

smartMonday PRIME and smartMonday DIRECT

(includes Transition to Retirement Pensions (TRPs) - see footnote)

Super Investment performance as at 31 January 2024

Pre-mixed Options	Growth assets %	10 years % pa	7 years % pa	5 years % pa	3 years % pa	1 year %	FYTD %	3 month %
smartMonday MySuper- Age 35 and below	88.0%	8.4%	8.2%	8.1%	7.3%	8.7%	6.5%	10.1%
smartMonday MySuper - Age 40	84.9%	8.4%	8.1%	8.0%	7.3%	8.6%	6.4%	10.0%
smartMonday MySuper - Age 45	80.9%	8.2%	7.9%	7.7%	6.8%	8.4%	6.3%	9.8%
smartMonday MySuper - Age 50	76.4%	7.9%	7.5%	7.3%	6.3%	8.1%	6.1%	9.5%
smartMonday MySuper - Age 55	70.9%	7.2%	6.8%	6.8%	5.6%	7.8%	5.9%	9.1%
smartMonday MySuper - Age 60	63.6%	6.3%	5.9%	6.1%	4.8%	7.4%	5.6%	8.7%
smartMonday MySuper - Age 65	53.0%	5.2%	4.9%	5.2%	3.7%	6.8%	5.3%	8.0%
smartMonday MySuper - Age 70	49.5%	4.3%	4.0%	4.4%	2.8%	6.6%	5.1%	7.7%
smartMonday MySuper - Age 75 and above	46.0%	3.6%	3.5%	4.2%	2.5%	6.8%	5.4%	8.1%
High Growth – Index	100.0%	8.8%	8.9%	9.3%	8.9%	11.1%	7.3%	11.6%
High Growth – Active*	100.0%	8.2%	8.2%	8.6%	8.7%	9.4%	6.3%	10.4%
Growth – Index	85.0%	7.9%	7.8%	8.0%	7.2%	9.6%	6.5%	10.4%
Growth – Active	85.0%	7.4%	7.3%	7.7%	7.5%	8.5%	5.8%	8.9%
Balanced Growth – Index	70.0%	6.8%	6.6%	6.7%	5.5%	8.1%	5.7%	9.2%
Balanced Growth – Active	70.0%	6.6%	6.4%	6.6%	6.1%	7.7%	5.4%	8.0%
Moderate – Index*	35.0%	3.7%	2.9%	2.4%	0.7%	4.2%	3.8%	6.8%
Moderate – Active	35.0%	3.9%	3.3%	3.0%	2.0%	4.8%	3.9%	5.7%
Defensive – Index	19.0%	1.8%	1.2%	0.9%	-0.4%	3.1%	3.2%	5.3%
Defensive – Active	19.0%	2.0%	1.6%	1.4%	0.4%	3.5%	3.2%	4.5%

Sector Options	Growth assets %	10 years % pa	7 years % pa	5 years % pa	3 years % pa	1 year %	FYTD %	3 month %
Australian shares								
Australian Shares – Index	100.0%	8.2%	8.9%	10.1%	9.9%	7.7%	8.5%	13.0%
Australian Shares – Diversified	100.0%	8.2%	8.5%	10.2%	10.1%	7.7%	7.8%	13.3%
Australian Shares – Core	100.0%	8.3%	8.7%	10.2%	10.2%	7.8%	7.8%	13.3%
International shares								
International Shares – Index	100.0%	10.5%	10.8%	11.1%	10.7%	19.7%	8.2%	11.1%
International Shares – Diversified	100.0%	9.7%	10.3%	10.8%	11.5%	18.5%	7.8%	10.1%
Property								
Property – Australian Index	100.0%	7.8%	5.5%	4.1%	6.9%	7.8%	12.6%	22.1%
Property – Diversified	100.0%	5.9%	3.7%	2.0%	3.9%	2.4%	7.2%	16.5%
Fixed interest								
Fixed Interest – Diversified	0.0%	2.1%	1.3%	0.7%	-1.6%	2.5%	3.0%	4.3%
Fixed Interest – Diversified – Index	0.0%	N/O	N/O	N/O	N/O	2.0%	2.8%	5.2%
Cash								
Cash	0.0%	1.3%	1.1%	1.2%	1.4%	3.4%	2.2%	1.0%
N/O	Product not offered in this time period.							

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The performance returns shown above are calculated net of investment fees and transaction costs and an allowance for tax on investment income. The returns are based on unit prices of each investment option calculated as at the end of the month. Unit prices are based on the latest available investment valuations at the time of calculation, which means they could be 1 or 2 days behind the current market indices.

smartMonday Lifecycle (MySuper) is only available to members of smartMonday PRIME and former members who transferred to smartMonday DIRECT upon leaving their employer. (smartMonday Lifecycle is not available as a transition-to-retirement investment option in smartMonday PENSION.)

Transition to Retirement pension accounts (TRP): The table above shows the historical returns for TRP investment options taxed at the concessional superannuation tax rate of up to 15%. Please note that TRP accounts were untaxed (i.e. tax exempt) prior to 1 July 2017. This means that 7-year and 10-year performance returns shown here are only an indication and may be slightly understated compared to what your TRP account may have earned (if it commenced before 2017). For historical returns of 'tax-exempt' investment options, see the smartMonday PENSION investment performance reports.

*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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