



smartMonday Pension Cash Option

(Retirement pensions only. For TRPs, see Super version of investment profile)

Objective

To provide a return that exceeds the benchmark return (before fees and tax) over any 12-month period.

Strategy

Invests in short-term securities.

Who is the Option for?

Intended to be suitable for those who put more weight on capital security and liquidity than returns.

Key data

Inception date	30/09/2003
Investment fee p.a.	0.18%
Indirect costs p.a. [^]	0.00%
Buy/sell spread	Nil
Standard Risk Measure #	7 (Very high)
Suggested Minimum Timeframe	1-2 years

Benchmark

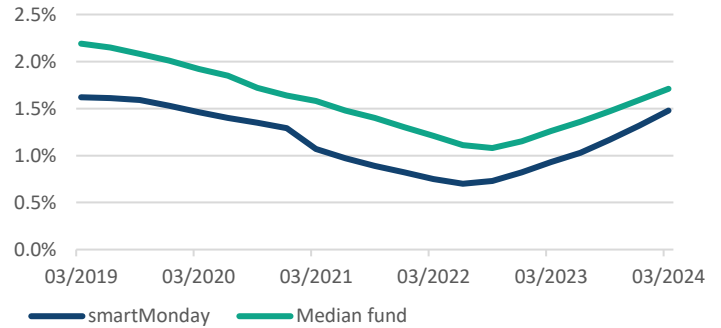
Bloomberg AusBond Bank Bill Index

Returns to 31/3/2024

Shown compared to the SuperRatings Cash survey median fund return.

	smartMonday	Median fund
3 months	1.1%	1.1%
1 year	4.2%	4.4%
3 years p.a.	2.1%	2.2%
5 years p.a.	1.5%	1.7%
10 years p.a.	1.6%	2.0%

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 31/3/2024	Equity Trustees Limited	100.0%
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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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