



smartMonday Pension International 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 listed on stock markets around the world, with partial \$A hedging.

Who is the Option for?

Intended to be suitable for those who can tolerate negative returns in some years, and can accept significant volatility from foreign exchange fluctuations because they intend to remain invested in this option for the suggested minimum timeframe.

Key data

Inception date	31/12/2003
Investment fee p.a.	0.88%
Indirect costs p.a. [^]	0.07%
Buy/sell spread	Nil
Standard Risk Measure #	7 (Very high)
Suggested Minimum Timeframe	15 years

Benchmark

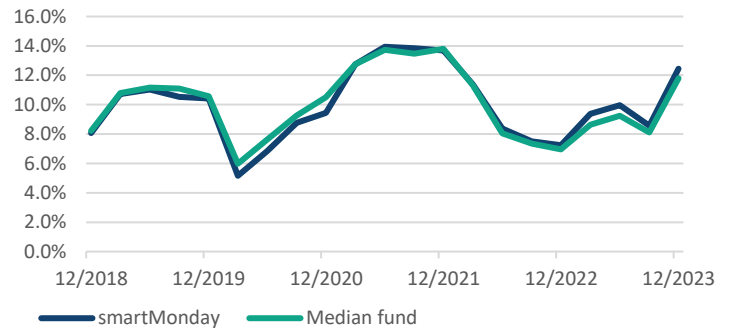
MSCI All Country World Ex-Australia Index with Special Tax (unhedged in AUD)

Returns to 31/12/2023

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

	smartMonday	Median fund
3 months	5.6%	5.4%
1 year	21.4%	21.1%
3 years p.a.	11.2%	7.7%
5 years p.a.	12.5%	11.8%
10 years p.a.	10.2%	9.9%

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		
Russell Investments		18.9%
Man Numeric Investors		17.9%
Sanders Capital		16.4%
Wellington Management		16.4%
Fiera Capital		14.5%
Morgan Stanley		12.5%
Liquidity Reserve		3.0%
Cash		0.3%

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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