



smartMonday Pension Balanced Growth - Active Option

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

Objective

To provide a return at least 3.00% p.a. above inflation (after investment related fees, costs and tax) over rolling 10-year periods.

Strategy

Invests 60–80% of the portfolio in growth assets and typically 30% in defensive assets.

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

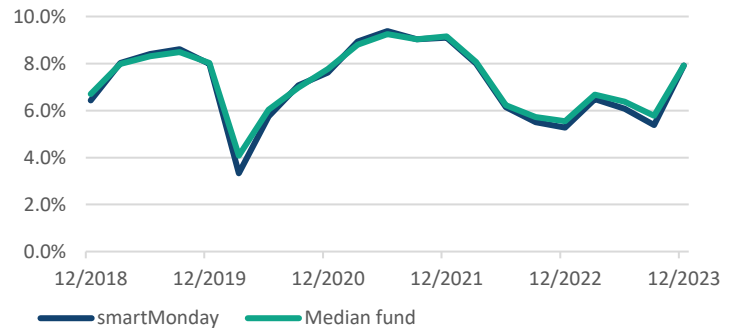
Inception date	30/09/2003
Investment fee p.a.	0.69%
Indirect costs p.a. [^]	0.08%
Buy/sell spread	Nil
Standard Risk Measure #	7 (Very high)
Suggested Minimum Timeframe	10 years

Returns to 31/12/2023

Shown compared to the SuperRatings Balanced (60-76) survey median fund return.

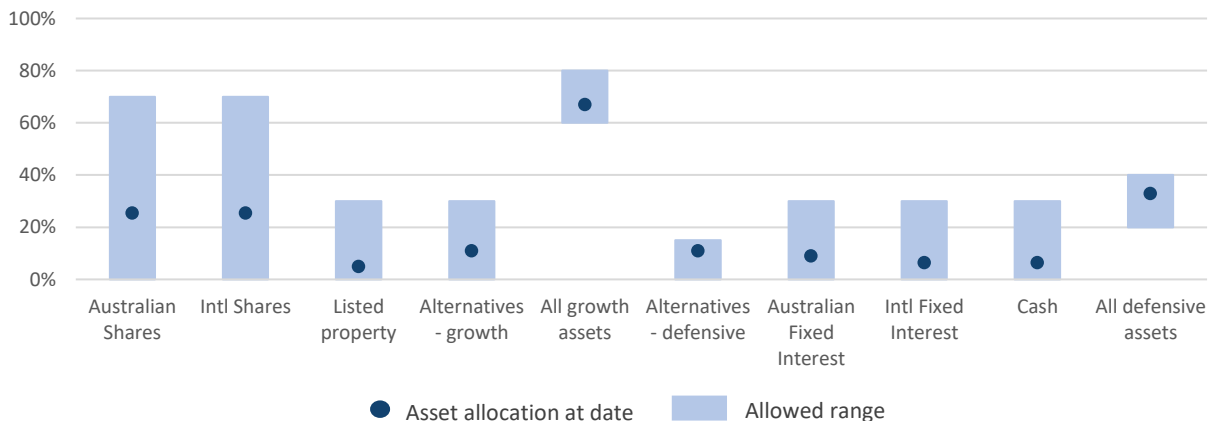
	smartMonday	Median fund
3 months	5.2%	5.1%
1 year	11.2%	11.2%
3 years p.a.	6.2%	6.3%
5 years p.a.	7.9%	7.9%
10 years p.a.	7.2%	7.5%

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 asset allocation at 31/12/2023



Notes to this factsheet

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

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

*Please note, these investment options failed APRA's 2022-23 Your Future Your Super performance test. Visit <https://smartmonday.com.au/news/YFYS-Performance-Test> for an explanation of what this means.

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