

smartMonday Pension

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

Pension Investment performance as at 31st July 2020

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%	10.1%	9.6%	7.1%	8.1%	-3.7%	1.8%	7.9%
High Growth – Active	100.0%	9.1%	8.4%	5.4%	5.9%	-5.7%	0.9%	5.6%
Growth – Index *	85.0%	9.5%	8.8%	6.6%	7.6%	-2.4%	1.8%	7.0%
Growth – Active	85.0%	8.9%	8.1%	5.5%	6.2%	-3.4%	0.9%	5.4%
Balanced Growth – Index *	70.0%	8.6%	8.0%	6.2%	7.1%	-1.1%	1.6%	6.1%
Balanced Growth – Active	70.0%	8.2%	7.4%	5.2%	5.9%	-2.3%	0.9%	4.7%
Moderate – Index *	30.0%	6.4%	5.9%	4.8%	5.5%	1.2%	1.1%	3.3%
Moderate – Active	30.0%	6.6%	5.7%	4.4%	4.9%	1.2%	1.0%	3.6%
Defensive – Index *	0.0%	3.9%	3.2%	2.7%	2.8%	1.0%	0.8%	2.2%
Defensive – Active	0.0%	4.3%	3.3%	2.8%	2.9%	1.9%	0.8%	2.9%

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%	8.1%	7.7%	6.5%	6.8%	-6.4%	0.7%	9.4%
Australian Shares – Diversified	100.0%	8.2%	7.8%	6.1%	5.8%	-6.1%	0.4%	8.0%
Australian Shares – Core	100.0%	7.8%	7.7%	6.1%	6.2%	-6.0%	0.4%	8.0%
International shares								
International Shares – Index *	100.0%	12.2%	12.2%	8.2%	11.8%	3.2%	3.2%	5.9%
International Shares – Index (\$A hedged)	100.0%	11.6%	10.0%	7.6%	7.1%	3.3%	3.4%	10.6%
International Shares – Diversified	100.0%	10.7%	9.8%	5.9%	7.8%	-0.8%	1.0%	3.4%
International Shares – Core	100.0%	11.0%	10.8%	6.1%	10.0%	-0.5%	0.1%	0.6%
International Shares – Core (\$A hedged)	100.0%	9.4%	7.3%	4.7%	4.1%	-1.5%	2.6%	8.0%
Property								
Property – Australian Index	100.0%	8.7%	7.5%	3.5%	2.3%	-22.3%	0.5%	6.3%
Property – Diversified	100.0%	8.2%	6.4%	2.7%	1.0%	-18.5%	1.5%	5.8%
Fixed interest								
Fixed Interest – Australian Index	0.0%	5.0%	4.4%	4.0%	5.0%	3.0%	0.5%	0.8%
Fixed Interest – Australian	0.0%	5.0%	4.2%	3.8%	4.7%	3.4%	0.5%	1.1%
Fixed Interest – International Index (\$A hedged)	0.0%	5.2%	4.8%	4.2%	4.6%	5.4%	1.4%	2.6%
Fixed Interest – International	0.0%	6.1%	5.0%	4.2%	4.3%	4.7%	1.7%	3.2%
Fixed Interest – Diversified	0.0%	5.6%	4.6%	4.0%	4.5%	4.1%	1.1%	2.2%
Cash								
Cash	0.0%	2.3%	1.6%	1.4%	1.3%	0.9%	0.1%	0.2%

N/O Product not offered in this time period.

NOTES

*The June 2020 returns for these investment options have had a correction in July 2020 results due to an underlying unit pricing error. The unit prices for these options were corrected in July and any member transactions on the incorrect unit prices will be rectified in due course.

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 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.

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