

smartMonday Pension

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

Pension Investment performance as at 31st May 2021

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%	11.5%	10.9%	11.6%	12.0%	27.8%	25.8%	9.4%
High Growth – Active	100.0%	10.9%	9.9%	10.4%	10.2%	28.2%	26.8%	9.6%
Growth – Index	85.0%	10.6%	9.8%	10.4%	10.8%	23.4%	21.7%	8.4%
Growth – Active	85.0%	10.4%	9.4%	9.7%	9.7%	24.3%	22.9%	8.5%
Balanced Growth – Index	70.0%	9.4%	8.7%	9.0%	9.6%	19.1%	17.6%	6.9%
Balanced Growth – Active	70.0%	9.3%	8.3%	8.5%	8.7%	19.9%	18.8%	7.0%
Moderate – Index	30.0%	6.5%	5.7%	5.2%	6.0%	7.3%	6.7%	3.4%
Moderate – Active	30.0%	6.7%	5.6%	5.3%	5.9%	9.2%	8.5%	3.4%
Defensive – Index	0.0%	3.7%	3.0%	2.5%	3.2%	3.8%	3.3%	2.2%
Defensive – Active	0.0%	4.2%	3.3%	3.0%	3.8%	5.5%	5.0%	2.1%

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%	9.7%	9.2%	11.6%	12.0%	31.0%	26.0%	8.4%
Australian Shares – Diversified	100.0%	10.2%	9.2%	10.7%	10.6%	31.9%	27.7%	9.0%
Australian Shares – Core	100.0%	9.9%	9.2%	10.9%	11.0%	32.1%	27.9%	9.2%
International shares								
International Shares – Index	100.0%	13.9%	13.3%	12.7%	13.6%	23.5%	24.3%	9.8%
International Shares – Index (\$A hedged)	100.0%	12.3%	11.6%	13.6%	12.6%	35.4%	32.4%	9.7%
International Shares – Diversified	100.0%	12.5%	11.8%	12.2%	12.1%	28.1%	28.8%	10.6%
International Shares – Core	100.0%	13.3%	12.5%	12.0%	13.0%	22.9%	25.2%	10.8%
International Shares – Core (\$A hedged)	100.0%	10.7%	9.7%	12.1%	10.8%	37.3%	35.3%	10.6%
Property								
Property – Australian Index	100.0%	10.6%	9.8%	5.5%	6.5%	24.1%	25.5%	10.9%
Property – Diversified	100.0%	9.7%	8.6%	5.9%	6.6%	27.9%	27.9%	11.3%
Fixed interest								
Fixed Interest – Australian Index	0.0%	4.4%	3.5%	2.8%	3.6%	-1.7%	-1.8%	1.4%
Fixed Interest – Australian	0.0%	4.4%	3.4%	2.8%	3.6%	-0.4%	-0.7%	1.2%
Fixed Interest – International Index (\$A hedged)	0.0%	4.5%	3.6%	2.7%	3.5%	-0.4%	-1.2%	-0.3%
Fixed Interest – International	0.0%	5.4%	3.8%	3.2%	3.4%	-0.1%	0.3%	0.2%
Fixed Interest – Diversified	0.0%	4.9%	3.6%	2.9%	3.5%	-0.2%	-0.2%	0.7%
Cash								
Cash	0.0%	1.8%	1.3%	1.0%	0.8%	-0.3%	-0.4%	-0.7%

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%. 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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