

smartMonday PENSION
(excludes Transition to Retirement Pensions (TRPs) - see footnote)
Pension Investment performance as at 31 May 2023

Pre-mixed Options	Growth assets %	10 years % pa	7 years % pa	5 years % pa	3 years % pa	1 year %	FYTD %	3 month %
High Growth – Index	100.0%	10.2%	9.4%	8.7%	11.4%	3.8%	12.4%	2.3%
High Growth – Active	100.0%	9.4%	8.4%	7.6%	11.3%	3.6%	10.0%	1.9%
Growth – Index	85.0%	9.0%	8.2%	7.6%	9.3%	3.4%	11.0%	2.4%
Growth – Active	85.0%	8.7%	7.7%	7.0%	9.6%	3.1%	8.6%	1.7%
Balanced Growth – Index	70.0%	7.8%	6.9%	6.4%	7.2%	2.6%	9.0%	2.3%
Balanced Growth – Active	70.0%	7.6%	6.7%	6.1%	7.8%	3.0%	8.0%	1.7%
Moderate – Index	35.0%	4.4%	3.2%	2.8%	1.1%	0.2%	4.3%	1.8%
Moderate – Active	35.0%	4.6%	3.6%	3.3%	2.7%	1.4%	4.5%	1.2%
Defensive – Index	19.0%	1.9%	1.0%	0.8%	-0.5%	-0.1%	2.9%	1.6%
Defensive – Active	19.0%	2.4%	1.7%	1.6%	0.7%	0.5%	2.6%	1.0%

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%	9.3%	10.0%	9.6%	13.8%	4.6%	13.7%	0.3%
Australian Shares – Diversified	100.0%	9.6%	9.5%	9.0%	14.5%	4.3%	12.5%	-0.2%
International shares								
International Shares – Index	100.0%	12.5%	10.4%	10.0%	10.8%	8.9%	15.8%	6.8%
International Shares – Diversified	100.0%	11.2%	10.2%	9.4%	12.5%	10.5%	17.7%	6.4%
Property								
Property – Diversified	100.0%	5.8%	2.8%	2.0%	5.2%	-9.8%	-0.6%	-4.4%
Fixed interest								
Fixed Interest – Diversified	0.0%	2.3%	1.2%	0.8%	-2.2%	0.4%	2.0%	1.7%
Fixed Interest – Diversified – Index	0.0%	N/O	N/O	N/O	N/O	-0.6%	1.2%	2.1%
Cash								
Cash	0.0%	1.4%	1.1%	1.0%	0.8%	2.8%	2.7%	0.9%
N/O Product not offered in this time period.								

NOTES

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The performance returns shown above are calculated net of investment fees and transaction costs. 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.

Transition to Retirement pension accounts (TRP): The table above shows the historical returns for 'tax-exempt' retirement pension investment options. See the smartMonday PRIME and DIRECT investment performance reports for an indication of historical returns for 'taxed' TRP investment options. Please note that TRP accounts were tax exempt prior to 1 July 2017.

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