

smartMonday PENSION
Retirement Pensions only
(see footnote for Transition to Retirement Pensions)
Investment performance

to 31 July 2018

Pre-mixed	3 month %	FYTD %	1 year %	3 year % pa	5 year % pa
High Growth – Index	5.2	2.0	15.6	8.8	11.7
High Growth – Active	4.5	1.8	16.1	8.2	11.4
Growth – Index	4.6	1.7	13.5	7.9	10.4
Growth – Active	4.0	1.6	14.3	7.6	10.5
Balanced Growth – Index	3.9	1.4	11.4	6.9	9.2
Balanced Growth – Active	3.5	1.3	12.0	6.8	9.3
Moderate – Index	2.1	0.7	5.7	4.4	6.1
Moderate – Active	2.0	0.6	6.1	4.4	6.2
Defensive – Index	0.6	0.1	1.5	2.2	3.1
Defensive – Active	0.6	0.1	1.8	2.4	3.3

Sector	3 month %	FYTD %	1 year %	3 year % pa	5 year % pa
Australian shares					
Australian Shares – Index	5.2	1.4	13.3	8.4	9.4
Australian Shares – Diversified	5.6	1.3	16.5	9.7	10.7
Australian Shares – Core	6.3	1.5	17.1	9.5	10.4
International shares					
International Shares – Index	5.4	2.7	20.2	8.4	13.9
International Shares – Index (\$A hedged)	4.6	3.0	13.0	9.9	12.4
International Shares – Diversified	3.4	2.6	17.3	7.6	12.5
International Shares – Core	4.2	2.7	20.2	6.7	13.1
International Shares – Core (\$A hedged)	3.1	2.9	12.0	7.6	10.3
Property					
Property – Australian Index	6.2	1.0	14.1	8.2	12.2
Property – Diversified	4.8	0.4	9.9	6.8	10.5
Fixed interest					
Fixed Interest – Australian Index	1.2	0.2	2.4	2.4	3.7
Fixed Interest – Australian	1.2	0.1	2.6	2.6	3.7
Fixed Interest – International Index (\$A hedged)	0.3	-0.1	0.9	2.7	4.1
Fixed Interest – International	0.3	0.0	1.6	3.3	4.7
Fixed Interest – Diversified	0.7	0.1	2.1	2.9	4.2
Cash					
Cash	0.4	0.2	1.4	1.5	1.7

NOTES

Transition to Retirement Pension accounts (TRP) - Since 1 July 2017, investment earnings on assets held within TRP accounts are no longer tax-exempt and are subject to the concessional superannuation tax rate of up to 15%. The table above shows the historical returns for 'tax-exempt' investment options. See the smartMonday PRIME and DIRECT investment performance report for an indication of historical returns for 'taxed' investment options.

The performance returns shown above are calculated net of investment fees and an allowance for tax on the investment income. The returns above 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 is the business name of the Aon Master Trust ABN 68 964 712 340 (the Fund) which has been registered by Aon Hewitt Limited ABN 48 002 288 646 AFSL 236667 (AHL) as sponsor of the Fund. The trustee of the Fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458 (ETSL). This document has been prepared by AHL as sponsor and administrator of the Fund. smartMonday PRIME, smartMonday DIRECT and smartMonday PENSION products are part of the Fund.

AHL has taken care in the production of this document, the contents of which has been obtained from sources that it believes to be reliable. AHL and ETSL do not warrant, represent or guarantee the accuracy, adequacy, completeness or fitness for any purpose that this document may be used and accepts no liability for any loss incurred by anyone who relies on it. In any case, any recipient shall be entirely responsible for their use of this document. Past performance should not be considered a guide to future performance.