

smartMonday PRIME and smartMonday DIRECT

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

Super Investment performance as at 30 September 2023

| 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% | N/O | 7.6% | 5.8% | 7.7% | 11.6% | -1.3% | -1.3% |
| smartMonday MySuper - Age 40 | 84.9% | N/O | 7.6% | 5.6% | 7.4% | 11.4% | -1.3% | -1.3% |
| smartMonday MySuper - Age 45 | 80.9% | N/O | 7.3% | 5.4% | 6.9% | 11.0% | -1.2% | -1.2% |
| smartMonday MySuper - Age 50 | 76.4% | N/O | 6.9% | 5.1% | 6.2% | 10.6% | -1.2% | -1.2% |
| smartMonday MySuper - Age 55 | 70.9% | N/O | 6.1% | 4.7% | 5.4% | 10.1% | -1.1% | -1.1% |
| smartMonday MySuper - Age 60 | 63.6% | N/O | 5.1% | 4.3% | 4.4% | 9.5% | -1.0% | -1.0% |
| smartMonday MySuper - Age 65 | 53.0% | N/O | 4.0% | 3.6% | 3.1% | 8.5% | -0.9% | -0.9% |
| smartMonday MySuper - Age 70 | 49.5% | N/O | 3.1% | 3.1% | 2.0% | 8.1% | -0.9% | -0.9% |
| smartMonday MySuper - Age 75 and above | 46.0% | N/O | 2.5% | 2.8% | 1.4% | 7.8% | -0.8% | -0.8% |
| High Growth – Index | 100.0% | 8.3% | 8.2% | 6.5% | 9.0% | 13.9% | -1.6% | -1.6% |
| High Growth – Active* | 100.0% | 7.8% | 7.7% | 5.9% | 9.3% | 12.4% | -1.4% | -1.4% |
| Growth – Index | 85.0% | 7.4% | 7.0% | 5.7% | 7.0% | 11.8% | -1.5% | -1.5% |
| Growth – Active | 85.0% | 7.0% | 6.8% | 5.3% | 7.9% | 10.9% | -1.0% | -1.0% |
| Balanced Growth – Index | 70.0% | 6.4% | 5.9% | 4.7% | 5.2% | 9.7% | -1.4% | -1.4% |
| Balanced Growth – Active | 70.0% | 6.2% | 5.9% | 4.6% | 6.2% | 9.6% | -0.8% | -0.8% |
| Moderate – Index* | 35.0% | 3.3% | 2.0% | 1.4% | -0.2% | 4.4% | -1.4% | -1.4% |
| Moderate – Active | 35.0% | 3.7% | 2.6% | 2.0% | 1.6% | 5.4% | -0.5% | -0.5% |
| Defensive – Index | 19.0% | 1.5% | 0.4% | 0.4% | -1.3% | 2.9% | -1.0% | -1.0% |
| Defensive – Active | 19.0% | 1.8% | 0.9% | 0.9% | -0.1% | 3.5% | -0.4% | -0.4% |

| 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% | 7.2% | 8.1% | 7.2% | 11.6% | 14.2% | -0.5% | -0.5% |
| Australian Shares – Diversified | 100.0% | 7.2% | 7.8% | 6.6% | 11.5% | 12.7% | -1.0% | -1.0% |
| Australian Shares – Core | 100.0% | 7.1% | 7.9% | 6.8% | 11.6% | 12.8% | -1.0% | -1.0% |
| International shares | | | | | | | | |
| International Shares – Index | 100.0% | 10.5% | 10.2% | 7.8% | 9.1% | 18.6% | -1.2% | -1.2% |
| International Shares – Diversified | 100.0% | 9.6% | 9.9% | 7.6% | 11.3% | 19.9% | -0.8% | -0.8% |
| Property | | | | | | | | |
| Property – Australian Index | 100.0% | 6.1% | 2.5% | 1.8% | 4.3% | 9.8% | -2.8% | -2.8% |
| Property – Diversified | 100.0% | 4.8% | 1.5% | 0.5% | 2.7% | 5.5% | -3.7% | -3.7% |
| Fixed interest | | | | | | | | |
| Fixed Interest – Diversified | 0.0% | 2.0% | 0.5% | 0.4% | -2.6% | 1.8% | -0.4% | -0.4% |
| Fixed Interest – Diversified – Index | 0.0% | N/O | N/O | N/O | N/O | 1.0% | -1.2% | -1.2% |
| Cash | | | | | | | | |
| Cash | 0.0% | 1.2% | 1.0% | 1.0% | 1.0% | 3.0% | 0.9% | 0.9% |
| 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 this page for an explanation](#) of what this means.

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