



smartMonday Pension Defensive - Index Option

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

Objective

To provide a return of at least 0.25% pa above inflation (after fees) over rolling 2-year periods.

Strategy

Invests 80–100% of the portfolio in defensive assets and typically 0-20% in growth assets.

Who is the Option for?

Intended to be suitable for those who can tolerate an occasional negative return because they intend to remain invested in this option for the suggested minimum timeframe.

Key data

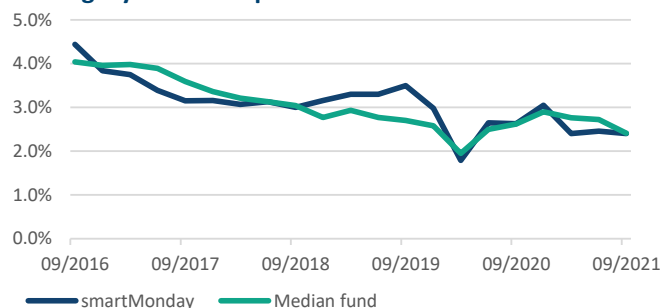
Inception date	30/09/2008
Investment fee p.a.	0.44%
Indirect costs p.a. ^	0.05%
Buy/sell spread	Nil
Standard Risk Measure #	6 (High)
Suggested Minimum Timeframe	2 years

Returns to 30/9/2021

Shown compared to the SuperRatings Secure (0-19) survey median fund return.

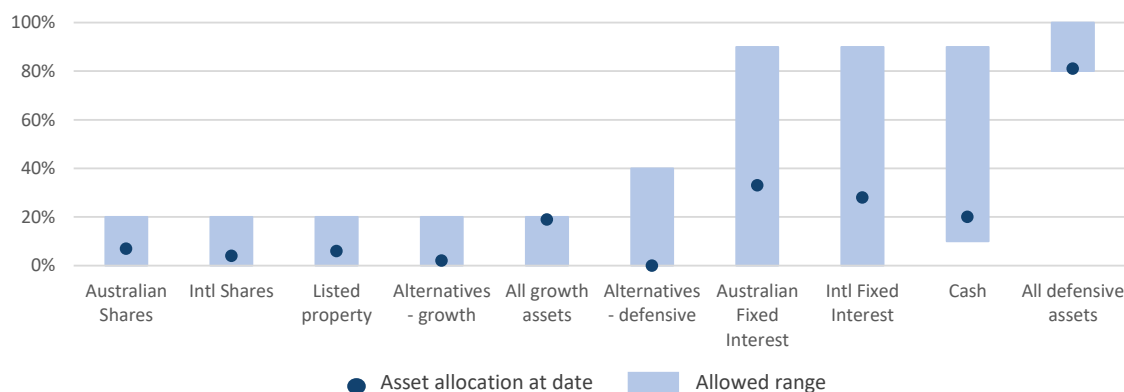
	smartMonday	Median fund
3 months	0.3%	0.1%
1 year	3.3%	2.2%
3 years p.a.	3.5%	2.8%
5 years p.a.	2.4%	2.4%
10 years p.a.	3.4%	3.4%

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 asset allocation at 30/9/2021



Notes to this factsheet

^ Indirect costs are estimates and may include performance-related fees.

The Standard Risk Measure is a 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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