



smartMonday Pension Balanced Growth - Index Option

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

Objective

To provide a return at least 2.75% 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

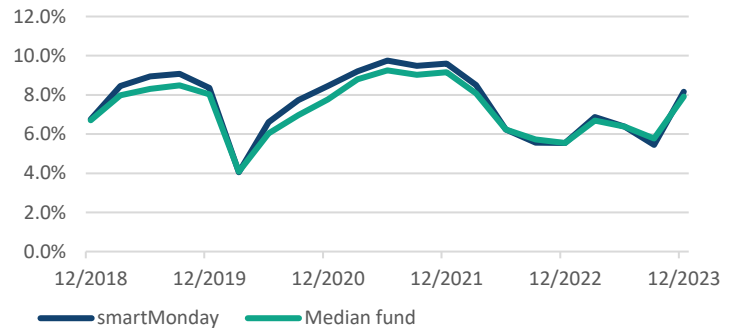
Inception date	30/09/2008
Investment fee p.a.	0.28%
Indirect costs p.a. [^]	0.03%
Buy/sell spread	Nil
Standard Risk Measure #	7 (Very high)
Suggested Minimum Timeframe	10 years

Returns to 31/12/2023

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

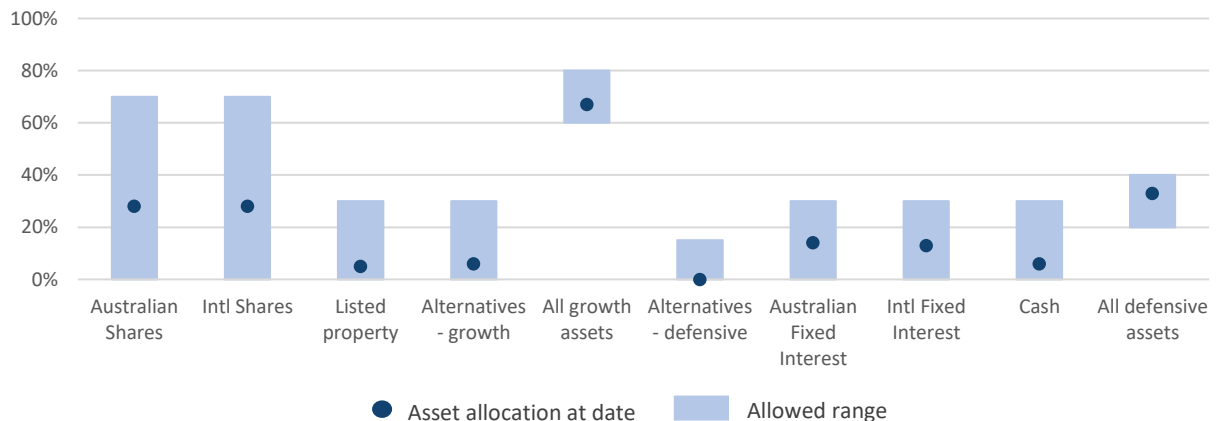
	smartMonday	Median fund
3 months	6.7%	5.1%
1 year	12.3%	11.2%
3 years p.a.	5.7%	6.3%
5 years p.a.	8.2%	7.9%
10 years p.a.	7.5%	7.5%

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 an 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.

smartMonday is a registered trading name of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667, the sponsor of the Smart Future Trust ABN 68 964 712 340 (the fund). The trustee of the fund and issuer of this document is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. smartMonday products are part of the fund.

The information in this document is general in nature. Before deciding whether a particular product is right for your needs and objectives, please read and consider the relevant Product Disclosure Statement which can be obtained at smartmonday.com.au or by calling us, or speak with a financial adviser. Contact us about the intra-fund advice services you can access through your membership. Past performance is not a reliable indicator of future performance. smartMonday and the trustee take no responsibility for you acting on the information provided. Any decision that you make is at your own risk.