

smartMonday Pension

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

Pension Investment performance as at 31st August 2019

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%	10.3%	13.7%	10.5%	12.2%	8.9%	1.0%	4.7%
High Growth – Active	100.0%	9.8%	13.0%	9.4%	10.1%	3.9%	0.1%	3.0%
Growth – Index	85.0%	9.9%	12.3%	9.5%	10.9%	8.8%	1.4%	4.8%
Growth – Active	85.0%	9.4%	12.0%	8.8%	9.4%	4.9%	0.5%	3.2%
Balanced Growth – Index	70.0%	8.9%	10.8%	8.6%	9.5%	8.8%	1.4%	4.4%
Balanced Growth – Active	70.0%	8.8%	10.6%	8.0%	8.4%	5.5%	0.8%	3.1%
Moderate – Index	30.0%	6.9%	7.1%	6.3%	6.0%	9.5%	2.1%	4.1%
Moderate – Active	30.0%	7.2%	7.1%	5.7%	5.3%	6.9%	1.6%	3.2%
Defensive – Index	0.0%	4.5%	3.6%	3.5%	3.0%	7.1%	2.0%	2.9%
Defensive – Active	0.0%	4.9%	3.7%	3.4%	2.9%	6.0%	1.6%	2.4%

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%	8.8%	11.5%	8.2%	12.2%	10.1%	0.0%	3.4%
Australian Shares – Diversified	100.0%	8.8%	11.8%	8.2%	10.1%	3.9%	0.2%	2.6%
Australian Shares – Core	100.0%	8.5%	11.5%	8.2%	10.3%	4.5%	0.2%	2.6%
International shares								
International Shares – Index	100.0%	11.4%	16.7%	13.4%	13.6%	7.8%	2.2%	5.9%
International Shares – Index (\$A hedged)	100.0%	11.6%	12.6%	8.9%	10.2%	0.0%	-1.3%	3.3%
International Shares – Diversified	100.0%	10.7%	14.5%	10.7%	11.2%	2.9%	-0.1%	3.2%
International Shares – Core	100.0%	10.8%	15.9%	12.3%	12.5%	6.2%	1.0%	4.0%
International Shares – Core (\$A hedged)	100.0%	10.0%	10.8%	6.6%	8.3%	-3.4%	-2.4%	1.3%
Property								
Property – Australian Index	100.0%	11.9%	14.1%	12.8%	8.7%	19.0%	3.9%	8.1%
Property – Diversified	100.0%	11.1%	12.2%	10.3%	7.4%	13.5%	3.0%	5.5%
Property – Global Listed (\$A hedged)								
Fixed interest								
Fixed Interest – Australian Index	0.0%	5.5%	4.5%	4.7%	4.2%	10.6%	2.4%	3.3%
Fixed Interest – Australian	0.0%	5.6%	4.3%	4.2%	3.5%	8.5%	1.8%	2.5%
Fixed Interest – International Index (\$A hedged)	0.0%	5.7%	4.7%	4.5%	3.5%	10.2%	3.1%	4.7%
Fixed Interest – International	0.0%	6.9%	5.3%	4.6%	3.8%	8.7%	2.6%	4.3%
Fixed Interest – Diversified	0.0%	6.3%	4.8%	4.4%	3.6%	8.6%	2.2%	3.3%
Cash								
Cash	0.0%	2.5%	1.8%	1.6%	1.4%	1.6%	0.3%	0.4%

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 up 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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