

# NAB SPECIAL INSIGHT REPORT

## LIFE IN THE 'LUCKY COUNTRY' 2019: IS AUSTRALIA STILL A GREAT PLACE TO LIVE, WHAT MAKES IT GREAT & WHAT OF THE FUTURE?



*NAB Behavioural & Industry Economics*

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NAB's annual pulse check on life in the "lucky country" reveals the vast majority of us continue to believe our country is a great place to live. But, there are clear challenges ahead which many fear could compromise our future liveability status. So what makes Australia great now? The key reasons include our access to open spaces, our general lifestyle & the friendliness of our people. But, what do we fear could change most? Our key concerns for the future are living costs, taxation levels, congestion & travel times to work, housing access & affordability, levels of immigration and relative safety.

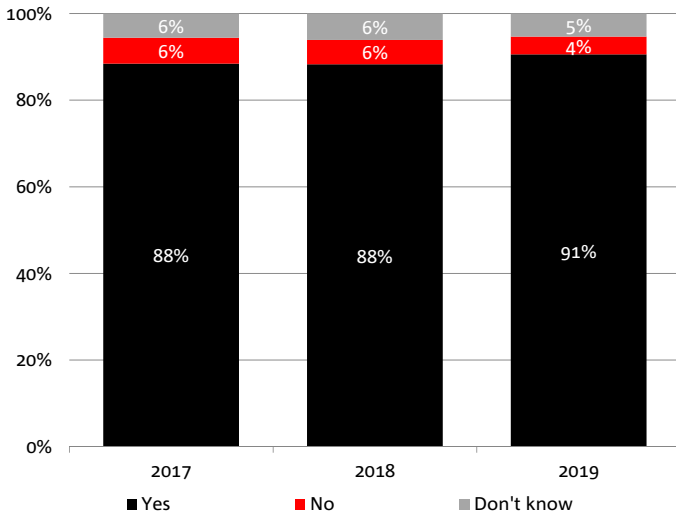
Once again, most Australians don't believe we have a "clear and shared vision" for where we're headed as a nation. So this year, we asked a new question - What does your vision for Australia's future look like? The key areas of consensus include less population growth & migration, but more focus on regional areas, low density development in the suburbs, Australian made & local jobs (even if higher prices), public transport & schools and renewable/sustainable energy. Australians on balance do not want to see any change to our constitutional monarchy in favour of a Republic and are split on whether negative gearing should stay or go.

### HIGHLIGHTS

- The number of Australians who believe Australia is a great place to live now climbed to 91% in 2019, up from 88% in the past 2 years. Only 1 in 25 people (or 4%) think it's not a great place to live.
- The main reason it's a great place to live is our access to open spaces such as beaches and parks, our general lifestyle and friendliness of people, access to affordable and quality health care, our clean environment and unique natural wonders, our relative safety and security arising from crime, terrorism etc., and the availability and access to quality education.
- Encouragingly, Australians are more positive than last year, particularly about the quality of utilities provision, our telecommunications and internet networks, access to affordable and quality health care, our acceptance of diversity in gender, race, age, beliefs etc. (inclusion) and affordable and quality child care.
- But there are some areas where we've also gone backwards. Fewer Australians cited safety, democracy and our system of law & order as reasons why Australia is a great place to live today than last year.
- Far fewer people also believe Australia will still be a great place to live in 10 years' time - only 56% said it will be compared to 91% who said it's a great place to live now. Moreover, 16% also said it won't be a great place to live, but 28% are unsure.
- It is still of some concern that more Australians believe most things will deteriorate over the next 10 years than improve, although they were somewhat less pessimistic about most factors than a year ago.
- By far the highest number of Australians believe our cost of living will deteriorate in the next 10 years. Other areas where the pessimists significantly out-weigh the optimists include our level of taxes, the lack of congestion or travel times to work, housing access/affordability, our level of immigration and safety.
- But some things are expected to get better, namely our entertainment options, telecommunications and internet, our public transport networks, inclusion, education and our roads network.
- Our pessimistic view of the future may reflect the fact that few people also believe we have a clear and shared vision for where we're headed as a nation in the next 10 years - only 18% of Australians think we do.
- When asked what bests represents their vision for Australia's future in a number of areas, the greatest consensus was around having more focus on regional areas than capital cities, more Australian made and local jobs than foreign made and less local jobs, and an increased focus on renewable or sustainable energy rather than existing energy reserves such as coal.
- In other key take outs, noticeably more Australians also want a 'smaller' Australia than a 'bigger' Australia when it came to population. They also wanted less migration, more suburban low density projects and less inner city development, more protection from overseas competition and transport investment to focus more on public transport and less on roads. Australians are split over negative gearing - 1 in 3 want it stopped, 1 in 3 want to keep it & 1 in 3 don't care.

# DETAILED REPORT

## IS AUSTRALIA A GREAT PLACE TO LIVE NOW?



NAB's annual pulse check survey on how Australians view their country again shows the vast majority think it's currently a great place to live.

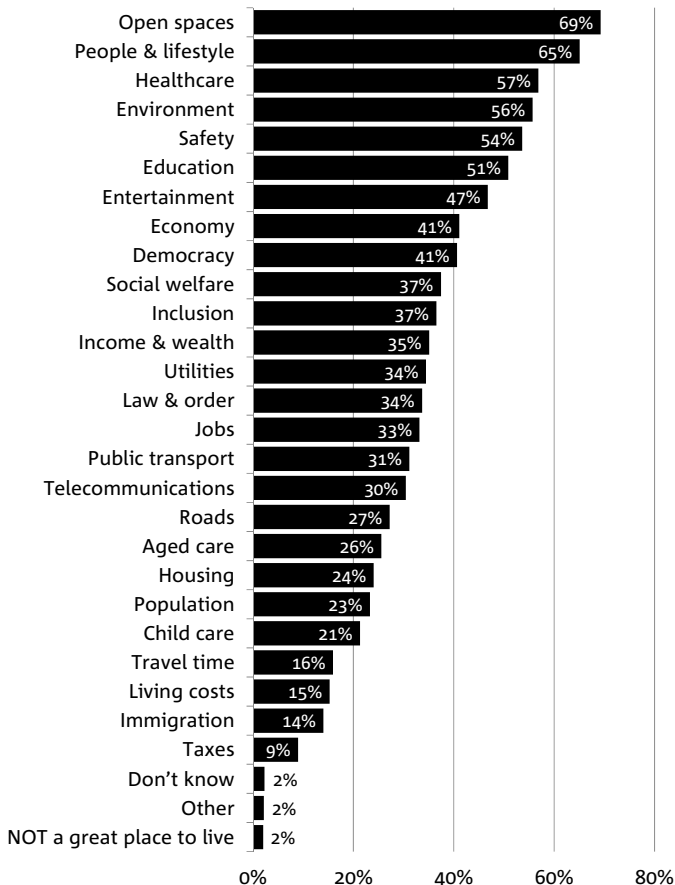
In fact, the number of people who said Australia was a great place climbed to 91% in 2019, up from 88% in the past 2 years. Only 1 in 25 (or 4%) said it wasn't a great place to live now.

More Australians living in WA (92% in 2019 vs. 87% in 2018), VIC (91% vs. 86%) and TAS (96% vs. 92%) viewed Australia favourably. There was little change in NSW and QLD, but slightly less people in SA/NT (88% vs. 91%) responded favourably.

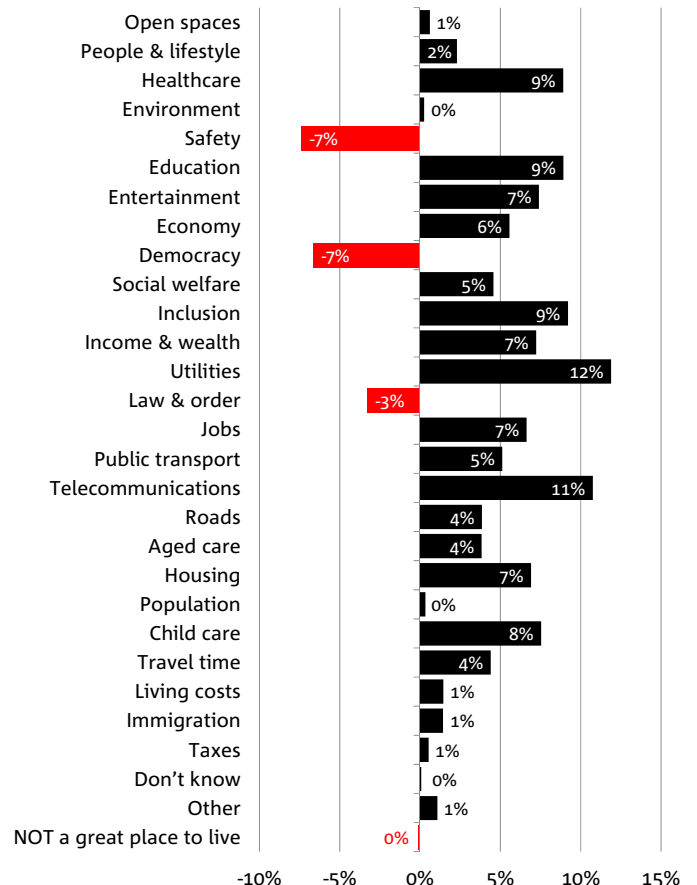
By age, more 18-49 year olds (90% vs. 86%) also viewed Australia positively than they did last year, as did the number of women (91% vs. 88%) - see table below.

|      | AUST | NSW/ACT | VIC | QLD | SA/NT | WA  | TAS | 18-29 | 30-49 | 50+ | Men | Women |
|------|------|---------|-----|-----|-------|-----|-----|-------|-------|-----|-----|-------|
| 2017 | 88%  | 89%     | 84% | 91% | 92%   | 88% | 85% | 85%   | 85%   | 92% | 87% | 89%   |
| 2018 | 88%  | 88%     | 86% | 92% | 91%   | 87% | 92% | 86%   | 86%   | 92% | 89% | 88%   |
| 2019 | 91%  | 89%     | 91% | 92% | 88%   | 92% | 96% | 90%   | 90%   | 91% | 90% | 91%   |

## WHAT MAKES AUSTRALIA A GREAT PLACE TO LIVE - 2019



## HOW HAVE PERCEPTIONS OF AUSTRALIA CHANGED SINCE LAST YEAR?



Almost 7 in 10 Australians (69%) said the main reason Australia was a great place to live was our access to open spaces (e.g. beaches, parks etc.), while 65% nominated our general lifestyle and the friendliness of our people. Other key factors included access to affordable and quality health care (57%), our clean environment and unique natural wonders (56%), our relative safety and security arising from crime, terrorism etc. (54%), and the availability and access to quality education (51%).

Encouragingly, more Australians responded favourably for most factors than last year, particularly for the quality of utilities provision (where the number of people who viewed this positively up 12%), the quality of our telecommunications including internet (11%), access to affordable and quality health care (9%), our acceptance of diversity in gender, race, age, beliefs etc., or inclusion (8%) and access to affordable and quality child care (8%).

But there were some areas where we've also gone backwards since last year. There was a significantly large fall in the number of people who said safety (-7%) and democracy (-7%) were factors that made Australia a great place to live, and a smaller fall in the number citing our strong system of law & order (-4%).

## WHAT MAKES AUSTRALIA A GREAT PLACE TO LIVE? - STATE, AGE & GENDER

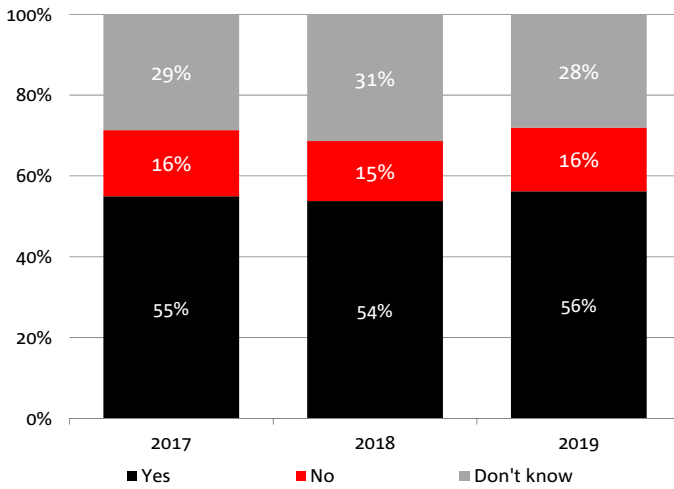
|                    | AUST | NSW/<br>ACT | VIC | QLD | SA/<br>NT | WA  | TAS | 18-29 | 30-49 | 50+ | Men | Women |
|--------------------|------|-------------|-----|-----|-----------|-----|-----|-------|-------|-----|-----|-------|
| Open spaces        | 69%  | 66%         | 68% | 72% | 70%       | 74% | 71% | 56%   | 66%   | 79% | 66% | 72%   |
| People & lifestyle | 65%  | 63%         | 66% | 65% | 65%       | 69% | 74% | 60%   | 62%   | 71% | 63% | 67%   |
| Health care        | 57%  | 56%         | 59% | 57% | 51%       | 62% | 40% | 59%   | 51%   | 60% | 57% | 57%   |
| Environment        | 56%  | 56%         | 52% | 57% | 54%       | 62% | 50% | 51%   | 52%   | 61% | 53% | 58%   |
| Safety             | 54%  | 57%         | 48% | 54% | 59%       | 51% | 55% | 52%   | 51%   | 57% | 54% | 53%   |
| Education          | 51%  | 49%         | 57% | 47% | 50%       | 49% | 47% | 55%   | 45%   | 54% | 48% | 54%   |
| Entertainment      | 47%  | 47%         | 56% | 40% | 47%       | 42% | 32% | 48%   | 43%   | 49% | 45% | 49%   |
| Economy            | 41%  | 45%         | 44% | 33% | 39%       | 43% | 36% | 33%   | 37%   | 49% | 45% | 37%   |
| Democracy          | 41%  | 41%         | 48% | 33% | 40%       | 40% | 25% | 33%   | 30%   | 53% | 46% | 36%   |
| Social welfare     | 37%  | 36%         | 42% | 32% | 40%       | 40% | 29% | 33%   | 30%   | 46% | 37% | 37%   |
| Inclusion          | 37%  | 35%         | 41% | 32% | 39%       | 35% | 45% | 34%   | 30%   | 43% | 36% | 37%   |
| Income & wealth    | 35%  | 37%         | 38% | 31% | 27%       | 41% | 17% | 35%   | 32%   | 38% | 38% | 32%   |
| Utilities          | 34%  | 33%         | 36% | 34% | 28%       | 43% | 29% | 32%   | 26%   | 43% | 34% | 35%   |
| Law & order        | 34%  | 37%         | 34% | 29% | 33%       | 34% | 33% | 28%   | 27%   | 43% | 38% | 30%   |
| Jobs               | 33%  | 34%         | 40% | 28% | 21%       | 36% | 24% | 37%   | 33%   | 31% | 35% | 32%   |
| Public transport   | 31%  | 31%         | 34% | 23% | 28%       | 43% | 36% | 34%   | 24%   | 36% | 31% | 31%   |
| Telecoms           | 30%  | 30%         | 32% | 28% | 30%       | 34% | 25% | 26%   | 20%   | 41% | 29% | 32%   |
| Roads              | 27%  | 23%         | 29% | 25% | 24%       | 43% | 26% | 26%   | 23%   | 31% | 27% | 28%   |
| Aged care          | 26%  | 25%         | 27% | 21% | 25%       | 34% | 22% | 21%   | 18%   | 34% | 26% | 26%   |
| Housing            | 24%  | 20%         | 25% | 25% | 25%       | 33% | 24% | 23%   | 19%   | 29% | 24% | 24%   |
| Population         | 23%  | 21%         | 23% | 23% | 24%       | 33% | 20% | 21%   | 18%   | 29% | 25% | 22%   |
| Child care         | 21%  | 20%         | 22% | 22% | 16%       | 27% | 21% | 24%   | 19%   | 22% | 20% | 23%   |
| Travel times       | 16%  | 14%         | 13% | 15% | 28%       | 21% | 23% | 17%   | 16%   | 16% | 15% | 17%   |
| Living costs       | 15%  | 14%         | 17% | 14% | 18%       | 15% | 24% | 16%   | 11%   | 19% | 16% | 14%   |
| Immigration        | 14%  | 16%         | 17% | 10% | 9%        | 13% | 6%  | 14%   | 12%   | 16% | 16% | 12%   |
| Taxes              | 9%   | 10%         | 10% | 6%  | 9%        | 8%  | 4%  | 8%    | 7%    | 11% | 10% | 8%    |
| Don't know         | 2%   | 2%          | 2%  | 4%  | 3%        | 1%  | 0%  | 3%    | 2%    | 2%  | 2%  | 3%    |

What makes Australia a great place to live does vary according to the state in which we live. For example, education (57%), entertainment options (56%), democracy (48%) and jobs (40%) resonated with far more people in VIC than in other states. In WA however noticeably more people cited utilities (43%), public transport (43%), roads (43%), aged care (34%), housing (33%) and population (33%) as a key factors, and in SA/NT travel times (28%).

By age group, the over 50s viewed most factors more favourably than in other age groups, except education, jobs, childcare and travel times, where young people (18-29) were somewhat more positive.

By gender, women were noticeably more positive than men about open spaces and education, but men were more positive about democracy, the economy, law & order and income & wealth - see table above.

### AUSTRALIA - A GREAT PLACE TO LIVE IN 10 YEARS' TIME?



Clearly, most people think Australia is a great place to live now, but do they think it will still be a great place to live in 10 years' time?

When asked what they thought, only 56% of Australians across the country said it will still be a great place (significantly lower than the 91% who said it's a great place to live now).

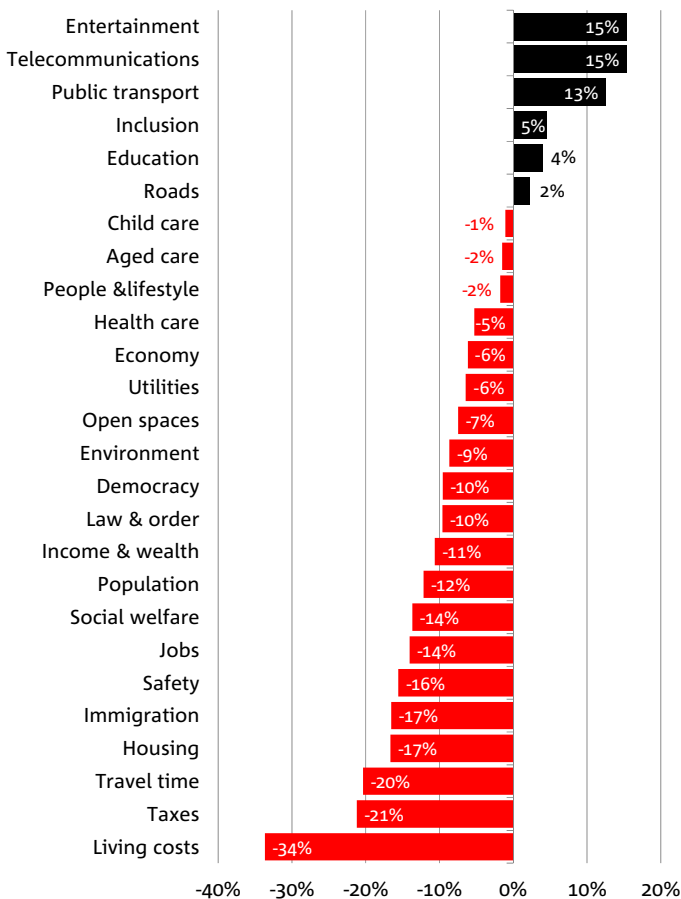
Moreover, around 1 in 6 people (or 16%), said it won't be a great place to live, while 28% were unsure.

Noticeably more Australians living in WA (60% in 2019 vs. 51% in 2018) and VIC (58% vs. 52%) were positive about the future than last year, but QLD was more pessimistic (51% vs. 56%).

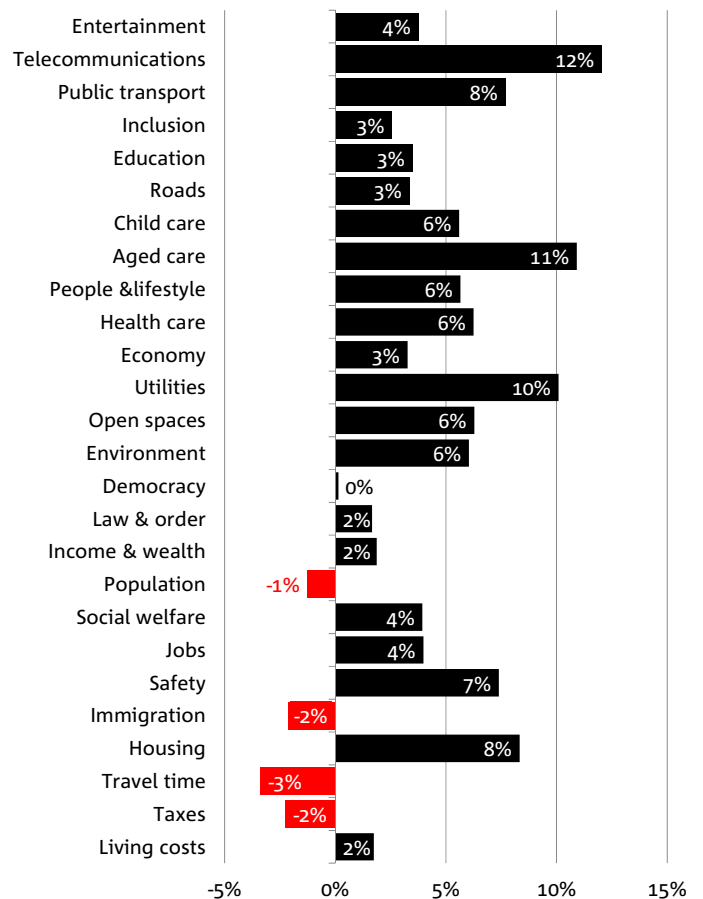
By age, 18-49 year olds were also much more positive about the future than they were last year (63% vs. 56%), as were men (60% vs. 55%). Men were also much more positive than women (52%) - see table below.

|      | AUST | NSW/ACT | VIC | QLD | SA/NT | WA  | TAS | 18-29 | 30-49 | 50+ | Men | Women |
|------|------|---------|-----|-----|-------|-----|-----|-------|-------|-----|-----|-------|
| 2017 | 55%  | 55%     | 53% | 56% | 57%   | 58% | 46% | 60%   | 55%   | 52% | 58% | 52%   |
| 2018 | 54%  | 55%     | 52% | 56% | 53%   | 51% | 50% | 56%   | 56%   | 51% | 55% | 53%   |
| 2019 | 56%  | 57%     | 58% | 51% | 56%   | 60% | 54% | 63%   | 56%   | 53% | 60% | 52%   |

### WILL IT GET BETTER OR WORSE IN THE NEXT 10 YEARS? (NET BALANCE)



### HOW HAVE PERCEPTIONS CHANGED SINCE LAST YEAR?



\*net balance (improve/deteriorate) e.g. 23% expect health care to get better; 28% to get worse 35%: on balance -5% worse.

In order to better understand why Australians were less optimistic about the future, we asked them to tell us what factors they thought would improve or deteriorate over the next 10 years (see chart above).

The only areas expected to improve are the quality of our entertainment options (+15%), our telecommunications and internet networks (+15%), the quality, availability and physical condition of our public transport networks (+13%), inclusion (+5%), education (+4%) and our roads (+2%).

These were the only areas where the number of people who said they will improve exceeded the number of people who said they would deteriorate. Importantly, a lot more Australians than last year expected our telecommunications and internet (12% more) and public transport (8% more) networks to improve.

In contrast, our living costs were the biggest area of concern according to a net -34% of Australians (around 1 in 2 or 48% of Australians expect their living costs to improve, but only 14% expect them to improve). Other key areas where pessimists out-weighted optimists included our level of taxes (-21%), the lack of congestion or travel times to work (-20%), housing access/affordability (-17%), our level of immigration (-17%) and safety (-16%).

While Australians on balance believe most things will deteriorate, they were however somewhat less pessimistic than they were last year about most factors, particularly when it came to aged care, utilities, housing and safety.

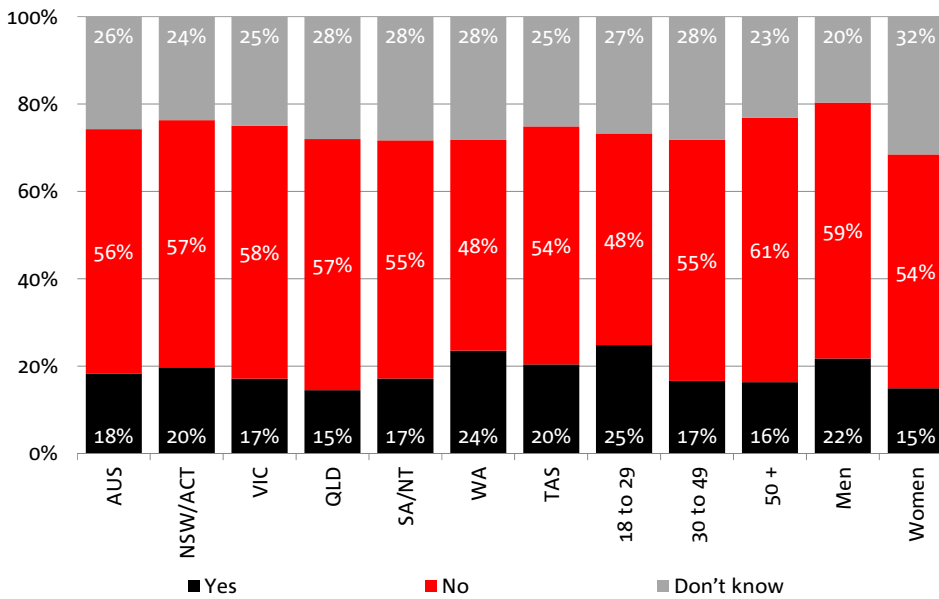
The table below breaks down responses by state gender and age. Clearly, there are some very big differences in opinions in what the future looks like. For example, more people living in TAS expect law & order to improve than deteriorate, but in all other states more people expect it to deteriorate than improve.

By age group, young Australians on balance are more positive (or less negative) than older Australians for nearly all factors, and men also appear to be more positive (or less negative) than women across all factors - see table below.

## WILL IT GET BETTER OR WORSE? - STATE, AGE & GENDER

|                    | AUST | NSW/<br>ACT | VIC  | QLD  | SA/<br>NT | WA   | TAS  | 18-29 | 30-49 | 50+  | Men  | Women |
|--------------------|------|-------------|------|------|-----------|------|------|-------|-------|------|------|-------|
| Entertainment      | 15%  | 14%         | 16%  | 17%  | 13%       | 18%  | 15%  | 19%   | 16%   | 14%  | 16%  | 15%   |
| Telecoms           | 15%  | 12%         | 15%  | 17%  | 13%       | 27%  | 6%   | 22%   | 11%   | 16%  | 19%  | 12%   |
| Public transport   | 13%  | 9%          | 15%  | 9%   | 10%       | 28%  | 15%  | 21%   | 13%   | 8%   | 12%  | 13%   |
| Inclusion          | 5%   | 1%          | 6%   | 1%   | 7%        | 14%  | 18%  | 8%    | 4%    | 3%   | 4%   | 5%    |
| Education          | 4%   | 0%          | 9%   | 2%   | 4%        | 8%   | 10%  | 11%   | 3%    | 2%   | 6%   | 2%    |
| Roads              | 2%   | -2%         | 5%   | 1%   | -5%       | 15%  | 11%  | 10%   | 3%    | -3%  | 2%   | 2%    |
| Child care         | -1%  | -1%         | -3%  | -4%  | 0%        | 3%   | 21%  | 3%    | -3%   | -1%  | -1%  | -1%   |
| Aged care          | -2%  | -2%         | 0%   | -8%  | -5%       | 7%   | 19%  | 3%    | -1%   | -4%  | 0%   | -3%   |
| People & lifestyle | -2%  | -2%         | -4%  | -4%  | 2%        | -1%  | 20%  | 1%    | -2%   | -3%  | -2%  | -2%   |
| Health care        | -5%  | -5%         | -2%  | -13% | -8%       | -1%  | 3%   | -2%   | -6%   | -6%  | -1%  | -10%  |
| Economy            | -6%  | -6%         | -9%  | -15% | -1%       | 8%   | 5%   | 5%    | -5%   | -12% | -4%  | -9%   |
| Utilities          | -6%  | -9%         | -7%  | -10% | -2%       | 3%   | 8%   | 1%    | -7%   | -9%  | -5%  | -8%   |
| Open spaces        | -7%  | -12%        | -9%  | -4%  | -4%       | -7%  | 21%  | -10%  | -8%   | -6%  | -6%  | -9%   |
| Environment        | -9%  | -7%         | -5%  | -13% | -18%      | -8%  | -6%  | -9%   | -11%  | -6%  | -7%  | -11%  |
| Democracy          | -10% | -9%         | -11% | -14% | -7%       | -2%  | -13% | -4%   | -10%  | -12% | -8%  | -11%  |
| Law & order        | -10% | -10%        | -10% | -16% | -6%       | -1%  | 13%  | 0%    | -12%  | -12% | -8%  | -11%  |
| Income & wealth    | -11% | -11%        | -7%  | -18% | -11%      | -5%  | -3%  | 0%    | -11%  | -16% | -9%  | -13%  |
| Population         | -12% | -14%        | -11% | -16% | -8%       | -6%  | -15% | -6%   | -15%  | -13% | -9%  | -15%  |
| Social welfare     | -14% | -17%        | -12% | -16% | -16%      | -7%  | 7%   | -5%   | -17%  | -16% | -10% | -17%  |
| Jobs               | -14% | -13%        | -15% | -21% | -17%      | -7%  | 20%  | 3%    | -15%  | -22% | -11% | -17%  |
| Safety             | -16% | -13%        | -17% | -22% | -11%      | -17% | 10%  | 0%    | -16%  | -23% | -12% | -19%  |
| Immigration        | -17% | -16%        | -12% | -27% | -15%      | -16% | -4%  | -8%   | -15%  | -22% | -15% | -18%  |
| Housing            | -17% | -19%        | -18% | -16% | -19%      | -7%  | -12% | -5%   | -19%  | -21% | -15% | -18%  |
| Travel times       | -20% | -18%        | -24% | -24% | -14%      | -22% | -1%  | -7%   | -17%  | -30% | -21% | -20%  |
| Taxes              | -21% | -21%        | -24% | -22% | -18%      | -17% | -15% | -14%  | -21%  | -25% | -20% | -23%  |
| Living costs       | -34% | -36%        | -35% | -35% | -32%      | -25% | -15% | -17%  | -36%  | -40% | -30% | -37%  |

## DOES AUSTRALIA HAVE A CLEAR SHARED VISION FOR WHERE WE'RE HEADED AS A NATION IN 10 YEARS TIME?



Our pessimistic view of future Australia as a place to live in 10 years' time may reflect the fact that few people also believe Australia has a clear and shared vision for where we're headed as a nation in the next 10 years.

Overall, just 18% (or less than 1 in 5) Australians thought we had a clear shared vision.

By state however this number ranged from 24% in WA to 15% in QLD.

By age, more young people (25%) thought we had a clear shared vision, than did 30-49 year olds (17%) and the over 50s (16%).

A lot more men (22%) than women (15%) also though we had a clear vision, although a much larger number of women were unsure (32%) than men (20%).



## So what sort of future Australia do we want?

We asked people to choose which option best represented their vision or preference for Australia's future in a number of categories.

The greatest consensus was around **Regions** where over 7 in 10 people (73%) said they wanted more focus on regional areas (compared to just 12% wanted more focus on major capital cities), **Australian Made** where 73% preferred higher prices but Australian made and more local jobs (compared to 15% who wanted lower prices, but foreign made and fewer local jobs) and **Energy** where 70% wanted more focus on renewable or sustainable energy (compared to 23% who wanted more focus on existing energy reserves such as coal) - see table below.

## OUR VISION (OR PREFERENCES) FOR AUSTRALIA'S FUTURE

|                           |   |   |                     |
|---------------------------|---|---|---------------------|
| <b>Population</b>         | A 'bigger' Australia<br>(28%)   | A 'smaller' Australia<br>(53%)                                  | Don't care<br>(19%) |
| <b>Economic Diplomacy</b> | Closer economic ties to the East<br>(e.g. China, India)<br>(35%)                                  | Closer economic ties to the West<br>(e.g. US)<br>(34%)          | Don't care<br>(31%) |
| <b>Military Diplomacy</b> | Closer military ties to the East (e.g.<br>China, India)<br>(22%)                                  | Closer military ties to the<br>West (e.g. US)<br>(44%)          | Don't care<br>(34%) |
| <b>Negative Gearing</b>   | Stop it<br>(32%)  | Keep it<br>(34%)  | Don't care<br>(34%) |
| <b>Migration</b>          | More migration<br>(20%)   | Less migration<br>(64%)   | Don't care<br>(16%) |
| <b>Energy</b>             | More focus on renewable/<br>sustainable energy<br>(70%)   | More focus on existing energy<br>reserves (e.g. coal)<br>(23%)  | Don't care<br>(7%)  |
| <b>Cities</b>             | More inner-city high density<br>projects, less suburban<br>(20%)                                  | More suburban low density<br>projects, less inner city<br>(64%) | Don't care<br>(15%) |
| <b>Regions</b>            | More focus on the major<br>capital cities<br>(12%)  | More focus on regional areas<br>(73%)                           | Don't care<br>(15%) |
| <b>Trade</b>              | More openness & more free trade<br>(38%)  | More protection from overseas<br>competition<br>(50%)           | Don't care<br>(12%) |
| <b>Debt</b>               | More infrastructure but higher<br>Government debt<br>(40%)  | Less infrastructure but lower<br>Government debt<br>(44%)       | Don't care<br>(16%) |
| <b>Transport</b>          | More investment on roads less on<br>public transport<br>(35%)                                     | More investments on public<br>transport less on roads<br>(52%)  | Don't care<br>(12%) |
| <b>Education</b>          | More Government support for both<br>public & independent (Catholic &<br>Private) schools<br>(35%) | More Government support for<br>public schools only<br>(56%)     | Don't care<br>(10%) |
| <b>Australian made</b>    | Higher prices, but Australian<br>made & more local jobs<br>(73%)                                  | Lower prices, but foreign made and<br>fewer local jobs<br>(15%) | Don't care<br>(13%) |
| <b>Government</b>         | Shorter terms of office for<br>Governments<br>(30%)   | Longer terms of office for<br>Governments<br>(43%)              | Don't care<br>(27%) |
| <b>Republic</b>           | Republic<br>(25%)   | No change<br>(50%)  | Don't care<br>(25%) |
| <b>Welfare</b>            | Higher taxes, more help for<br>disadvantaged groups<br>(47%)                                      | Lower taxes, less support for<br>disadvantaged groups<br>(38%)  | Don't care<br>(15%) |

In other key take outs, over 1 in 2 Australians (53%) said they would prefer a 'smaller' Australia than a 'bigger' Australia (28%) when it came to **Population**. Consequently, 64% also wanted less **Migration** and 20% wanted more.

More Australians want their **Cities** to have more suburban low density projects and less inner city development (64%) than more inner-city high density projects and less suburban (20%).

When we **Trade**, we want more protection from overseas competition (50%) than more openness and more free trade (38%).

Most people also believe **Transport** investment should focus more on public transport and less on roads (52%) and that **Education** should be dominated by greater support for public schools only (56%) than support for both public and independent schools (35%).

Australians are evenly split about **Negative Gearing** - 32% want to stop it, 34% want to keep it and 34% don't care.



## CONTACT THE AUTHORS

**Alan Oster**

Group Chief Economist

[Alan.Oster@nab.com.au](mailto:Alan.Oster@nab.com.au)

+613 8634 2927

**Dean Pearson**

Head of Behavioural &amp; Industry Economics

[Dean.Pearson@nab.com.au](mailto:Dean.Pearson@nab.com.au)

+613 8634 2331

**Robert De lure**

Senior Economist - Behavioural &amp; Industry Economics

[Robert.De.lure@nab.com.au](mailto:Robert.De.lure@nab.com.au)

+613 8634 4611

**Brien McDonald**

Senior Economist - Behavioural &amp; Industry Economics

[Brien.McDonald@nab.com.au](mailto:Brien.McDonald@nab.com.au)

+613 8634 3837

**Steven Wu**

Economist - Behavioural &amp; Industry Economics

[Steven.A.Wu@nab.com.au](mailto:Steven.A.Wu@nab.com.au)

+(613) 9208 2929

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