

smartMonday PRIME and smartMonday DIRECT

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

Investment performance

to 31 August 2018

Pre-mixed	3 month %	FYTD %	1 year %	3 year % pa	5 year % pa	7 year % pa	10 year % pa
Aon MySuper High Growth	6.2	4.2	16.3	10.7	N/O	N/O	N/O
Aon MySuper Defensive	0.6	0.5	1.6	2.1	N/O	N/O	N/O
High Growth – Index	6.1	4.1	15.9	10.4	10.6	12.3	7.4
High Growth – Active	5.5	3.5	16.2	10.0	10.5	11.9	7.1
Growth – Index	5.3	3.5	13.7	9.3	9.7	11.2	7.2
Growth – Active	4.9	3.1	14.1	9.0	9.5	10.9	6.7
Balanced Growth – Index	4.4	3.0	11.4	8.0	8.5	9.7	6.6
Balanced Growth – Active	4.1	2.7	11.8	7.8	8.5	9.7	6.3
Moderate – Index	2.3	1.6	5.5	4.5	5.5	6.3	5.4
Moderate – Active	2.1	1.3	5.9	4.7	5.6	6.5	5.3
Defensive – Index	0.6	0.4	1.3	1.8	2.6	3.0	3.7
Defensive – Active	0.5	0.3	1.4	2.1	2.9	3.4	3.9

Sector	3 month %	FYTD %	1 year %	3 year % pa	5 year % pa	7 year % pa	10 year % pa
<b>Australian shares</b>							
Australian Shares – Index	6.1	3.1	13.0	10.6	8.0	9.3	6.2
Australian Shares – Diversified	6.1	2.7	16.7	11.5	9.3	10.6	6.7
Australian Shares – Core	6.5	3.1	17.7	11.1	9.0	10.4	N/O
Australian Shares – Socially Responsible	2.8	-1.2	13.0	1.6	1.6	2.4	N/O
Australian Shares – Opportunities	5.3	1.9	14.4	12.7	10.1	11.0	N/O
<b>International shares</b>							
International Shares – Index	7.4	5.8	21.8	9.8	13.3	15.6	8.5
International Shares – Index (\$A hedged)	4.3	4.5	13.9	11.5	12.3	13.1	N/O
International Shares – Diversified	5.4	4.6	17.4	9.5	11.8	13.7	7.7
International Shares – Core	6.8	5.4	20.9	8.7	11.9	14.5	N/O
International Shares – Core (\$A hedged)	3.7	4.2	13.4	10.5	10.9	12.3	N/O
International Shares – Emerging Markets	-2.7	-0.7	2.5	8.9	8.3	8.0	N/O
<b>Property</b>							
Property – Australian Index	5.4	3.2	13.9	9.2	11.1	12.6	4.6
Property – Diversified	4.5	2.5	10.9	8.2	10.2	11.0	5.1
Property – Global Listed (\$A hedged)	3.5	1.8	7.8	6.6	8.7	9.6	N/O
<b>Alternative</b>							
Alternative – Diversified	2.5	1.8	5.1	5.0	5.8	5.4	2.4
<b>Fixed interest</b>							
Fixed Interest – Australian Index	1.2	0.8	2.7	1.9	3.3	3.6	4.0
Fixed Interest – Australian	0.8	0.5	2.4	2.1	3.1	3.7	N/O
Fixed Interest – International Index (\$A hedged)	0.3	0.2	0.1	2.5	3.6	4.1	4.9
Fixed Interest – International	0.2	0.1	0.5	2.8	4.1	5.2	N/O
Fixed Interest – Diversified	0.5	0.3	1.4	2.5	3.7	4.5	5.1
<b>Cash</b>							
Cash	0.3	0.2	1.1	1.2	1.4	1.8	2.3

N/O Product not offered in this time period.

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%. As such, since this date, TRP accounts now use the same unit prices as a superannuation account would use. The table above shows the historical returns for "taxed" investment options. Bearing in mind that TRP accounts which commenced prior to 1 July 2017 were untaxed until the change, this means that the performance returns shown here are only an indication and may be slightly understated compared to what your TRP account may have earned since commencement. For historical returns of "tax-exempt" investment options, see the smartMonday PENSION investment performance report.

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

Aon MySuper is only available to members of smartMonday PRIME and former members who transferred to smartMonday DIRECT upon leaving their employer.

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