



smartMonday Pension Australian Shares - Diversified Option

(Retirement pensions only. For TRPs, see Super version of investment profile)

Objective

To provide a return that exceeds the benchmark return (after investment related fees and costs but before tax) over rolling 5-year periods.

Strategy

Invests in shares mainly listed, or due to be listed, on the Australian Securities Exchange.

Who is the Option for?

Intended to be suitable for those who can tolerate negative returns in some years because they intend to remain invested in this option for the suggested minimum timeframe.

Key data

Inception date	30/09/2003
Investment fee p.a.	0.67%
Indirect costs p.a. [^]	0.14%
Buy/sell spread	Nil
Standard Risk Measure #	7 (Very high)
Suggested Minimum Timeframe	15 years

Benchmark

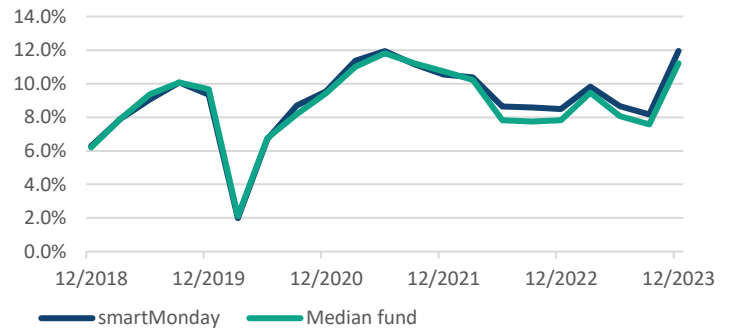
S&P/ASX 300 Accumulation Index

Returns to 31/12/2023

Shown compared to the SuperRatings Australian Shares survey median fund return.

	smartMonday	Median fund
3 months	7.4%	8.1%
1 year	12.0%	12.7%
3 years p.a.	11.1%	10.3%
5 years p.a.	12.0%	11.2%
10 years p.a.	9.1%	9.1%

Rolling 5 year return p.a.



Source of returns: SuperRatings. Shown net of fees and taxes. Past performance is not an indicator of future performance.

Target manager allocation as at 31/12/2023	Equity Trustees Limited	67.4%
	Northern Trust Asset Management	29.3%
	Cash	1.8%
	Vanguard	1.5%

Notes to this factsheet

[^] Indirect costs are estimates and may include performance-related fees.

The Standard risk measure is an regulated approach to quantifying the expected risk of loss. The measure estimates the number of negative annual returns over any 20-year period.

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