial (asset class characteristic 2)	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.
Property Development (asset class characteristic 1)	Means a property investment which is predominantly non-income generating and is subject to material levels of construction risk.
Property Diversified (asset class characteristic 2)	Means a diversified portfolio of property investments
Property Established (asset class characteristic 1)	Means a property investment which is in an income generating phase and is subject to immaterial levels of construction risk.
Property Industrial (asset class characteristic 2)	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.
Property Other (asset class characteristic 2)	Means a property investment which does not meet the definition of any of the available options.
Property Residential (asset class characteristic 2)	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.
Property Retail (asset class characteristic 2)	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.
Proportion Of Investments Valued This Period	Means the proportion of investments with valuations updated during the reporting period.
Proportion of assets to which service is provided	Means the proportion of total assets managed by the RSE licensee to which the service is provided.

Proportion Of Investments With Less Frequent Transaction Than Investment Option Member Transaction	Means the proportion of assets in the option with transaction cycles that do not match the frequency at which members transact on their holdings.
Proportion of members to which service is provided	Means the proportion of total membership of the RSE licensee for the whom the service is provided. In the case of ***financial advice***, the proportion of members for whom the service is available.
PST Redemption Notice Period	Means the standard notice period required by investors for payment of withdrawals.
Public Company Ownership (RSE licensee ownership type)	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 ***employer-sponsor*** of an RSE.
Public Sector Organisation Ownership (RSE licensee ownership type)	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 ***employer-sponsor*** of an RSE within the RSE licensee's business operations.

Q

Questionable Collateral Arrangement Enforceability (exemptions from margin requirements)	Means the reason for exemption from margin requirements is questionable ***collateral*** arrangement enforceability.

R

Range of input for rates type	Means the type of input for rates reported.
Range of input for rates -lower range	Means the lower value of the range of rates used as input in asset valuation.
Range of input for rates -upper range	Means the upper value of the range of rates used as input in asset valuation.
Redeemable For Cash	Means the period of time required to redeem an investment to cash given any constraint associated with the redemption or disposal of the investment.
Redeemable Investment Value Amount	Means the value of the investment that can be redeemed for cash under normal market conditions.

Redeemable Investment Value Amount (Stressed)	Means the value of the investment that can be redeemed for cash under the RSE licensee's liquidity stress testing.
Redemption Frequency	Means the frequency that investors are permitted to withdraw from the investment vehicle.
Registered Financial Corporations (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	Means corporations that are registered entities under the *Financial Sector (Collection of Data) Act 2001* that are classified as Category 'D' or 'Other' by APRA.
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 ***related party*** and a ***connected entity***. .
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 *Related party* as defined in subsection 10(1) of the ***SIS Act***.
Related Party (AASB 124)	Has the meaning given to the term "related party" in *Australian Accounting Standard AASB 124 Related Party Disclosures*. Options are: • Parent • Controlled, jointly controlled or significantly influenced • Subsidiary • Associate • Joint venture • Key management personnel of entity or parent • Other related party.
Related Party (AASB 124) transaction type	Means the Related Party (AASB 124) transaction types that can be reported. The transaction type options are: • ***Administration Services*** • ***Trustee Board*** • ***Marketing*** • ***Other***
Relationship with the service provider	Means a responsible person has a financial or other interest with a ***service provider*** that is engaged by the RSE licensee.
Remuneration, People and Culture Committee (board or board committee type)	Means a specific sub-committee of the ***Board*** of an RSE licensee delegated with responsibility for remuneration-related matters , as well as other people and culture related matters.
Reportable Exposures	Means the investment exposure to be reported as illustrated in Appendix A of *Reporting Standard SRS 553.0 Investment Exposure Concentrations and Valuations*.
Repurchase Agreement and	Means the type of arrangement to repurchase, resell, borrow or lend securities.

Securities Lending Arrangement Type	
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) / (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	Means Australia's central bank.
Responsible persons	Has the meaning as in *Prudential Standard SPS 520 Fit and Proper*.
Restricted Redemptions	Means whether restrictions are placed on investors' ability to redeem from the investment vehicle. Examples include the introduction of redemption gates or reducing the frequency at which investors are able to redeem.
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.
Retain Employer Fee And Cost Arrangement (Employer Exit Type)	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***
Retirement (product phase)	Means that the associated ***superannuation product*** is not in the ***accumulation*** phase and is designed to pay superannuation income streams in the retirement phase as defined in section 307-80 of the *Income Tax Assessment Act 1997.*
Return margin	Means the annual margin by which the ***return objective*** aims to exceed the value of the ***benchmark***.
Return measurement	Means the type of return of the ***investment option*** that is compared to the ***benchmark*** return plus ***return margin*** for the purpose of assessing whether the ***investment option*** has achieved its ***return objective***. Possible values are: • ***Gross Investment Return***; • ***Gross Investment Return Net Of Fees***; • ***Net Investment Return***; and • ***Net Return***.
Return objective	Means a 'return objective' referred to under paragraph 16(b)(i) of SPS 530.
Return objective target return (%)	Means the investment objective return for the ***investment option***, as measured by the return of the ***benchmark***, plus the ***return margin***.

Return objective target return description	Means a description of the ***benchmark*** and ***return margin*** used for the purpose of determining the ***return objective target return***.
Review Of External Investment Manager Valuation Practice	Means the frequency that the RSE licensee undertakes a formal review of the external investment manager's valuation governance and practices. The review is undertaken to provide assurance to the RSE Licensee/ Board that the valuation approach adopted by the external managers remain appropriate. For example, due diligence and monitoring of valuation governance and practices or checks to ensure valuations adopted adhere to valuation policies.
RG 97 version	***RG 97 version*** 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 ***RG 97 version*** options are: • ***2017***; • ***2020***; and • Not Applicable.
Risk And Compliance (expense type)	Means the expense incurred for risk management and compliance, including implementation of remediation programs, regulatory change and regulatory reporting not otherwise classified.
Risk And Compliance Committee (board or board committee type)	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.
Rollover	Means an amount that is transferred between superannuation funds, approved deposit funds, deferred annuities or retirement savings accounts. Excludes: successor fund transfers. Reference: ***SIS Regulations***, r. 5.01, r. 6.28 and 6.29.
RSE, DB RSE, PST or ERF	Means an indicator to designate that reporting is at an RSE, DB RSE, PST or ERF level.
RSEL (service provider relationship type)	Means the ***service provider*** is the RSE licensee
RSE licensee	Has the meaning given in subsection 10(1) of the ***SIS Act***.
RSE licensee (Investment Option Strategy Setting type)	Means the ***RSE licensee*** engages in activity relating to the setting of asset allocation targets in respect of the investment option.

S

Securities Purchased Under Agreements To Resell And Securities Borrowed (repurchase agreement and securities lending arrangement type)	Means an arrangement to resell or borrow securities.
Securities Lending Program	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.
Securities Sold Under Agreements To Repurchase And Securities Lent (repurchase agreement and securities lending arrangement type)	Means an arrangement to repurchase or lend securities.
Securitisers (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	Issuers of asset-backed securities created through the process of securitisation, excluding issuers of covered bonds.
Separately managed account	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.
Service arrangement	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.
Service provider	Means an entity that is engaged to fulfil a ***service arrangement*** through a contractual arrangement. Excludes entities which are a ***promoter***, ***industrial body*** or ***RSE licensee***.
Service provider ABN	Means the ***ABN*** of the ***service provider***
Service provider identifier	Means a unique identifier created by the RSE licensee to represent a ***service arrangement***. The ***Service Provider Identifier*** must satisfy the following conditions; • it must comprise no more than 20 alpha-numeric characters (with no special characters); • it cannot be the same as the ***Service Provider Identifier*** used for another ***service arrangement*** within the same RSE, DB RSE or ERF; • it cannot change so long as the ***service arrangement*** exists; and • it must be reported consistently across reporting periods.

Service provider relationship type	Means the relationship the ***service provider*** holds towards the trustee. The ***service provider relationship type*** options are: • ***None***; • ***Parent***; • ***Indirect Parent***; • ***Subsidiary***; • ***Indirect Subsidiary***; • ***RSEL***; • ***Group Company***; and • ***Other Related Party***.
Service provider shareholding relationship	Means a ***shareholding relationship*** exists between service providers, and the RSE licensee or ***responsible persons*** of the RSE licensee.
Service provider shareholding relationship level	For a ***Subsidiary*** (including minority-owned entity), means the shareholding of the RSE licensee in the service provider. For a ***Parent*** (including an entity with minority ownership), means the level of ownership of the RSE licensee by that entity. For a ***Group Company*** (***subsidiary*** of a ***parent***) the multiplication of the levels of ownership.
Sex	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: • ***Female***; • ***Male***; • ***Other***; • ***Not Stated Or Inadequately Described***; and • ***Aggregate***.
Shareholder type	Means whether the shareholder/s of the RSE Licensee is an individual, company or not applicable.
Shareholding Relationship	Means a shareholding relationship exists between the RSE Licensee and other entities. The options are: • ***Parent;*** • ***Indirect Parent;*** • ***Subsidiary;*** • ***Indirect Subsidiary;*** and • ***Group Company.***
Shares And Units In Trusts (collateral type)/ (instrument type)	Means shares in companies and securities which are similar to equity that reflect ownership of part of a trust rather than a company.
Single Asset (investment option type)	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.

Single Manager (investment option type)	***Single Manager investment options*** are constructed through the engagement of a single investment manager.
Single Manager - other listed (investment option type)	Means a listed ***Single Manager*** investment option that is not an ***Exchange Traded Product or Listed Investment Company***
Single Manager - unlisted (investment option type)	Means an unlisted ***Single Manager*** investment option
Single policy	Means one ***superannuation insurance policy***.
Single Policy (insurance reporting level)	Means that the ***insurance cluster*** contains a ***single policy***.
Single Sector (investment option categories)	***Single Sector*** investments are held in more than one distinct security, all belonging to a single asset sector.
SIS Act	Means the *Superannuation Industry (Supervision) Act 1993.*
SIS Regulations	Means the *Superannuation Industry (Supervision) Regulations 1994*.
Size Of Securities Lending Program	Means the total value of securities within the available pool of assets covered by the ***securities lending program***.
Smoker (smoker status)	Means that the member is a smoker according to rules established by the RSE licensee and ***life insurance company***.
Smoker status	The member's status in relation to smoking. Possible values are: • ***Smoker***; • ***Non Smoker***; and • ***Aggregate***.
Special Purpose Vehicle (SPV) (Holding Vehicle Type)	Means a special purpose vehicle which is a separate legal entity created by the RSE licensee, connected entity of the RSE licensee or investment manager to pool assets together for an investment purpose. Connected entity has its meaning under section 10(1) of the SIS Act.
Sponsorship (expense type)	Means the expense incurred for the provision of any sponsorship.
SPS 515 materiality	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.
Staff wages (engagement type/ employee expenses)	Means payment of wages to staff employed by the ***RSE licensee*** excluding ***executive remuneration.***
Standard (fees and costs arrangement type)	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.
Standardised Employer (access type)	Means ***superannuation products*** that can only be accessed by members through their employer (this may include a spouse or child of employee).
Start date	Means the effective date the ***return objective*** was approved by the RSE licensee.
State, Territory And Local General Government (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	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.
State, Territory And Local Government Non-Financial Corporations (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	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.
Stock Exchange Daily Official List (SEDOL) identifier (investment identifier type)	Means a financial instrument identifier issued under the London Stock Exchange's Stock Exchange Daily Official List.
Strategic asset allocation	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. Includes: target asset allocation and asset allocation ranges determined in respect of dynamic asset allocation, target return approach etc.
Strategic Gearing Target (Investment Gearing Proportion Type)	Means the strategic target level of gearing included in the investment's strategy.
Strategic sector	Means asset class for which an initial target asset allocation and/or asset allocation ranges are set as part of the ***board*** approved ***strategic asset allocation***. The strategic sectors are: • ***Cash***; • ***Fixed Income***; • ***Fixed Income Excluding Credit***; • ***Credit***; • ***Equity***;

	• ***Property***; • ***Infrastructure***; • ***Alternatives***; • ***Growth Alternatives***; • ***Defensive Alternatives***; • ***Currency Exposure***; and • ***Not Applicable.***
Strategic subsector	Means the segment of a ***strategic sector*** asset class to which an asset allocation target is approved by the ***board***, committee or individual with investment delegations under the investment governance framework of the fund. 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 '***Strategic asset allocation***'. The strategic subsectors are: • ***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
Subsidiary (service provider relationship type)	Means where the RSE licensee has a shareholding in the ***service provider***.
Successor fund transfer	Means a transfer of a member's benefits without the member's consent from one RSE to a successor fund within the meaning given in r. 1.03 of the ***SIS Regulations***. Reference: ***SIS Regulations***, r. 6.29.
Superannuation Funds (counterparty sector type) / (instrument issuer type) / (collateral issuer type)	Means superannuation funds that are regulated by APRA, other autonomous funds established for the benefit of public sector employees and self-managed superannuation funds.
Superannuation insurance policy	Means a 'superannuation policy' as defined in the *Life Insurance Act 1995*.

Superannuation product	Means a class of beneficial interest in a RSE, defined benefit RSE or ERF.
Superannuation product identifier (SPI)	Means a unique identifier created by the RSE, defined benefit RSE or ERF used to represent a ***superannuation product***. The SPI must satisfy the following rules: • 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 ***superannuation product*** within the same RSE, defined benefit RSE or ERF; and • it cannot change so long as the ***superannuation product*** exists and must be reported consistently across reporting periods (including if the name of the ***superannuation product*** changes).
Swaps (contract type)	Means an agreement between two or more parties to exchange a series of cash flows over a period in the future.
Switching Fee (activity fee type)	Has the meaning as in section 29V(5) of the ***SIS Act***.
Synthetic exposure ($)	Means the increase or decrease in ***effective exposure*** in the asset class arising from derivative instruments.

T

Tailored Employer (access type)	Means ***superannuation products*** 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.
Taxation Status	Means whether the ***superannuation product*** is taxed (in the accumulation and transition to retirement phase) or untaxed (in the retirement phase).
Taxed (Accumulation and Transition To Retirement) (taxation status)	Means a defined contribution ***superannuation product*** that is taxed (in the accumulation and transition to retirement phase).
Taxed and Untaxed (Defined Benefit)	Means a defined benefit ***superannuation product*** that is taxed (accumulation phase) or untaxed (retirement phase).
Technology Committee (board or board committee type)	Means a specific sub-committee of the ***Board*** of an RSE licensee delegated with responsibility for assisting the ***Board*** with technology related matters.
Ticker symbol	Means a unique identifier allocated by a stock exchange to identify each traded security.
Tier arrangement	The ***tier arrangement*** 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 ***tier arrangement*** 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 (***superannuation product identifier***, ***investment menu identifier***, ***investment option identifier***, ***component type***, ***component activity***, ***investment manager level***, ***investment charge type***, ***tier type, tier arrangement***). The ***tier number*** should be set to 1, 2, 3... etc. for each additional tier that is added. Where the ***tier type*** 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 ***tier type*** options are: • ***Flat***; • ***Marginal***; and • ***Not Applicable***.
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 ***total and permanent disability*** (***TPD) insurance***.
Total cost of the service arrangement	Means the overall expense in dollars for the service from the ***service provider***.
Total Option Inflows/Outflows ***(liquidity trigger metric or indicator)***	Means where the ***liquidity trigger metric or indicator*** refers to the aggregate cash inflows or cash outflows of an investment option.
TPD assessment criteria	Means the assessment criteria against which a ***TPD claim*** will be assessed. Possible values are: • ***Activities Of Daily Life***; • ***Any Occupation***; • ***Own Occupation***; and • ***Other***.
Training (expense type)	Means expenses incurred when training RSE licensee's staff.

Transaction (component activity) / (fees and costs component activity) /(transaction fee or cost amount)	Means activities that would give rise to 'transaction costs' as defined in item 103, schedule 10 of the *Corporations Regulations 2001*. Excludes ***Administration*** and ***Investment*** activities.
Transition To Retirement (product phase)	Means where a ***superannuation product*** is not in the ***accumulation*** phase and provides a 'transition to retirement income' stream as defined in regulation 6.01(2) of the ***SIS Regulations***.
Travel (expense type)	Means the expense incurred for the provision of any travel services.
Travel entertainment and conferences (engagement type)	Means payments relating to ***travel, entertainment or conferences*** for staff employed by the RSE licensee.
Trustee Directed Product	Means a trustee-direct product as defined by subregulation 9AB.2(2) of the ***SIS Regulations***.
Trustee Board (expense group)	Means the expense incurred for the provision of trustee ***board*** services and operation.
Trustee Board (Related Party (AASB 124) Transaction Type)	Means a transaction incurred for the provision of trustee ***board*** services.
Trustee Risk Reserve	Means a reserve established or maintained by an RSE Licensee, on its balance sheet, to cover non-indemnifiable liabilities, including fines and penalties which may be levied on the RSE Licensee or its directors. Reference: Sections 56 and 57 of the ***SIS Act***.
Trustee Risk Reserve Fee	Means a fee charged by an RSE Licensee which is received into the ***Trustee Risk Reserve***.
Type of counterparty	Means the type of counterparty. The type of counterparty options are: • ***Banking Institutions***; • ***Reserve Bank Of Australia (RBA)***; • ***Other Financial Institutions***; and • ***Non Financial Institutions***.

U

Ultimate investment	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.
Underlying Investment Manager (investment manager level)	Means all subsequent levels of management of investment portfolios beyond or further than the first level of management.
Undetermined claim	Means a received ***claim*** that has not been finalised or withdrawn.

Undetermined claim duration	Means the period between when the ***claim*** was received and the end of the reporting period for ***undermined claims***.
Unit Pricing (approach to earnings attribution)	Means a method, that determines a price per unit, to attribute a share of the value of pooled products.
Unlisted (listing type)	Means a financial instrument that is not traded through an Australian or international stock exchange.
Unlisted Allocation (in-scope criteria)	Means the reason for inclusion is the investment options has an actual allocation of 20% or more to unlisted assets.
Unlisted Private Trust (Holding Vehicle Type)	Means a collective investment vehicle which: • is not traded on an Australian or an international stock exchange • is not offered to the public and • has no more than 50 investors at any one time.
Untaxed (Retirement) (taxation status)	Means a defined contribution ***superannuation product*** that is untaxed (in the retirement phase).
Until Age 60 (income protection benefit period)	Means that the maximum term that the IP benefit will be paid for is until the insured member's 60th birthday.
Until Age 65 (income protection benefit period)	Means that the maximum term that the IP benefit will be paid for is until the insured member's 65th birthday.
Until Age 67 (income protection benefit period)	Means that the maximum term that the IP benefit will be paid for is until the insured member's 67th birthday.
Until Age 70 (income protection benefit period)	Means that the maximum term that the IP benefit will be paid for is until the insured member's 70th birthday.
Up To 1 Year (income protection benefit period)	Means that the maximum term that the IP benefit will be paid for is 1 year.
Up To 2 Years (income protection benefit period)	Means that the maximum term that the IP benefit will be paid for is 2 years.
Up To 5 Years (income protection benefit period)	Means that the maximum term that the IP benefit will be paid for is 5 years.

V

Valuation (expense service type)	Means the expense incurred for the provision of any valuation services.
Valuation Approach	Means the method used to measure the value of the asset. The valuation approaches are:

	• ***Income Approach;*** • ***Market Approach; and*** • ***Cost Approach;*** • Income and Market Approach; • Income and Cost Approach; • Market and Cost Approach; • Income, Market and Cost Approach; • Other; • Not Applicable; and • Not Available
Valuation Committee (board or board committee type)	Means a specific sub-committee of the ***Board*** of an RSE licensee delegated with responsibility for assisting the ***Board*** with valuation related matters.
Valuation Committee (Approver Of Valuation)	Means the valuation was approved by the RSE licensee's ***Valuation Committee.***
Valuation Cycle	Means the frequency that an investment is valued.
Valuation Movement	Means the changes in the capital value (i.e. capital gains or loss) of the asset between the reporting periods. This excludes accruals of income or expense.
Value of the investment	Means the value of investments in relation to the underlying interests in the ***investment option***.
Valuer Name	Means the name of the valuer
Valuation Type	Means the basis of the asset revaluations performed. The revaluation types are: • ***Formal Valuation***; • ***Informal Valuation***; • ***Other*** • Not Applicable; and • Not Available
Valuer Type	Means the type of the valuer. The valuer types are: • ***Investment manager;*** • ***Independent valuer appointed by the investment manager;*** • ***Other service provider for the investment manager;*** • ***Independent valuer appointed by the RSE licensee;*** • ***Internal - RSE licensee;*** • ***Other service provider for the RSE licensee;*** • ***Independent valuer appointed by investee company;*** • Not Applicable; and • Not Available.
Variation Margin Collected	Means the value of all ***collateral*** received in the form of variation margin in relation to non-centrally cleared derivatives.

Variation Margin Posted	Means the value of all ***collateral*** posted in the form of variation margin in relation to non-centrally cleared derivatives.
Volatility of comparison return (10 years)	Means the annualised standard deviation of weekly returns of the ***investment option*** measured by the ***comparison return type*** over 10 years. If the frequency of valuation (for either ***unit pricing*** or ***crediting rate***) of the ***investment option*** 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 ***investment option*** does not have 10 years of history, the volatility cannot be determined.
Volatility of comparison return (5 years)	Means the annualised standard deviation of weekly returns of the ***investment option*** measured by the ***comparison return type*** over 5 years. If the frequency of valuation (for either ***unit pricing*** or ***crediting rate***) of the ***investment option*** over the 5 years was less than weekly, then monthly returns should be used instead. If the frequency of valuation was less than monthly, or the ***investment option*** does not have 5 years of history, the volatility cannot be determined.

W

Whole of Life Or Endowment (Product Category)	Means bundled life insurance arrangements which combine an investments component and a life insurance component in a single product.
Wholesale Trust (investment vehicle type)	Means a collective investment vehicle that provides exposure to a diversified portfolio of investments and can be accessed by wholesale clients only.
Withdrawal Fee (activity fee type)	Means an ***activity fee*** triggered upon withdrawal of funds by the member.
Worst case liquidity stress test scenario	Means the extreme but plausible scenario from liquidity stress testing (excluding reverse stress testing) performed during the relevant period. For example, worst-case liquidity stress testing scenario may include historical scenarios such as the Global Financial Crisis (GFC), Covid-19 Pandemic, and hypothetical scenarios or a combination of both historical and hypothetical scenarios.
Worker category	Means where cover is only provided to members in a certain ***worker category***, the name of the ***worker category*** assigned by the RSE licensee.

Y

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