



smartMonday Pension Fixed Interest - Diversified Option

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

Objective

To provide a return that exceeds the benchmark return (after investment related fees and costs but before tax) over rolling 3-year periods.

Strategy

Invests in fixed interest assets across the credit spectrum both in Australia and internationally and may include an exposure to mortgages. Foreign currency exposures in the portfolio are hedged back to \$A.

Who is the Option for?

This option is intended to be suitable for those seeking modest returns above inflation with a low to medium risk of negative returns over the suggested minimum timeframe.

Key data

Inception date	31/12/2003
Investment fee p.a.	0.44%
Indirect costs p.a. [^]	0.04%
Buy/sell spread	Nil
Standard Risk Measure #	7 (Very high)
Suggested Minimum Timeframe	3 years

Benchmark

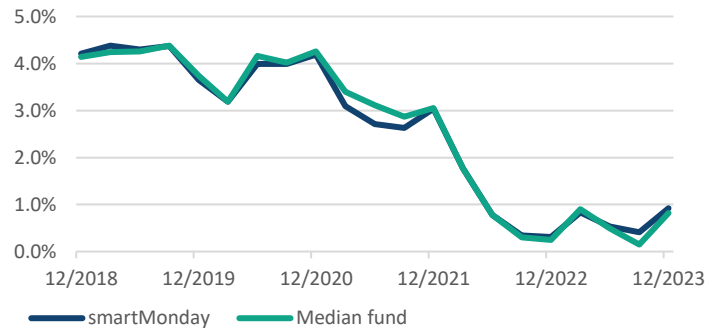
10% Bloomberg AusBond Bank Bill Index, 40% Bloomberg AusBond Composite 0+ Index, 50% Bloomberg Barclays Global Aggregate Index (\$A hedged).

Returns to 31/12/2023

Shown compared to the SuperRatings Diversified Fixed Interest survey median fund return.

	smartMonday	Median fund
3 months	3.9%	4.7%
1 year	5.3%	5.5%
3 years p.a.	2.0%	2.3%
5 years p.a.	0.9%	0.8%
10 years p.a.	2.6%	2.6%

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 31/12/2023	Allocation (%)
Equity Trustees Limited	45.8%
Vanguard	28.6%
Aegon	9.4%
BlackRock	6.9%
Schroders	5.4%
ICG	3.6%
Cash	0.3%
Leadenhall	

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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