



Super Fund Performance Survey | September 2024

MySuper - Growth (61% - 80%)

Net returns for periods to 30 September 2024

Fund	Asset Consultant	Option Size \$m	% of Growth Assets		3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		15 Years		Standard Deviation
			%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	5 yrs % pa		
Active Super Balanced*	JANA	1,770	72.0	3.6	(13)	3.6	(13)	13.4	(13)	4.9	(25)	6.5	(21)	7.1	(18)	7.4	(17)	7.6	(17)	7.0	
ART - QSuper Lifetime Aspire 1*	JANA	965	72.4	3.8	(6)	3.8	(6)	12.9	(21)	4.2	(28)	5.3	(30)	6.7	(26)	7.6	(11)	-	-	7.2	
ART - QSuper Outlook*	JANA	13,788	72.4	3.8	(7)	3.8	(7)	12.9	(22)	4.1	(29)	5.2	(31)	6.5	(27)	7.5	(15)	-	-	7.1	
ART Lifecycle Balanced Pool*	JANA	84,876	70.0	3.6	(12)	3.6	(12)	13.4	(12)	6.5	(1)	7.6	(3)	8.1	(1)	8.3	(2)	8.1	(4)	7.4	
Australian Ethical Super Balanced	Australian Ethical	4,824	70.0	4.0	(2)	4.0	(2)	12.5	(25)	3.7	(31)	6.2	(26)	7.5	(10)	7.5	(16)	7.2	(20)	8.1	
AustralianSuper Balanced	Frontier/JANA	223,822	69.3	3.1	(27)	3.1	(27)	11.9	(29)	5.0	(23)	6.9	(9)	7.8	(7)	8.2	(3)	8.4	(2)	7.5	
Aware Super Balanced*	WTW	22,165	75.0	3.7	(11)	3.7	(11)	14.0	(8)	5.3	(17)	7.1	(7)	7.6	(9)	7.7	(10)	7.7	(9)	7.1	
Brighter Super MySuper	JANA	14,962	75.0	3.9	(4)	3.9	(4)	14.2	(7)	6.1	(4)	6.5	(19)	7.2	(15)	7.3	(18)	7.6	(15)	7.1	
BUSSQ Balanced Growth	Frontier	5,248	72.2	3.4	(18)	3.4	(18)	11.8	(30)	3.9	(30)	6.1	(27)	6.5	(29)	7.1	(23)	7.6	(16)	6.5	
CareSuper Balanced	JANA	16,054	69.4	3.1	(28)	3.1	(28)	11.4	(31)	5.6	(11)	6.8	(12)	7.2	(14)	7.7	(8)	8.1	(5)	6.5	
Chus Growth (MySuper)	Frontier	72,050	74.8	3.3	(22)	3.3	(22)	12.5	(26)	5.0	(22)	6.7	(14)	7.4	(12)	7.9	(5)	8.1	(6)	7.2	
Equip MySuper	JANA	14,768	70.0	3.0	(29)	3.0	(29)	13.0	(18)	5.4	(15)	6.6	(16)	7.1	(16)	7.3	(20)	-	-	7.1	
GESB Super My GESB Super	Frontier	n.a.	74.0	3.6	(14)	3.6	(14)	15.2	(3)	5.7	(8)	6.3	(25)	6.8	(24)	6.8	(28)	7.2	(21)	8.4	
Guild Consolidating Lifestage*	Russell	170	62.0	3.8	(8)	3.8	(8)	13.9	(9)	4.4	(26)	5.8	(29)	6.5	(30)	6.2	(29)	-	-	8.1	
HESTA Balanced Growth	Frontier	63,514	67.9	3.3	(21)	3.3	(21)	13.1	(16)	5.9	(6)	7.1	(6)	7.7	(8)	7.8	(7)	8.0	(7)	7.5	
Hostplus Balanced	JANA	72,755	75.6	2.9	(30)	2.9	(30)	10.7	(32)	5.2	(21)	7.4	(5)	7.9	(3)	8.4	(1)	8.5	(1)	7.7	
IOOF Balanced Investor Trust	Mercer	4,339	70.0	3.9	(5)	3.9	(5)	15.5	(2)	6.1	(3)	6.5	(17)	7.4	(11)	7.3	(19)	-	-	7.4	
Legal Super MySuper Balanced	WTW	2,937	79.0	3.7	(10)	3.7	(10)	13.0	(20)	5.4	(14)	6.7	(13)	7.3	(13)	7.6	(12)	7.6	(13)	7.8	
Mine Super Balanced	Mercer	3,368	67.9	3.2	(24)	3.2	(24)	14.3	(5)	-	-	-	-	-	-	-	-	-	-	-	
Mine Super Growth	Mercer	2,107	79.0	4.0	(3)	4.0	(3)	16.5	(1)	6.2	(2)	7.7	(1)	7.8	(6)	7.5	(14)	7.7	(10)	9.5	
MLC MySuper Growth*	JANA	20,250	79.0	3.4	(19)	3.4	(19)	13.1	(15)	5.8	(7)	7.1	(8)	-	-	-	-	-	-	7.2	
NGS Super Diversified (MySuper)	Frontier	9,680	76.0	2.9	(31)	2.9	(31)	12.0	(28)	4.3	(27)	5.9	(28)	6.8	(23)	7.0	(25)	7.1	(23)	6.8	
Prime Super MySuper	Whitehelm	6,060	67.0	3.2	(25)	3.2	(25)	12.8	(23)	5.0	(24)	6.5	(20)	6.9	(22)	7.6	(13)	7.5	(18)	6.5	
PSSap MySuper Balanced	CSC	19,953	65.0	3.5	(17)	3.5	(17)	13.6	(10)	5.3	(18)	6.4	(23)	6.9	(20)	7.1	(24)	7.3	(19)	6.7	
Qantas Super Glidepath: Altitude*	JANA	429	71.3	3.1	(26)	3.1	(26)	13.6	(11)	6.0	(5)	7.6	(2)	8.1	(2)	-	-	-	-	7.2	
REI Super Balanced (MySuper)	Morningstar	1,710	69.5	4.1	(1)	4.1	(1)	15.2	(4)	5.2	(20)	6.3	(24)	6.5	(28)	7.0	(26)	7.2	(22)	8.3	
Rest Core	JANA	70,036	70.9	3.5	(16)	3.5	(16)	13.2	(14)	5.6	(10)	6.5	(18)	6.7	(25)	6.9	(27)	7.6	(14)	7.1	
Spirit Super Balanced	JANA	23,838	74.0	3.5	(15)	3.5	(15)	13.0	(19)	5.4	(16)	6.4	(22)	7.0	(19)	7.7	(9)	7.0	(24)	7.0	
TelstraSuper MySuper Balanced*	Frontier	7,657	72.0	3.4	(20)	3.4	(20)	12.2	(27)	5.5	(13)	6.6	(15)	7.1	(17)	7.1	(22)	7.7	(11)	7.5	
TWUSUPER Balanced (MySuper)	JANA	6,152	71.5	2.9	(32)	2.9	(32)	12.6	(24)	5.5	(12)	6.8	(11)	6.9	(21)	7.3	(21)	7.6	(12)	7.3	
UniSuper Balanced	UniSuper	40,031	65.0	3.3	(23)	3.3	(23)	14.2	(6)	5.2	(19)	6.9	(10)	7.8	(5)	8.1	(4)	8.2	(3)	8.5	
Vision Super Balanced Growth	Frontier	7,049	71.5	3.7	(9)	3.7	(9)	13.1	(17)	5.7	(9)	7.4	(4)	7.8	(4)	7.9	(6)	8.0	(8)	7.7	
Number of funds					32		32		32		31		31		30		29		24		31
Upper Quartile			74.2	3.7		3.7		13.9		5.7		7.0		7.7		7.7		8.0		7.7	
Median			71.5	3.5		3.5		13.1		5.4		6.6		7.1		7.5		7.6		7.2	
Lower Quartile			69.5	3.2		3.2		12.6		5.0		6.3		6.8		7.1		7.5		7.1	

* Component of a lifecycle strategy where there is no glidepath for each cohort

MySuper - High Growth (81% - 100%)

Net returns for periods to 30 September 2024

Fund	Asset Consultant	Option Size	% of Growth Assets		3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		15 Years		Standard Deviation 5 yrs % pa
			\$m	%	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa			
Active Super High Growth*	JANA	3,615	90.0	4.0	(4)	4.0	(4)	15.9	(4)	5.9	(8)	8.0	(7)	8.5	(6)	8.8	(3)	8.6	(3)	8.8	
ART Lifecycle High Growth Pool*	JANA	n.a.	85.3	3.6	(6)	3.6	(6)	14.9	(7)	7.9	(1)	9.1	(1)	9.5	(1)	9.5	(1)	8.9	(2)	8.8	
Aware Super High Growth*	WTW	82,217	88.0	3.9	(5)	3.9	(5)	15.6	(5)	6.0	(6)	8.6	(4)	9.0	(3)	9.0	(2)	9.3	(1)	8.5	
Guild Building Lifestyle*	Russell	166	98.0	4.5	(1)	4.5	(1)	19.4	(1)	6.4	(4)	8.1	(5)	8.7	(5)	8.6	(4)	-	-	12.0	
Guild Growing Lifestyle*	Russell	2,420	90.0	4.4	(2)	4.4	(2)	17.3	(3)	6.0	(7)	8.0	(6)	8.3	(8)	7.9	(7)	-	-	10.4	
Mine Super High Growth*	Mercer	5,068	93.7	4.3	(3)	4.3	(3)	19.0	(2)	7.0	(2)	8.8	(2)	8.9	(4)	8.5	(5)	8.5	(5)	10.9	
Qantas Super Glidepath: Take-off*	JANA	361	87.8	3.1	(8)	3.1	(8)	15.2	(6)	6.6	(3)	8.7	(3)	9.2	(2)	-	-	-	-	8.6	
TelstraSuper MySuper Growth*	Frontier	6,027	85.0	3.6	(7)	3.6	(7)	14.2	(8)	6.3	(5)	7.9	(8)	8.3	(7)	8.2	(6)	8.5	(4)	8.7	
Number of funds				8		8		8		8		8		8		7		5		8	
Upper Quartile			90.9	4.3		4.3		17.7		6.7		8.7		9.0		-		-		10.6	
Median			89.0	4.0		4.0		15.8		6.3		8.3		8.8		8.6		8.6		8.8	
Lower Quartile			87.2	3.6		3.6		15.1		6.0		8.0		8.5		-		-		8.7	

MySuper - Balanced (41% - 60%)

Net returns for periods to 30 September 2024

Fund	Asset Consultant	Option Size	% of Growth Assets		3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		15 Years		Standard Deviation 5 yrs % pa
			\$m	%	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa				
Active Super Conservative Balanced*	JANA	2,463	56.0	3.3	(5)	3.3	(5)	11.2	(6)	3.7	(5)	4.8	(5)	5.5	(7)	5.9	(5)	6.3	(2)	5.2	
ART - QSuper Lifetime Aspire 2*	JANA	16,545	59.3	3.9	(1)	3.9	(1)	12.6	(1)	3.0	(8)	4.2	(7)	6.0	(4)	6.7	(2)	-	-	7.9	
ART - QSuper Lifetime Focus 1*	JANA	1,900	59.5	3.8	(2)	3.8	(2)	12.1	(2)	3.6	(6)	4.7	(6)	6.1	(3)	6.7	(1)	-	-	6.9	
ART - QSuper Lifetime Focus 2*	JANA	4,691	52.2	3.7	(4)	3.7	(4)	11.7	(3)	3.1	(7)	4.2	(8)	5.6	(6)	6.2	(4)	-	-	6.9	
ART - QSuper Lifetime Focus 3*	JANA	8,920	44.9	3.7	(3)	3.7	(3)	11.2	(5)	2.7	(9)	3.5	(9)	5.1	(8)	5.5	(6)	-	-	6.9	
Aware Super Conservative Balanced*	WTW	21,014	57.0	3.1	(6)	3.1	(6)	11.2	(4)	4.2	(3)	5.2	(3)	5.9	(5)	6.2	(3)	6.5	(1)	5.4	
MLC MySuper Conservative Balanced*	JANA	943	54.8	3.0	(7)	3.0	(7)	10.7	(9)	4.0	(4)	4.9	(4)	-	-	-	-	-	-	5.1	
Qantas Super Glidepath: Cruising*	JANA	401	58.5	2.9	(9)	2.9	(9)	11.0	(7)	5.2	(1)	6.5	(1)	7.1	(1)	-	-	-	-	6.2	
Qantas Super Glidepath: Destination*	JANA	138	51.3	2.8	(10)	2.8	(10)	10.2	(10)	5.0	(2)	5.8	(2)	6.4	(2)	-	-	-	-	5.4	
TelstraSuper MySuper Moderate*	Frontier	1,341	53.8	3.0	(8)	3.0	(8)	10.7	(8)	-	-	-	-	-	-	-	-	-	-	-	
Number of funds				10		10		10		9		9		8		6		2		9	
Upper Quartile			58.1	3.7		3.7		11.6		4.2		5.2		6.2		-		-		6.9	
Median			55.4	3.2		3.2		11.2		3.7		4.8		6.0		6.2		6.4		6.2	
Lower Quartile			52.6	3.0		3.0		10.8		3.1		4.2		5.6		-		-		5.4	

MySuper - Conservative (21% - 40%)

Net returns for periods to 30 September 2024

Fund	Asset Consultant	Option Size	% of Growth Assets		3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		15 Years		Standard Deviation 5 yrs % pa
			\$m	%	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa					
ART - QSuper Lifetime Sustain 1*	JANA	6,454	38.5	3.3	(2)	3.3	(2)	9.8	(1)	3.4	(1)	3.8	(2)	4.4	(2)	4.8	(2)	-	-	4.2	
ART - QSuper Lifetime Sustain 2*	JANA	6,697	25.1	3.1	(3)	3.1	(3)	9.0	(2)	3.1	(3)	3.0	(3)	3.3	(3)	3.6	(3)	-	-	3.4	
ART - QSuper Lifetime Sustain 3*	JANA	n.a.	n.a.	3.7	(1)	3.7	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	
TelstraSuper MySuper Conservative*	Frontier	1,066	33.3	2.5	(4)	2.5	(4)	7.6	(3)	3.4	(2)	3.9	(1)	4.5	(1)	4.9	(1)	5.7	(1)	4.1	
Number of funds				4		4		3		3		3		3		3		1		3	
Upper Quartile			-	-		-		-		-		-		-		-		-		-	
Median			33.3	3.2		3.2		9.0		3.4		3.8		4.4		4.8		5.7		4.1	
Lower Quartile			-	-		-		-		-		-		-		-		-		-	

* Component of a lifecycle strategy where there is no glidepath for each cohort

MySuper (LifeCycle) - 1990s

Net returns for periods to 30 September 2024

Fund	Consultant	Cohort (years)	Option Size	% of Growth Assets	3 Months		FYTD		1 Year		3 Years		5 Years		7 Years		10 Years		Standard Deviation
					\$m	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa	5 yrs % pa		
ANZ Smart Choice 1990s	Mercer	10	1,861	89.5	4.5	(5)	4.5	(5)	16.9	(9)	6.0	(9)	7.0	(9)	7.9	(7)	8.0	(7)	10.7
CFS Employer Super FC Lifestage (1990-1994)	BlackRock	5	1,782	94.2	3.9	(9)	3.9	(9)	19.7	(3)	7.1	(5)	7.4	(8)	7.9	(8)	8.0	(6)	10.9
CFS Employer Super FC Lifestage (1995-1999)	BlackRock	5	804	94.2	4.0	(7)	4.0	(7)	19.6	(4)	7.0	(6)	7.4	(7)	7.8	(9)	8.0	(5)	10.7
Commonwealth Essential Super - 1990-94	BlackRock	5	881	94.2	3.9	(8)	3.9	(8)	19.9	(2)	7.3	(2)	7.6	(6)	8.1	(6)	8.0	(4)	11.1
Commonwealth Essential Super - 1995-99	BlackRock	5	395	94.2	4.0	(6)	4.0	(6)	20.0	(1)	7.3	(1)	7.6	(5)	8.1	(5)	8.0	(3)	11.1
Mercer SmartPath 1989-1993	Mercer	5	2,857	89.8	4.5	(4)	4.5	(4)	17.1	(7)	6.7	(7)	7.8	(3)	8.5	(3)	8.1	(1)	9.6
Mercer SmartPath 1994-1998	Mercer	5	1,223	89.8	4.6	(3)	4.6	(3)	17.0	(8)	6.6	(8)	7.7	(4)	8.4	(4)	8.1	(2)	9.5
Virgin Lifestage Tracker 1989-1993	Mercer	5	76	90.0	4.9	(1)	4.9	(1)	19.4	(5)	7.2	(3)	8.1	(1)	8.9	(1)	-	-	10.6
Virgin Lifestage Tracker 1994-1998	Mercer	5	47	90.0	4.9	(2)	4.9	(2)	19.3	(6)	7.1	(4)	8.0	(2)	8.8	(2)	-	-	10.5
Number of funds					9		9		9		9		9		9		7		9
Upper Quartile				94.2	4.6		4.6		19.7		7.2		7.8		8.5		-		10.9
Median				90.0	4.5		4.5		19.4		7.1		7.6		8.1		8.0		10.7
Lower Quartile				89.8	4.0		4.0		17.1		6.7		7.4		7.9		-		10.5

MySuper (LifeCycle) - 1980s

Net returns for periods to 30 September 2024

Fund	Consultant	Cohort (years)	Option Size	% of Growth Assets	3 Months		FYTD		1 Year		3 Years		5 Years		7 Years		10 Years		Standard Deviation
					\$m	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	5 yrs % pa			
ANZ Smart Choice 1980s	Mercer	10	5,180	89.5	4.5	(3)	4.5	(3)	17.0	(8)	6.0	(9)	7.0	(9)	7.8	(9)	7.9	(7)	10.7
CFS Employer Super FC Lifestage (1980-1984)	BlackRock	5	2,978	92.7	3.9	(8)	3.9	(8)	19.7	(4)	7.1	(5)	7.4	(8)	7.9	(8)	8.0	(4)	11.1
CFS Employer Super FC Lifestage (1985-1989)	BlackRock	5	2,667	94.2	3.9	(7)	3.9	(7)	19.8	(2)	7.2	(3)	7.4	(7)	7.9	(7)	8.0	(3)	11.1
Commonwealth Essential Super - 1980-84	BlackRock	5	821	92.7	3.9	(9)	3.9	(9)	19.7	(3)	7.1	(4)	7.5	(6)	8.0	(6)	7.9	(6)	11.3
Commonwealth Essential Super - 1985-89	BlackRock	5	1,082	94.2	3.9	(6)	3.9	(6)	20.0	(1)	7.3	(1)	7.5	(5)	8.0	(5)	8.0	(5)	11.2
Mercer SmartPath 1979-1983	Mercer	5	6,428	89.8	4.4	(5)	4.4	(5)	16.8	(9)	6.6	(8)	7.8	(4)	8.6	(3)	8.2	(2)	9.6
Mercer SmartPath 1984-1988	Mercer	5	4,875	89.8	4.5	(4)	4.5	(4)	17.0	(7)	6.7	(7)	7.8	(3)	8.5	(4)	8.2	(1)	9.6
Virgin Lifestage Tracker 1979-1983	Mercer	5	184	90.0	4.9	(1)	4.9	(1)	19.5	(5)	7.1	(6)	8.1	(2)	8.9	(2)	-	-	10.7
Virgin Lifestage Tracker 1984-1988	Mercer	5	124	90.0	4.9	(2)	4.9	(2)	19.5	(6)	7.2	(2)	8.1	(1)	8.9	(1)	-	-	10.7
Number of funds					9		9		9		9		9		9		7		9
Upper Quartile				92.7	4.5		4.5		19.7		7.2		7.8		8.6		-		11.1
Median				90.0	4.4		4.4		19.5		7.1		7.5		8.0		8.0		10.7
Lower Quartile				89.8	3.9		3.9		17.0		6.7		7.4		7.9		-		10.7

MySuper (LifeCycle) - 1970s

Net returns for periods to 30 September 2024

Fund	Consultant	Cohort (years)	Option Size	% of Growth Assets	3 Months		FYTD		1 Year		3 Years		5 Years		7 Years		10 Years		Standard Deviation
					\$m	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	5 yrs % pa			
ANZ Smart Choice 1970s	Mercer	10	6,269	85.0	4.5	(3)	4.5	(3)	16.4	(9)	5.6	(9)	6.5	(9)	7.4	(9)	7.4	(7)	10.1
CFS Employer Super FC Lifestage (1970-1974)	BlackRock	5	2,671	82.0	3.7	(8)	3.7	(8)	18.0	(6)	6.2	(7)	6.7	(8)	7.5	(8)	7.7	(5)	10.8
CFS Employer Super FC Lifestage (1975-1979)	BlackRock	5	2,761	88.4	3.8	(7)	3.8	(7)	19.1	(4)	6.9	(4)	7.2	(6)	7.8	(6)	7.9	(3)	11.0
Commonwealth Essential Super - 1970-74	BlackRock	5	441	82.0	3.7	(9)	3.7	(9)	18.0	(5)	6.2	(8)	6.8	(7)	7.5	(7)	7.6	(6)	10.9
Commonwealth Essential Super - 1975-79	BlackRock	5	532	88.4	3.8	(6)	3.8	(6)	19.3	(3)	6.9	(3)	7.3	(5)	7.9	(5)	7.9	(4)	11.1
Mercer SmartPath 1969-1973	Mercer	5	7,053	89.8	4.4	(4)	4.4	(4)	16.7	(8)	6.6	(6)	7.7	(4)	8.5	(4)	8.2	(2)	9.6
Mercer SmartPath 1974-1978	Mercer	5	6,804	89.8	4.4	(5)	4.4	(5)	16.8	(7)	6.6	(5)	7.8	(3)	8.5	(3)	8.2	(1)	9.6
Virgin Lifestage Tracker 1969-1973	Mercer	5	177	90.0	5.0	(1)	5.0	(1)	19.5	(2)	7.1	(2)	8.0	(2)	8.9	(2)	-	-	10.7
Virgin Lifestage Tracker 1974-1978	Mercer	5	192	90.0	5.0	(2)	5.0	(2)	19.6	(1)	7.2	(1)	8.1	(1)	8.9	(1)	-	-	10.7
Number of funds					9		9		9		9		9		9		7		9
Upper Quartile				89.8	4.5		4.5		19.3		6.9		7.8		8.5		-		10.9
Median				88.4	4.4		4.4		18.0		6.6		7.3		7.9		7.9		10.7
Lower Quartile				85.0	3.8		3.8		16.8		6.2		6.8		7.5		-		10.1

Note: At this stage, AMP has declined to participate in the MySuper Survey.



Chant West

MySuper (LifeCycle) - 1960s

Net returns for periods to 30 September 2024

Fund	Consultant	Cohort (years)	Option Size	% of Growth Assets	3 Months		FYTD		1 Year		3 Years		5 Years		7 Years		10 Years		Standard Deviation
					\$m	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa		
ANZ Smart Choice 1960s	Mercer	10	4,239	73.0	4.4	(2)	4.4	(2)	16.1	(4)	6.1	(3)	6.3	(3)	6.9	(5)	6.8	(4)	8.8
CFS Employer Super FC Lifestage (1960-1964)	BlackRock	5	1,214	59.0	3.8	(6)	3.8	(6)	14.3	(7)	3.8	(8)	4.2	(9)	5.0	(9)	5.7	(6)	7.6
CFS Employer Super FC Lifestage (1965-1969)	BlackRock	5	1,950	73.4	3.5	(9)	3.5	(9)	16.5	(3)	5.6	(5)	6.0	(6)	6.8	(6)	7.2	(2)	9.9
Commonwealth Essential Super - 1960-64	BlackRock	5	211	59.0	3.7	(7)	3.7	(7)	14.3	(8)	3.8	(9)	4.2	(8)	5.2	(8)	5.7	(7)	7.5
Commonwealth Essential Super - 1965-69	BlackRock	5	314	73.4	3.5	(8)	3.5	(8)	16.6	(2)	5.6	(4)	6.0	(5)	6.6	(7)	6.7	(5)	9.9
Mercer SmartPath 1959-1963	Mercer	5	3,228	70.6	3.8	(5)	3.8	(5)	13.4	(9)	5.4	(6)	6.2	(4)	7.0	(4)	6.9	(3)	7.5
Mercer SmartPath 1964-1968	Mercer	5	5,258	79.8	4.1	(4)	4.1	(4)	15.1	(5)	6.1	(2)	7.1	(2)	7.8	(2)	7.7	(1)	8.7
Virgin Lifestage Tracker 1959-1963	Mercer	5	58	64.0	4.4	(3)	4.4	(3)	15.1	(6)	5.1	(7)	5.9	(7)	7.1	(3)	-	-	8.4
Virgin Lifestage Tracker 1964-1968	Mercer	5	109	77.0	4.7	(1)	4.7	(1)	17.3	(1)	6.2	(1)	7.1	(1)	8.1	(1)	-	-	9.7
Number of funds							9		9		9		9		9		7		9
Upper Quartile				73.4	4.4		4.4		16.5		6.1		6.3		7.1		-		9.7
Median				73.0	3.8		3.8		15.1		5.6		6.0		6.9		6.8		8.7
Lower Quartile				64.0	3.7		3.7		14.3		5.1		5.9		6.6		-		7.6

MySuper (LifeCycle) - 1950s

Net returns for periods to 30 September 2024

Fund	Consultant	Cohort (years)	Option Size	% of Growth Assets	3 Months		FYTD		1 Year		3 Years		5 Years		7 Years		10 Years		Standard Deviation
					\$m	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa				
ANZ Smart Choice 1950s	Mercer	10	900	55.0	4.1	(1)	4.1	(1)	14.2	(1)	5.1	(1)	4.8	(4)	5.6	(4)	5.5	(3)	6.8
CFS Employer Super FC Lifestage (1950-1954)	BlackRock	5	154	52.0	3.5	(7)	3.5	(7)	13.6	(5)	3.9	(8)	3.9	(9)	4.4	(9)	4.7	(5)	6.2
CFS Employer Super FC Lifestage (1955-1959)	BlackRock	5	519	52.0	3.5	(6)	3.5	(6)	13.7	(3)	4.0	(7)	3.9	(6)	4.5	(8)	4.8	(4)	6.2
Commonwealth Essential Super - 1950-54	BlackRock	5	33	52.0	3.5	(8)	3.5	(8)	13.7	(2)	4.0	(5)	3.9	(7)	4.5	(6)	4.7	(6)	6.3
Commonwealth Essential Super - 1955-59	BlackRock	5	100	52.0	3.5	(9)	3.5	(9)	13.7	(4)	4.0	(6)	3.9	(8)	4.5	(7)	4.7	(7)	6.2
Mercer SmartPath 1949-1953	Mercer	5	285	61.6	3.7	(4)	3.7	(4)	12.1	(8)	4.4	(3)	4.8	(2)	5.6	(3)	5.6	(2)	5.8
Mercer SmartPath 1954-1958	Mercer	5	1,093	61.6	3.6	(5)	3.6	(5)	11.9	(9)	4.7	(2)	5.4	(1)	6.2	(1)	6.1	(1)	6.4
Virgin Lifestage Tracker 1949-1953	Mercer	5	5	50.0	4.0	(2)	4.0	(2)	12.5	(7)	3.8	(9)	4.3	(5)	5.6	(5)	-	-	6.4
Virgin Lifestage Tracker 1954-1958	Mercer	5	13	50.0	4.0	(3)	4.0	(3)	12.8	(6)	4.1	(4)	4.8	(3)	6.1	(2)	-	-	7.2
Number of funds							9		9		9		9		9		7		9
Upper Quartile				55.0	4.0		4.0		13.7		4.4		4.8		5.6		-		6.4
Median				52.0	3.6		3.6		13.6		4.0		4.3		5.6		4.8		6.3
Lower Quartile				52.0	3.5		3.5		12.5		4.0		3.9		4.5		-		6.2

MySuper (LifeCycle) - 1940s

Net returns for periods to 30 September 2024

Fund	Consultant	Cohort (years)	Option Size	% of Growth Assets	3 Months		FYTD		1 Year		3 Years		5 Years		7 Years		10 Years		Standard Deviation
					\$m	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa				
ANZ Smart Choice 1940s	Mercer	10	77	39.5	3.5	(6)	3.5	(6)	12.0	(4)	4.2	(3)	3.8	(6)	4.5	(4)	4.5	(5)	5.7
CFS Employer Super FC Lifestage (1945-1949)	BlackRock	5	62	52.0	3.5	(4)	3.5	(4)	13.6	(2)	3.9	(5)	3.9	(5)	4.5	(6)	4.8	(3)	6.2
Commonwealth Essential Super - 1945-49	BlackRock	5	17	52.0	3.5	(5)	3.5	(5)	13.7	(1)	4.0	(4)	3.9	(4)	4.5	(5)	4.7	(4)	6.3
Mercer SmartPath 1939-1943	Mercer	5	22	61.6	3.7	(3)	3.7	(3)	11.5	(6)	4.4	(1)	4.7	(2)	5.5	(1)	5.4	(1)	5.7
Mercer SmartPath 1944-1948	Mercer	5	86	61.6	3.8	(2)	3.8	(2)	11.6	(5)	4.3	(2)	4.7	(1)	5.5	(2)	5.4	(2)	5.7
Virgin Lifestage Tracker Prior to 1949	Mercer	5	5	50.0	4.0	(1)	4.0	(1)	12.6	(3)	3.7	(6)	4.2	(3)	5.5	(3)	-	-	6.3
Number of funds							6		6		6		6		6		5		6
Upper Quartile				-	-		-		-		-		-		-		-		-
Median				52.0	3.6		3.6		12.3		4.1		4.1		5.1		4.8		5.9
Lower Quartile				-	-		-		-		-		-		-		-		-

Note: At this stage, AMP has declined to participate in the MySuper Survey.



Chant West

All Growth (96 - 100%)

Net returns for periods to 30 September 2024

Fund	Asset Consultant	Option Size	% of Growth Assets	3 Months	Financial YTD	1 Year	3 Years	5 Years	7 Years	10 Years	15 Years	Standard Deviation 5 yrs
		\$m	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa
AMP Future Directions High Growth	WTW	1,246	97.3	5.3 (6)	5.3 (6)	19.0 (6)	6.7 (9)	8.1 (10)	8.4 (10)	8.6 (10)	8.6 (8)	11.0
CFS FirstChoice High Growth	Mercer	900	99.0	5.3 (4)	5.3 (4)	20.8 (2)	5.9 (12)	7.7 (12)	8.0 (11)	8.3 (11)	8.5 (10)	12.1
ClearView IPS Active Strategic 100	Lonsec/Zenith	5	100.0	5.7 (1)	5.7 (1)	17.9 (9)	7.3 (5)	7.8 (11)	-	-	-	11.4
Hostplus High Growth	JANA	537	100.0	4.2 (11)	4.2 (11)	16.1 (13)	-	-	-	-	-	-
Legal Super High Growth ^	WTW	543	97.0	4.4 (10)	4.4 (10)	17.3 (10)	7.0 (7)	8.4 (8)	9.0 (7)	9.2 (6)	8.9 (6)	10.5
Mercer Shares	Mercer	2,200	100.0	5.3 (5)	5.3 (5)	18.5 (8)	7.1 (6)	8.7 (6)	9.4 (6)	9.1 (7)	8.4 (11)	11.8
MLC High Growth	MLC	1,790	95.5	4.2 (12)	4.2 (12)	16.9 (11)	6.4 (10)	8.8 (4)	9.4 (5)	9.4 (4)	9.3 (4)	9.9
REI Super Growth Plus	Morningstar	n.a.	99.0	5.1 (7)	5.1 (7)	-	-	-	-	-	-	-
Rest Shares	JANA	309	100.0	4.7 (8)	4.7 (8)	19.7 (4)	8.6 (1)	9.7 (2)	10.3 (2)	10.1 (3)	10.0 (1)	11.7
Russell High Growth	Russell	865	97.8	5.4 (3)	5.4 (3)	19.9 (3)	7.4 (4)	8.3 (9)	8.5 (9)	8.7 (9)	8.6 (9)	11.4
smartMonday High Growth	Aon	581	100.0	5.6 (2)	5.6 (2)	21.8 (1)	7.9 (3)	8.7 (5)	9.6 (4)	9.3 (5)	8.9 (7)	13.3
TWUSUPER High Growth	JANA	412	96.0	3.4 (14)	3.4 (14)	16.4 (12)	6.8 (8)	8.7 (7)	8.7 (8)	8.9 (8)	8.9 (5)	9.4
UniSuper High Growth	UniSuper	8,612	96.0	3.7 (13)	3.7 (13)	18.6 (7)	6.1 (11)	9.3 (3)	10.0 (3)	10.2 (2)	9.8 (3)	11.4
Vision Super Just Shares	Frontier	251	100.0	4.6 (9)	4.6 (9)	19.7 (5)	8.1 (2)	11.2 (1)	10.9 (1)	10.6 (1)	9.8 (2)	12.7
Number of funds				14	14	13	12	12	11	11	11	12
Upper Quartile			100.0	5.3	5.3	19.7	7.5	8.9	9.8	9.8	9.5	11.9
Median			99.0	4.9	4.9	18.6	7.0	8.7	9.4	9.2	8.9	11.4
Lower Quartile			97.1	4.3	4.3	17.3	6.7	8.3	8.6	8.8	8.6	10.9

^ These investment options have moved up one risk category (from the High Growth universe) since 1 July 2021 so caution should be taken when comparing their performance with peers



Chant West

High Growth (81 - 95%)

Net returns for periods to 30 September 2024

Fund	Asset Consultant	Option Size	% of Growth Assets		3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		15 Years		Standard Deviation
			\$m	%	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	5 yrs		
Active Super High Growth	JANA	3,615	90.0	4.0	(16)	4.0	(16)	15.9	(18)	5.9	(24)	8.0	(16)	8.5	(16)	8.8	(12)	8.6	(13)	8.8	
AMP Future Directions Growth	WTW	1,917	87.5	4.7	(6)	4.7	(6)	16.5	(9)	5.8	(26)	7.2	(28)	7.5	(30)	7.9	(27)	8.1	(21)	9.8	
ART High Growth	JANA	14,867	85.3	3.8	(23)	3.8	(23)	15.0	(27)	7.9	(1)	9.1	(3)	9.5	(5)	9.5	(2)	8.9	(8)	8.8	
Australian Ethical Super Growth	Australian Ethical	799	85.0	4.4	(9)	4.4	(9)	14.1	(30)	4.8	(33)	7.1	(29)	8.4	(20)	8.2	(24)	7.5	(29)	9.6	
Australian Ethical Super High Growth	Australian Ethical	740	95.0	5.0	(3)	5.0	(3)	16.3	(11)	5.1	(31)	8.1	(13)	9.5	(4)	9.1	(7)	-	-	13.2	
Australian Super High Growth	Frontier/JANA	34,944	83.0	3.2	(35)	3.2	(35)	13.9	(33)	5.9	(25)	8.1	(15)	8.9	(12)	9.1	(8)	9.1	(5)	9.1	
Aware Super High Growth	WTW	82,217	88.0	3.9	(19)	3.9	(19)	15.6	(20)	6.0	(23)	8.6	(9)	9.0	(9)	9.0	(10)	9.3	(2)	8.5	
Brighter Super Growth	JANA	2,489	90.5	4.2	(12)	4.2	(12)	17.8	(5)	7.2	(4)	9.5	(1)	10.1	(1)	-	-	-	-	9.6	
BUSSQ High Growth	Frontier	484	84.9	3.7	(24)	3.7	(24)	13.7	(34)	4.8	(32)	7.2	(27)	7.6	(28)	8.1	(25)	8.6	(12)	7.9	
Care Super Growth	JANA	1,697	82.9	3.5	(31)	3.5	(31)	13.7	(35)	6.5	(15)	7.8	(19)	8.2	(24)	8.6	(15)	8.8	(10)	8.2	
Cbus Growth Plus	Frontier	1,091	82.3	3.5	(34)	3.5	(34)	14.1	(31)	-	-	-	-	-	-	-	-	-	-		
Cbus High Growth	Frontier	7,439	90.0	3.7	(26)	3.7	(26)	16.0	(17)	6.3	(18)	8.6	(10)	9.1	(8)	9.4	(3)	9.1	(6)	10.1	
ClearView IPS Active Dynamic 90	Lonsec/Zenith	17	90.0	5.1	(2)	5.1	(2)	16.3	(12)	5.4	(30)	6.4	(34)	6.7	(38)	6.8	(32)	-	-	9.2	
ClearView IPS Active Strategic 85	Lonsec/Zenith	6	85.0	5.2	(1)	5.2	(1)	16.2	(13)	6.2	(20)	6.8	(32)	-	-	-	-	-	-	10.0	
Equip Growth	JANA	933	82.0	3.5	(33)	3.5	(33)	15.6	(21)	6.3	(17)	8.0	(17)	8.5	(18)	8.5	(18)	8.5	(16)	8.8	
Equip Growth Plus	JANA	3,459	93.0	3.6	(27)	3.6	(27)	16.9	(8)	6.8	(7)	8.9	(4)	9.6	(3)	9.5	(1)	9.5	(1)	10.4	
GESB Super Growth	Frontier	n.a.	88.0	3.8	(21)	3.8	(21)	17.1	(6)	6.6	(9)	7.2	(26)	7.6	(29)	7.6	(30)	7.9	(23)	9.8	
Guild Growth	Russell	308	86.0	4.3	(11)	4.3	(11)	16.9	(7)	6.2	(21)	7.1	(30)	7.7	(27)	7.5	(31)	7.6	(28)	9.3	
HESTA High Growth	Frontier	3,097	84.2	3.7	(25)	3.7	(25)	16.1	(15)	7.5	(2)	9.3	(2)	9.7	(2)	9.3	(5)	9.1	(3)	9.6	
Hostplus Shares Plus	JANA	5,381	89.3	3.8	(22)	3.8	(22)	13.9	(32)	5.7	(28)	8.4	(12)	8.9	(10)	9.3	(4)	9.1	(4)	9.1	
Legal Super Growth	WTW	558	89.0	4.1	(14)	4.1	(14)	15.1	(25)	6.3	(16)	7.5	(24)	8.1	(25)	8.4	(20)	8.3	(19)	9.1	
Mercer High Growth	Mercer	4,070	88.3	4.5	(7)	4.5	(7)	16.5	(10)	6.5	(14)	7.8	(21)	8.5	(14)	8.2	(23)	7.8	(26)	9.4	
Mine Super High Growth †	Mercer	5,068	93.7	4.3	(10)	4.3	(10)	19.0	(3)	7.0	(6)	8.8	(6)	8.9	(11)	8.5	(19)	8.5	(17)	10.9	
MLC Growth	MLC	4,020	86.2	4.0	(15)	4.0	(15)	15.2	(23)	5.6	(29)	7.5	(23)	8.1	(26)	8.1	(26)	8.3	(18)	8.7	
MLC MultiActive Growth	MLC	677	88.0	4.0	(18)	4.0	(18)	15.5	(22)	5.7	(27)	7.6	(22)	8.6	(13)	8.6	(16)	8.1	(20)	8.5	
NGS Super High Growth	Frontier	687	89.9	2.5	(37)	2.5	(37)	12.5	(36)	4.1	(34)	6.4	(33)	7.4	(31)	7.7	(28)	7.8	(25)	7.4	
Prime Super Managed Growth	Whitehelm	341	88.3	3.5	(30)	3.5	(30)	15.8	(19)	6.6	(10)	8.1	(14)	8.4	(21)	9.2	(6)	8.5	(14)	8.4	
Qantas Super Aggressive	JANA	630	87.8	3.0	(36)	3.0	(36)	15.0	(26)	6.5	(12)	8.7	(7)	9.2	(7)	8.6	(17)	-	-	8.6	
REI Super Growth †	Morningstar	260	91.8	4.4	(8)	4.4	(8)	19.6	(1)	7.1	(5)	8.6	(8)	8.5	(17)	8.7	(13)	8.7	(11)	11.4	
Rest High Growth	JANA	4,021	88.3	4.0	(17)	4.0	(17)	16.0	(16)	7.2	(3)	8.5	(11)	8.5	(15)	8.7	(14)	8.9	(7)	9.0	
Russell Growth	Russell	534	87.6	4.2	(13)	4.2	(13)	16.2	(14)	6.2	(22)	7.1	(31)	7.4	(32)	7.6	(29)	7.7	(27)	9.7	
smartMonday Growth	Aon	470	85.0	4.9	(4)	4.9	(4)	19.0	(4)	6.5	(13)	7.4	(25)	8.4	(22)	8.3	(21)	8.1	(22)	11.7	
Spirit Super Growth	JANA	1,963	89.5	3.6	(28)	3.6	(28)	14.9	(28)	6.5	(11)	7.8	(20)	8.4	(19)	8.9	(11)	7.8	(24)	8.7	
Telstra Super Growth	Frontier	6,027	85.0	3.6	(29)	3.6	(29)	14.2	(29)	6.3	(19)	7.9	(18)	8.3	(23)	8.2	(22)	8.5	(15)	8.7	
Telstra Super High Growth	Frontier	199	90.0	3.5	(32)	3.5	(32)	-	-	-	-	-	-	-	-	-	-	-	-		
Vanguard Super SaveSmart High Growth	n.a.	278	90.0	4.7	(5)	4.7	(5)	19.5	(2)	-	-	-	-	-	-	-	-	-	-		
Vision Super Growth	Frontier	619	86.3	3.8	(20)	3.8	(20)	15.2	(24)	6.8	(8)	8.9	(5)	9.2	(6)	9.1	(9)	8.9	(9)	9.6	
Number of funds					37		37		36		34		34		33		32		29	34	
Upper Quartile			90.0	4.3		4.3		16.5		6.6		8.6		9.0		9.1		8.9		9.8	
Median			88.0	3.9		3.9		15.9		6.3		7.9		8.5		8.6		8.5		9.1	
Lower Quartile			85.0	3.6		3.6		15.0		5.8		7.3		8.1		8.2		8.1		8.7	
Tax exempt funds																					
Super SA High Growth	JANA	3,048	85.0	4.0		4.0		14.1		4.9		7.2		8.0		8.5		8.8		9.6	
Vanguard High Growth (before tax)			90.0	5.0		5.0		21.2		7.2		8.9		9.6		9.5		9.4		12.3	

† These investment options have moved down one risk category (from the All Growth universe) since 1 July 2021 so caution should be taken when comparing their performance with peers



Chant West

Growth (61 - 80%)

Net returns for periods to 30 September 2024

Fund	Asset Consultant	Option Size	% of Growth Assets		3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		15 Years		Standard Deviation
			\$m	%	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	5 yrs	% pa
Active Super Balanced	JANA	1,770	72.0	3.6	(22)	3.6	(22)	13.4	(26)	4.9	(34)	6.5	(27)	7.1	(27)	7.4	(19)	7.6	(20)	7.0	7.0
AMP Future Directions Balanced	WTW	6,719	71.9	4.1	(8)	4.1	(8)	14.1	(16)	4.5	(37)	5.9	(38)	6.3	(40)	6.8	(37)	7.2	(28)	8.1	8.1
ART Balanced	JANA	84,876	70.0	3.6	(21)	3.6	(21)	13.5	(25)	6.6	(1)	7.6	(5)	8.2	(3)	8.3	(3)	8.1	(5)	7.5	7.5
ART Balanced Risk-Adjusted	JANA	14,799	62.8	3.7	(16)	3.7	(16)	10.6	(45)	3.6	(43)	4.4	(43)	5.8	(41)	6.8	(38)	7.3	(25)	6.0	6.0
Australian Ethical Super Balanced	Australian Ethical	4,824	70.0	4.0	(10)	4.0	(10)	12.5	(36)	3.7	(42)	6.2	(35)	7.5	(13)	7.5	(17)	7.2	(27)	8.1	8.1
Australian Super Balanced	Frontier/JANA	223,822	69.3	3.1	(39)	3.1	(39)	11.9	(41)	5.0	(32)	6.9	(11)	7.8	(9)	8.2	(4)	8.4	(3)	7.5	7.5
Aware Super Balanced	WTW	22,165	75.0	3.7	(20)	3.7	(20)	14.0	(17)	5.3	(21)	7.1	(9)	7.6	(11)	7.7	(11)	7.7	(12)	7.1	7.1
Brighter Super Balanced	JANA	2,597	75.5	4.0	(12)	4.0	(12)	16.0	(6)	6.0	(5)	8.1	(2)	8.8	(2)	-	-	-	-	8.3	8.3
Brighter Super MySuper	JANA	14,962	75.0	3.9	(13)	3.9	(13)	14.2	(15)	6.1	(4)	6.5	(24)	7.2	(21)	7.3	(21)	7.6	(18)	7.1	7.1
BUSSQ Balanced Growth	Frontier	5,248	72.2	3.4	(29)	3.4	(29)	11.8	(42)	3.9	(40)	6.1	(37)	6.5	(38)	7.1	(30)	7.6	(19)	6.5	6.5
Care Super Balanced	JANA	16,054	69.4	3.1	(41)	3.1	(41)	11.4	(43)	5.6	(14)	6.8	(15)	7.2	(19)	7.7	(9)	8.1	(6)	6.5	6.5
Cbus Growth (MySuper)	Frontier	72,050	74.8	3.3	(34)	3.3	(34)	12.5	(37)	5.0	(31)	6.7	(17)	7.4	(15)	7.9	(6)	8.1	(7)	7.2	7.2
CFS FirstChoice Balanced	Mercer	618	68.0	4.2	(6)	4.2	(6)	15.9	(7)	4.4	(38)	5.9	(40)	6.4	(39)	6.5	(39)	6.9	(36)	8.7	8.7
CFS FirstChoice Growth	Mercer	2,950	78.0	4.5	(3)	4.5	(3)	17.2	(1)	4.9	(35)	6.5	(22)	6.9	(30)	7.1	(26)	7.4	(23)	9.7	9.7
ClearView IPS Active Dynamic 70	Lonsec/Zenith	27	70.0	4.4	(5)	4.4	(5)	13.5	(24)	3.9	(41)	4.7	(42)	5.0	(42)	5.3	(40)	-	-	7.3	7.3
ClearView IPS Active Strategic 70	Lonsec/Zenith	10	70.0	4.7	(1)	4.7	(1)	14.3	(13)	5.1	(29)	5.6	(41)	-	-	-	-	-	-	8.7	8.7
Equip Balanced Growth	JANA	2,814	70.0	3.6	(24)	3.6	(24)	13.6	(19)	5.7	(9)	6.8	(13)	7.4	(16)	7.6	(12)	7.8	(11)	7.2	7.2
Equip MySuper	JANA	14,768	70.0	3.0	(42)	3.0	(42)	13.0	(30)	5.4	(19)	6.6	(20)	7.1	(23)	7.3	(23)	-	-	7.1	7.1
GESB Super My GESB Super	Frontier	n.a.	74.0	3.6	(23)	3.6	(23)	15.2	(9)	5.7	(10)	6.3	(32)	6.8	(34)	6.8	(36)	7.2	(29)	8.4	8.4
HESTA Balanced Growth	Frontier	63,514	67.9	3.3	(33)	3.3	(33)	13.1	(28)	5.9	(7)	7.1	(8)	7.7	(10)	7.8	(8)	8.0	(8)	7.5	7.5
Hostplus Balanced	JANA	72,755	75.6	2.9	(43)	2.9	(43)	10.7	(44)	5.2	(27)	7.4	(7)	7.9	(5)	8.4	(2)	8.5	(2)	7.7	7.7
IOOF Balanced Investor Trust	Mercer	4,339	70.0	3.9	(14)	3.9	(14)	15.5	(8)	6.1	(3)	6.5	(21)	7.4	(14)	7.3	(22)	-	-	7.4	7.4
Legal Super MySuper Balanced	WTW	2,937	79.0	3.7	(19)	3.7	(19)	13.0	(32)	5.4	(18)	6.7	(16)	7.3	(17)	7.6	(13)	7.6	(16)	7.8	7.8
Mercer Growth	Mercer	3,599	77.1	4.2	(7)	4.2	(7)	14.8	(11)	5.8	(8)	6.5	(25)	7.2	(20)	7.1	(29)	7.0	(34)	8.2	8.2
Mercer Select Growth	Mercer	3,028	77.0	3.2	(38)	3.2	(38)	12.0	(40)	5.2	(24)	6.2	(34)	7.3	(18)	-	-	-	-	7.4	7.4
Mine Super Balanced	Mercer	3,368	67.9	3.2	(36)	3.2	(36)	14.3	(12)	-	-	-	-	-	-	-	-	-	-	-	-
Mine Super Growth	Mercer	2,107	79.0	4.0	(11)	4.0	(11)	16.5	(5)	6.2	(2)	7.7	(3)	7.8	(8)	7.5	(15)	7.7	(13)	9.5	9.5
MLC Balanced	MLC	4,309	74.4	3.7	(18)	3.7	(18)	13.5	(23)	4.7	(36)	6.4	(28)	7.1	(24)	7.2	(25)	7.5	(22)	7.4	7.4
MLC MultiActive Balanced	MLC	1,464	73.0	3.8	(15)	3.8	(15)	13.6	(21)	5.2	(26)	6.7	(18)	7.6	(12)	7.5	(16)	7.3	(26)	6.7	6.7
NGS Super Diversified (MySuper)	Frontier	9,680	76.0	2.9	(44)	2.9	(44)	12.0	(39)	4.3	(39)	5.9	(39)	6.8	(33)	7.0	(32)	7.1	(33)	6.8	6.8
Prime Super MySuper	Whitehelm	6,060	67.0	3.2	(37)	3.2	(37)	12.8	(33)	5.0	(33)	6.5	(26)	6.9	(32)	7.6	(14)	7.5	(21)	6.5	6.5
PSSap MySuper Balanced	CSC	19,953	65.0	3.5	(27)	3.5	(27)	13.6	(20)	5.3	(22)	6.4	(30)	6.9	(29)	7.1	(31)	7.3	(24)	6.7	6.7
Qantas Super Growth	JANA	2,832	71.3	3.1	(40)	3.1	(40)	13.5	(22)	6.0	(6)	7.6	(4)	8.1	(4)	7.4	(18)	-	-	7.2	7.2
REI Super Balanced (MySuper)	Morningstar	1,710	69.5	4.1	(9)	4.1	(9)	15.2	(10)	5.2	(25)	6.3	(31)	6.5	(37)	7.0	(33)	7.2	(30)	8.3	8.3
Rest Core	JANA	70,036	70.9	3.5	(26)	3.5	(26)	13.2	(27)	5.6	(13)	6.5	(23)	6.7	(35)	6.9	(34)	7.6	(17)	7.1	7.1
Rest Diversified	JANA	694	72.3	3.3	(32)	3.3	(32)	12.6	(35)	5.6	(12)	6.9	(10)	7.1	(25)	7.4	(20)	7.9	(10)	7.6	7.6
Russell Balanced Growth	Russell	2,283	74.6	3.4	(31)	3.4	(31)	13.8	(18)	5.0	(30)	6.3	(33)	6.7	(36)	6.9	(35)	7.1	(31)	8.1	8.1
smartMonday Balanced Growth	Aon	875	70.0	4.5	(2)	4.5	(2)	16.6	(4)	5.1	(28)	6.1	(36)	7.1	(22)	7.1	(28)	7.1	(32)	9.9	9.9
Spirit Super Balanced	JANA	23,838	74.0	3.5	(25)	3.5	(25)	13.0	(31)	5.4	(20)	6.4	(29)	7.0	(28)	7.7	(10)	7.0	(35)	7.0	7.0
Telstra Super Balanced	Frontier	7,657	72.0	3.4	(30)	3.4	(30)	12.2	(38)	5.5	(17)	6.6	(19)	7.1	(26)	7.1	(27)	7.7	(14)	7.5	7.5
TWUSUPER Balanced (MySuper)	JANA	6,152	71.5	2.9	(45)	2.9	(45)	12.6	(34)	5.5	(16)	6.8	(14)	6.9	(31)	7.3	(24)	7.6	(15)	7.3	7.3
UniSuper Balanced	UniSuper	40,031	65.0	3.3	(35)	3.3	(35)	14.2	(14)	5.2	(23)	6.9	(12)	7.8	(7)	8.1	(5)	8.2	(4)	8.5	8.5
UniSuper Growth ‡	UniSuper	7,693	80.0	3.4	(28)	3.4	(28)	16.9	(2)	5.5	(15)	8.1	(1)	8.8	(1)	9.0	(1)	8.9	(1)	9.9	9.9
Vanguard Super SaveSmart Growth	n.a.	43	70.0	4.5	(4)	4.5	(4)	16.7	(3)	-	-	-	-	-	-	-	-	-	-	-	-
Vision Super Balanced Growth	Frontier	7,049	71.5	3.7	(17)	3.7	(17)	13.1	(29)	5.7	(11)	7.4	(6)	7.8	(6)	7.9	(7)	8.0	(9)	7.7	7.7
Number of funds					45		45		45		43		43		42		40		36		43
Upper Quartile				74.8	4.0		4.0		14.3		5.7		6.9		7.6		7.7		7.9		8.2
Median				71.5	3.6		3.6		13.5		5.3		6.5		7.1		7.3		7.6		7.5
Lower Quartile				70.0	3.3		3.3		12.6		5.0		6.3		6.9		7.1		7.2		7.1
Tax exempt funds																					
Super SA Balanced	JANA	18,889	72.0	3.7		3.7		13.1		4.3		6.5		7.1		7.5		8.0		8.5	8.5
Vanguard Growth (before tax)				70.0	4.8		4.8		18.3		5.1		6.8		7.7		7.9		8.1		10.3

‡ These investment options have moved down one risk category (from the High Growth universe) since 1 July 2023 so caution should be taken when comparing their performance with peers



Chant West

Balanced (41 - 60%)

Net returns for periods to 30 September 2024

Fund	Asset Consultant	Option Size	% of Growth Assets		3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		15 Years		Standard Deviation 5 yrs
			\$m	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa				
Active Super Conservative Balanced	JANA	2,463	56.0	3.3	(13)	3.3	(13)	11.2	(15)	3.7	(21)	4.8	(20)	5.5	(19)	5.9	(11)	6.3	(12)	5.2	
AMP Future Directions Mod. Conservative	WTW	1,647	53.5	3.9	(4)	3.9	(4)	12.3	(5)	3.6	(24)	4.3	(25)	4.8	(25)	5.3	(21)	5.9	(18)	6.4	
ART Conservative-Balanced	JANA	17,358	50.0	3.3	(9)	3.3	(9)	10.9	(16)	5.1	(2)	5.7	(3)	6.4	(3)	6.5	(3)	6.4	(11)	5.7	
AustralianSuper Conservative Balanced	Frontier/JANA	6,294	52.0	2.8	(24)	2.8	(24)	9.6	(29)	3.5	(25)	5.0	(16)	5.9	(10)	6.4	(4)	7.0	(2)	5.6	
Aware Super Conservative Balanced	WTW	21,014	57.0	3.1	(15)	3.1	(15)	11.2	(11)	4.2	(16)	5.2	(12)	5.9	(8)	6.2	(6)	6.5	(6)	5.4	
Brighter Super Conservative Balanced	JANA	1,043	58.5	3.6	(6)	3.6	(6)	13.4	(3)	4.3	(15)	6.1	(1)	6.8	(1)	-	-	-	-	6.6	
CareSuper Conservative Balanced	JANA	291	49.9	2.8	(27)	2.8	(27)	10.1	(24)	4.7	(6)	5.0	(15)	5.4	(23)	5.8	(16)	6.4	(9)	5.4	
Cbus Super Conservative Growth	Frontier	1,213	51.8	2.8	(26)	2.8	(26)	10.2	(23)	3.6	(23)	4.8	(21)	5.6	(16)	-	-	-	-	5.3	
CFS FirstChoice Moderate	Mercer	2,477	58.5	3.9	(2)	3.9	(2)	14.7	(1)	4.0	(19)	5.3	(11)	5.7	(14)	6.0	(10)	6.5	(4)	7.6	
ClearView IPS Active Dynamic 50	Lonsec/Zenith	15	50.0	3.7	(5)	3.7	(5)	11.3	(10)	2.7	(28)	3.4	(28)	3.8	(27)	4.1	(23)	-	-	5.9	
ClearView IPS Active Strategic 50	Lonsec/Zenith	5	50.0	3.9	(3)	3.9	(3)	11.9	(6)	3.8	(20)	4.3	(27)	-	-	-	-	-	-	6.9	
Equip Balanced	JANA	1,367	52.0	3.3	(11)	3.3	(11)	11.7	(8)	4.8	(5)	5.5	(6)	5.8	(12)	6.0	(8)	6.4	(7)	5.3	
GESB Super Balanced	Frontier	n.a.	56.0	3.3	(14)	3.3	(14)	12.9	(4)	4.4	(13)	4.9	(19)	5.6	(18)	5.7	(18)	6.5	(5)	6.9	
Guild Balanced †	Russell	138	52.0	3.3	(10)	3.3	(10)	11.8	(7)	3.5	(27)	5.1	(14)	6.1	(7)	5.9	(13)	6.1	(14)	7.5	
Hostplus Conservative Balanced	JANA	1,889	56.0	3.0	(20)	3.0	(20)	9.7	(27)	4.4	(12)	5.4	(9)	5.9	(11)	6.3	(5)	6.9	(3)	5.5	
Legal Super Conservative Balanced	WTW	153	57.0	3.1	(16)	3.1	(16)	10.3	(22)	4.3	(14)	4.9	(18)	5.5	(20)	5.8	(15)	6.3	(13)	5.7	
MLC Super Moderate Growth	Mercer	1,454	59.1	3.3	(12)	3.3	(12)	11.2	(13)	4.5	(11)	4.9	(17)	5.8	(13)	5.8	(14)	5.9	(17)	6.0	
Mine Super Moderate	Mercer	23	54.6	2.8	(25)	2.8	(25)	-	-	-	-	-	-	-	-	-	-	-	-	-	
MLC Conservative Balanced	MLC	732	55.7	3.4	(8)	3.4	(8)	11.2	(12)	4.2	(17)	5.1	(13)	5.6	(15)	5.7	(20)	-	-	5.2	
MLC MultiActive Moderate	MLC	308	53.0	3.4	(7)	3.4	(7)	11.4	(9)	4.5	(10)	5.4	(8)	6.1	(6)	6.0	(7)	6.1	(15)	5.4	
NGS Super Balanced	Frontier	470	55.4	2.6	(30)	2.6	(30)	9.8	(26)	3.7	(22)	4.7	(22)	5.5	(21)	5.8	(17)	6.1	(16)	5.2	
Prime Super Income Focused	Whitehelm	9	49.0	3.1	(17)	3.1	(17)	10.9	(17)	5.8	(1)	5.6	(4)	5.9	(9)	-	-	-	-	4.4	
Qantas Super Balanced	JANA	393	51.3	2.8	(23)	2.8	(23)	10.5	(21)	5.1	(3)	5.9	(2)	6.4	(2)	6.0	(9)	-	-	5.4	
Rest Balanced	JANA	1,482	52.3	2.8	(28)	2.8	(28)	9.7	(28)	4.6	(8)	5.3	(10)	5.4	(22)	5.7	(19)	6.4	(8)	5.4	
Russell Diversified 50	Russell	231	56.0	2.9	(21)	2.9	(21)	11.2	(14)	3.5	(26)	4.3	(26)	4.8	(26)	5.1	(22)	5.8	(19)	6.7	
Spirit Super Moderate	JANA	509	54.8	3.0	(19)	3.0	(19)	10.6	(19)	4.6	(7)	4.6	(23)	5.6	(17)	-	-	-	-	4.7	
TelstraSuper Moderate	Frontier	1,341	53.8	3.0	(18)	3.0	(18)	10.7	(18)	4.9	(4)	5.4	(7)	6.1	(5)	6.6	(1)	-	-	6.0	
TWUSUPER Moderate	JANA	26	55.0	2.7	(29)	2.7	(29)	10.6	(20)	-	-	-	-	-	-	-	-	-	-	-	
UniSuper Conservative Balanced	UniSuper	3,678	45.0	2.4	(31)	2.4	(31)	9.9	(25)	4.5	(9)	4.4	(24)	5.3	(24)	5.9	(12)	6.4	(10)	4.9	
Vanguard Super SaveSmart Balanced	n.a.	25	50.0	4.2	(1)	4.2	(1)	13.9	(2)	-	-	-	-	-	-	-	-	-	-	-	
Vision Super Balanced	Frontier	511	53.7	2.9	(22)	2.9	(22)	9.4	(30)	4.2	(18)	5.5	(5)	6.2	(4)	6.5	(2)	7.0	(1)	6.0	
Number of funds					31		31	30	28		28		28	27	23		19		28		
Upper Quartile				56.0	3.4		3.4	11.6	4.6		5.4		6.0	6.1		6.5		6.1		6.1	
Median				53.7	3.1		3.1	11.0	4.3		5.0		5.7	5.9		6.4		6.4		5.5	
Lower Quartile				51.6	2.8		2.8	10.2	3.7		4.8		5.5	5.8		6.1		6.1		5.3	
Tax exempt funds																					
Super SA Moderate	JANA	593	55.0	3.4		3.4		11.6	3.5		4.9		5.7	6.1		6.8		7.0		7.0	
Vanguard Balanced (before tax)			50.0	4.5		4.5		15.4	3.0		4.6		5.8	6.2		6.8		8.4		8.4	

† These investment options have moved down one risk category (from the Growth universe) since 1 July 2021 so caution should be taken when comparing their performance with peers



Chant West

Conservative (21 - 40%)

Net returns for periods to 30 September 2024

Fund	Asset Consultant	Option Size	% of Growth Assets		3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		15 Years		Standard Deviation
			\$m	%	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	5 yrs	
Active Super Conservative	JANA	278	35.0	2.5	(23)	2.5	(23)	7.7	(25)	2.7	(22)	3.3	(22)	3.9	(23)	4.2	(22)	5.1	(15)	3.2	
AMP Future Directions Conservative	WTW	920	34.5	3.3	(4)	3.3	(4)	9.6	(8)	2.3	(30)	2.8	(31)	3.4	(30)	3.8	(29)	4.6	(25)	4.6	
ART Conservative	JANA	3,190	31.3	2.8	(13)	2.8	(13)	8.3	(21)	3.6	(5)	4.0	(5)	4.6	(5)	4.9	(4)	5.3	(10)	4.0	
Australian Ethical Super Conservative	Australian Ethical	254	30.0	2.4	(29)	2.4	(29)	7.1	(33)	0.9	(33)	1.9	(33)	3.3	(31)	3.6	(30)	-	-	4.3	
AustralianSuper Stable	Frontier/JANA	3,858	32.8	2.5	(27)	2.5	(27)	7.4	(29)	2.4	(29)	3.3	(23)	4.2	(12)	4.8	(6)	5.6	(4)	3.7	
Aware Super Conservative	WTW	1,756	35.0	2.5	(22)	2.5	(22)	8.5	(19)	3.5	(8)	4.0	(4)	4.7	(4)	5.3	(2)	5.8	(1)	3.7	
Aware Super Defensive	WTW	2,638	25.0	2.1	(35)	2.1	(35)	7.2	(32)	3.1	(18)	2.9	(29)	3.6	(28)	4.0	(26)	4.5	(28)	2.8	
Brighter Super Stable	JANA	634	37.0	3.2	(6)	3.2	(6)	10.7	(3)	3.1	(19)	4.1	(3)	5.0	(2)	-	-	-	-	4.9	
BUSSQ Defensive	Frontier	128	36.7	2.6	(15)	2.6	(15)	7.9	(24)	2.6	(24)	3.3	(21)	3.9	(24)	4.4	(16)	5.3	(11)	3.4	
CareSuper Capital Stable	JANA	339	35.5	2.4	(28)	2.4	(28)	8.6	(17)	3.8	(3)	3.9	(7)	4.3	(11)	4.7	(9)	5.5	(5)	4.0	
Cbus Conservative	Frontier	1,198	30.8	2.3	(33)	2.3	(33)	7.7	(26)	2.4	(28)	3.1	(27)	4.0	(19)	4.4	(18)	5.2	(13)	3.5	
CFS FirstChoice Conservative	Mercer	531	29.0	3.3	(3)	3.3	(3)	10.5	(5)	2.6	(23)	3.2	(24)	3.7	(26)	3.9	(27)	4.7	(24)	4.6	
ClearView IPS Active Dynamic 30	Lonsec/Zenith	4	30.0	3.1	(9)	3.1	(9)	8.8	(12)	1.7	(32)	2.0	(32)	2.7	(32)	3.1	(31)	-	-	4.9	
ClearView IPS Active Strategic 30	Lonsec/Zenith	<1	30.0	3.2	(7)	3.2	(7)	9.6	(7)	2.6	(25)	2.9	(28)	-	-	-	-	-	-	4.9	
Equip Capital Stable	JANA	905	35.0	2.8	(12)	2.8	(12)	8.9	(11)	3.1	(17)	3.6	(13)	4.0	(21)	4.2	(21)	5.0	(18)	3.6	
GESB Super Conservative	Frontier	n.a.	35.0	2.6	(16)	2.6	(16)	10.0	(6)	3.3	(14)	3.6	(14)	4.2	(14)	4.4	(19)	5.1	(14)	4.7	
HESTA Conservative	Frontier	2,778	33.9	2.5	(25)	2.5	(25)	8.3	(20)	3.7	(4)	4.2	(2)	5.0	(1)	5.3	(1)	5.7	(3)	4.2	
Hostplus Capital Stable	JANA	1,231	36.5	2.5	(26)	2.5	(26)	7.3	(30)	3.5	(7)	3.5	(19)	4.0	(18)	4.5	(14)	5.4	(8)	3.9	
Legal Super Conservative	WTW	142	40.0	2.6	(18)	2.6	(18)	7.9	(23)	3.4	(13)	3.7	(11)	4.2	(13)	4.4	(17)	5.0	(19)	3.8	
Mercer Conservative Growth	Mercer	1,190	40.0	3.1	(8)	3.1	(8)	9.1	(9)	3.2	(15)	3.5	(18)	4.4	(9)	4.5	(13)	4.8	(21)	4.2	
Mine Super Defensive	Mercer	<1	37.3	2.3	(31)	2.3	(31)	-	-	-	-	-	-	-	-	-	-	-	-	-	
MLC MultiActive Conservative	MLC	358	33.0	3.0	(10)	3.0	(10)	9.1	(10)	3.4	(10)	3.8	(9)	4.4	(10)	4.5	(15)	5.1	(16)	3.4	
MLC Stable	MLC	376	36.9	2.8	(11)	2.8	(11)	8.8	(14)	3.2	(16)	3.5	(17)	3.9	(22)	4.2	(23)	4.8	(23)	3.6	
NGS Super Defensive	Frontier	297	38.4	2.3	(32)	2.3	(32)	8.1	(22)	2.9	(21)	3.7	(12)	4.5	(7)	4.8	(7)	5.5	(6)	3.8	
Prime Super Conservative	Whitehelm	80	32.0	2.5	(24)	2.5	(24)	7.5	(28)	3.0	(20)	3.5	(16)	4.1	(16)	4.9	(3)	5.1	(17)	3.2	
Qantas Super Conservative	JANA	182	33.0	2.8	(14)	2.8	(14)	8.5	(18)	4.3	(1)	4.4	(1)	5.0	(3)	4.6	(10)	-	-	4.0	
REI Super Stable	Morningstar	40	39.8	3.2	(5)	3.2	(5)	10.9	(2)	2.3	(31)	3.2	(25)	3.6	(29)	3.9	(28)	4.6	(27)	5.4	
Rest Capital Stable	JANA	1,010	32.3	2.2	(34)	2.2	(34)	7.0	(35)	3.5	(9)	3.8	(10)	4.0	(20)	4.3	(20)	5.2	(12)	3.7	
Russell Defensive	Russell	447	36.7	2.5	(19)	2.5	(19)	8.8	(13)	2.6	(26)	3.1	(26)	3.7	(25)	4.0	(24)	4.9	(20)	4.8	
smartMonday Moderate	Aon	155	35.0	3.8	(1)	3.8	(1)	10.5	(4)	2.5	(27)	2.8	(30)	3.6	(27)	4.0	(25)	4.8	(22)	5.9	
Spirit Super Conservative	JANA	510	35.3	2.6	(17)	2.6	(17)	8.6	(16)	3.8	(2)	3.6	(15)	4.2	(15)	4.5	(12)	4.6	(26)	3.4	
TelstraSuper Conservative	Frontier	1,066	33.3	2.5	(20)	2.5	(20)	7.6	(27)	3.4	(11)	3.9	(6)	4.5	(6)	4.9	(5)	5.7	(2)	4.1	
TWUSUPER Conservative	JANA	25	36.0	2.5	(21)	2.5	(21)	8.6	(15)	-	-	-	-	-	-	-	-	-	-		
UniSuper Conservative	UniSuper	1,816	25.5	2.1	(36)	2.1	(36)	7.2	(31)	3.6	(6)	3.5	(20)	4.1	(17)	4.6	(11)	5.3	(9)	2.9	
Vanguard Super SaveSmart Conservative	n.a.	8	30.0	3.6	(2)	3.6	(2)	10.9	(1)	-	-	-	-	-	-	-	-	-	-		
Vision Super Conservative	Frontier	397	33.0	2.4	(30)	2.4	(30)	7.1	(34)	3.4	(12)	3.9	(8)	4.5	(8)	4.8	(8)	5.5	(7)	3.6	
Number of funds				36		36		35		33		33		32		31		28		33	
Upper Quartile			36.6	3.0		3.0		9.1		3.5		3.8		4.4		4.7		5.5		4.6	
Median			34.8	2.5		2.5		8.5		3.1		3.5		4.1		4.4		5.1		3.9	
Lower Quartile			31.8	2.4		2.4		7.7		2.6		3.2		3.8		4.1		4.8		3.6	
Tax exempt funds																					
Super SA Conservative	JANA	438	40.0	2.9		2.9		9.4		2.3		3.5		4.4		4.9		6.0		5.6	
Vanguard Conservative (before tax)			30.0	4.0		4.0		12.2		1.5		2.7		4.0		4.5		5.3		6.4	



Chant West

Socially Responsible High Growth (81 - 95%)

Net returns for periods to 30 September 2024

Fund	Asset Consultant	Option Size \$m	% of Growth Assets		3 Months %	Financial YTD %	1 Year %		3 Years % pa		5 Years % pa		7 Years % pa		10 Years % pa		15 Years % pa		Standard Deviation % pa	
Australian Ethical Super Growth	Australian Ethical	799	85.0	4.4	(2)	4.4	(2)	14.1	(6)	4.8	(4)	7.1	(2)	8.4	(2)	8.2	(2)	7.5	(1)	9.6
Australian Ethical Super High Growth	Australian Ethical	740	95.0	5.0	(1)	5.0	(1)	16.3	(4)	5.1	(3)	8.1	(1)	9.5	(1)	9.1	(1)	-	-	13.2
Aware Super High Growth Socially Conscious	WTW	587	88.0	3.6	(4)	3.6	(4)	17.5	(2)	-	-	-	-	-	-	-	-	-	-	-
Mercer Sustainable High Growth	Mercer	483	86.0	2.0	(6)	2.0	(6)	15.3	(5)	5.4	(1)	-	-	-	-	-	-	-	-	-
MLC Socially Responsible Growth	MLC	106	85.0	3.6	(5)	3.6	(5)	18.6	(1)	-	-	-	-	-	-	-	-	-	-	-
Rest Sustainable Growth	JANA	216	82.5	3.8	(3)	3.8	(3)	16.5	(3)	5.1	(2)	-	-	-	-	-	-	-	-	-
Number of funds				6		6		6		4		2		2		2		1		2
Upper Quartile				-		-		-		-		-		-		-		-		-
Median			85.5	3.7		3.7		16.4		5.1		7.6		9.0		8.7		-		11.4
Lower Quartile			-	-		-		-		-		-		-		-		-		-

Socially Responsible Growth (61 - 80%)

Net returns for periods to 30 September 2024

Fund	Asset Consultant	Option Size \$m	% of Growth Assets		3 Months %	Financial YTD %	1 Year %		3 Years % pa		5 Years % pa		7 Years % pa		10 Years % pa		15 Years % pa		Standard Deviation 5 yrs % pa	
ART Socially Conscious Balanced	JANA	412	70.0	3.5	(9)	3.5	(9)	14.1	(6)	6.1	(2)	7.2	(3)	7.6	(6)	7.1	(7)	7.2	(7)	7.7
Australian Ethical Super Balanced	Australian Ethical	4,824	70.0	4.0	(8)	4.0	(8)	12.5	(12)	3.7	(10)	6.2	(8)	7.5	(7)	7.5	(5)	7.2	(6)	8.1
Australian Super Socially Aware	Frontier/JANA	2,996	69.3	3.4	(10)	3.4	(10)	12.8	(11)	4.4	(7)	6.0	(10)	6.7	(9)	7.3	(6)	7.8	(5)	8.4
Aware Super Balanced Socially Conscious	WTW	2,420	75.0	3.4	(11)	3.4	(11)	15.5	(4)	6.5	(1)	7.7	(1)	7.8	(3)	8.0	(3)	8.4	(2)	6.3
CareSuper Sustainable Balanced	JANA	317	69.4	3.1	(14)	3.1	(14)	11.5	(14)	5.5	(4)	7.1	(4)	7.7	(5)	7.7	(4)	7.9	(4)	6.5
CFS Thrive+ Sustainable Growth	Mercer	21	80.0	5.4	(1)	5.4	(1)	18.8	(1)	-	-	-	-	-	-	-	-	-	-	-
Equip Future Focus	JANA	99	70.0	4.2	(6)	4.2	(6)	9.6	(15)	2.2	(12)	6.2	(9)	-	-	-	-	-	-	7.6
GESB Super Sustainable Balanced	Frontier	n.a.	72.0	4.4	(4)	4.4	(4)	13.3	(9)	-	-	-	-	-	-	-	-	-	-	-
HESTA Sustainable Growth	Frontier	2,196	71.5	4.6	(3)	4.6	(3)	13.9	(7)	3.5	(11)	6.9	(6)	8.0	(2)	8.9	(1)	8.8	(1)	9.6
Hostplus SRI Balanced	JANA	601	71.4	3.3	(13)	3.3	(13)	11.8	(13)	4.4	(8)	7.6	(2)	7.8	(4)	-	-	-	-	8.3
Legal Super Balanced SR	WTW	48	79.0	4.3	(5)	4.3	(5)	13.6	(8)	4.0	(9)	5.8	(11)	6.5	(10)	6.3	(8)	5.9	(8)	8.7
Prime Super SRI Balanced	Whitehelm	21	72.0	4.6	(2)	4.6	(2)	14.7	(5)	4.4	(6)	5.6	(12)	-	-	-	-	-	-	8.9
Spirit Super Sustainable	JANA	155	74.5	3.3	(12)	3.3	(12)	12.9	(10)	5.6	(3)	6.4	(7)	7.1	(8)	-	-	-	-	7.0
UniSuper Sustainable Balanced	UniSuper	4,326	67.5	3.1	(15)	3.1	(15)	17.8	(3)	4.5	(5)	6.9	(5)	8.1	(1)	8.1	(2)	7.9	(3)	9.6
Vanguard Super Ethically Conscious Growth	n.a.	29	70.0	4.1	(7)	4.1	(7)	18.8	(2)	-	-	-	-	-	-	-	-	-	-	-
Number of funds				15		15		15		12		12		10		8		8		12
Upper Quartile			73.3	4.3		4.3		15.1		5.5		7.1		7.8		8.0		8.0		8.7
Median			71.4	4.0		4.0		13.6		4.4		6.6		7.6		7.6		7.8		8.2
Lower Quartile			70.0	3.3		3.3		12.7		3.9		6.1		7.2		7.2		7.2		7.5



Indexed Growth (61 - 80%)

Net returns for periods to 30 September 2024

Fund	Asset Consultant	Option Size \$m	% of Growth Assets		3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		15 Years		Standard Deviation
			%	%	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	% pa	5 yrs % pa
ART Balanced Index	JANA	1,348	75.0	4.9	(3)	4.9	(3)	18.8	(2)	5.8	(8)	7.1	(5)	7.8	(3)	7.7	(3)	7.8	(1)	9.8	
AustralianSuper Indexed Diversified	Frontier/JANA	2,729	70.0	4.1	(12)	4.1	(12)	16.5	(13)	6.2	(6)	7.4	(4)	8.0	(2)	7.5	(4)	-	-	8.7	
Aware Super Balanced Index	WTW	201	75.0	4.2	(9)	4.2	(9)	18.6	(3)	-	-	-	-	-	-	-	-	-	-	-	
Brighter Super Indexed Balanced	JANA	120	75.0	4.0	(14)	4.0	(14)	17.5	(7)	6.5	(4)	7.5	(3)	-	-	-	-	-	-	8.9	
Cbus Indexed Diversified	Frontier	81	70.0	4.1	(13)	4.1	(13)	17.0	(10)	-	-	-	-	-	-	-	-	-	-	-	
ClearView IPS Index Base 70	Lonsec/Zenith	28	70.0	3.3	(16)	3.3	(16)	15.3	(15)	6.2	(7)	6.9	(6)	-	-	-	-	-	-	8.2	
ClearView IPS Index Dynamic 70	Lonsec/Zenith	42	70.0	4.1	(11)	4.1	(11)	14.8	(16)	3.9	(12)	5.0	(11)	5.9	(7)	5.8	(6)	-	-	7.6	
ClearView IPS Index Strategic 70	Lonsec/Zenith	43	70.0	4.5	(6)	4.5	(6)	15.4	(14)	4.5	(11)	5.3	(10)	-	-	-	-	-	-	8.4	
Equip Index Diversified	JANA	16	70.0	4.2	(10)	4.2	(10)	17.1	(9)	-	-	-	-	-	-	-	-	-	-	-	
HESTA Indexed Balanced Growth	Frontier	364	75.0	4.4	(8)	4.4	(8)	17.5	(6)	6.7	(2)	-	-	-	-	-	-	-	-	-	
Hostplus Indexed Balanced	JANA	13,198	75.0	4.6	(5)	4.6	(5)	18.4	(4)	7.0	(1)	7.7	(1)	8.2	(1)	8.0	(1)	-	-	9.7	
Legal Super Balanced Index	WTW	68	70.0	4.9	(2)	4.9	(2)	17.2	(8)	5.4	(10)	6.1	(9)	7.3	(6)	7.3	(5)	-	-	9.3	
NGS Super Indexed Growth	Frontier	155	76.0	5.4	(1)	5.4	(1)	19.2	(1)	6.6	(3)	6.9	(7)	7.7	(4)	7.7	(2)	-	-	10.2	
REST Balanced Index	JANA	557	75.0	4.0	(15)	4.0	(15)	17.9	(5)	6.3	(5)	7.5	(2)	-	-	-	-	-	-	9.9	
Vanguard Super SaveSmart Growth	n.a.	43	70.0	4.5	(7)	4.5	(7)	16.7	(11)	-	-	-	-	-	-	-	-	-	-	-	
Vision Super Balanced Low Cost	Frontier	225	70.0	4.8	(4)	4.8	(4)	16.6	(12)	5.8	(9)	6.5	(8)	7.3	(5)	-	-	-	-	10.1	
Number of funds					16		16		16		12		11		7		6		1		11
Upper Quartile				75.0	4.7		4.7		18.0		6.5		7.4		-		-		-		9.9
Median				70.0	4.3		4.3		17.1		6.2		6.9		7.7		7.6		7.8		9.3
Lower Quartile				70.0	4.1		4.1		16.6		5.7		6.3		-		-		-		8.6

Australian Shares - Net

Net returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months	Financial YTD	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	15 Years	Standard Deviation 5 yrs
		%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa
ART Australian Shares Index	JANA	7.4 (12)	7.4 (12)	20.8 (8)	16.8 (6)	8.8 (7)	8.7 (14)	10.0 (9)	9.2 (10)	8.4 (11)	14.6
Australian Ethical Super Australian Shares	Australian Ethical	10.1 (1)	10.1 (1)	21.7 (1)	15.9 (17)	3.2 (22)	9.0 (10)	10.2 (3)	10.8 (1)	10.6 (1)	16.5
AustralianSuper Australian Shares	Frontier/JANA	6.9 (23)	6.9 (23)	19.6 (19)	16.9 (3)	9.9 (1)	9.8 (1)	10.9 (1)	10.0 (2)	9.2 (2)	14.4
Aware Super Australian Shares	WTW	7.7 (6)	7.7 (6)	21.0 (6)	16.5 (9)	8.7 (8)	8.8 (13)	10.0 (8)	9.3 (8)	8.3 (12)	14.4
Brighter Super Australian Shares	JANA	7.6 (10)	7.6 (10)	20.7 (9)	16.6 (7)	9.2 (2)	9.7 (2)	10.0 (7)	9.6 (5)	8.8 (5)	14.4
BUSSQ Australian Shares	Frontier	7.2 (16)	7.2 (16)	20.0 (12)	14.5 (24)	4.7 (21)	7.9 (21)	9.1 (20)	8.8 (16)	8.7 (8)	14.5
CareSuper Australian Shares	JANA	7.9 (4)	7.9 (4)	19.6 (18)	16.2 (14)	9.1 (4)	9.2 (6)	10.1 (4)	9.5 (7)	8.7 (9)	14.5
Cbus Australian Shares	Frontier	6.8 (24)	6.8 (24)	20.0 (14)	16.2 (13)	-	-	-	-	-	-
ClearView IPS Active Australian Shares	Lonsec/Zenith	7.0 (21)	7.0 (21)	19.3 (23)	16.3 (10)	6.9 (18)	9.2 (5)	9.0 (21)	8.6 (20)	-	14.2
Equip Australian Shares	JANA	7.1 (19)	7.1 (19)	19.0 (24)	15.9 (16)	8.5 (13)	8.5 (16)	9.2 (19)	8.8 (18)	8.1 (16)	13.8
GESB Super Australian Shares	Frontier	7.0 (20)	7.0 (20)	20.4 (10)	16.0 (15)	8.5 (11)	8.2 (20)	9.3 (17)	8.5 (22)	7.9 (18)	14.3
HESTA Australian Shares	Frontier	8.0 (3)	8.0 (3)	21.6 (2)	17.2 (1)	9.2 (3)	9.1 (9)	10.1 (5)	9.1 (11)	8.8 (6)	15.3
Hostplus Australian Shares	JANA	7.7 (5)	7.7 (5)	19.4 (22)	15.7 (19)	8.1 (14)	9.1 (7)	9.8 (11)	9.7 (4)	9.1 (3)	15.0
Legal Super Australian Shares	WTW	6.5 (25)	6.5 (25)	18.0 (25)	14.5 (23)	6.4 (20)	7.0 (22)	8.7 (22)	8.6 (19)	-	15.7
Mercer Australian Shares	Mercer/Aksia	7.6 (9)	7.6 (9)	21.2 (5)	16.5 (8)	8.7 (9)	8.8 (12)	9.9 (10)	9.1 (13)	7.8 (20)	14.4
Mine Super Australian Shares	Mercer	7.5 (11)	7.5 (11)	20.0 (15)	16.3 (12)	-	-	-	-	-	-
MLC Australian Shares Fund	JANA	7.4 (13)	7.4 (13)	19.6 (16)	15.1 (22)	7.7 (16)	8.5 (15)	9.8 (12)	9.5 (6)	8.3 (13)	14.2
NGS Super Australian Shares	Frontier	8.0 (2)	8.0 (2)	21.6 (3)	17.1 (2)	7.8 (15)	8.3 (18)	9.3 (18)	8.5 (21)	8.1 (17)	15.6
Prime Australian Equities	Whitehelm	7.0 (22)	7.0 (22)	19.6 (17)	15.5 (21)	6.6 (19)	9.2 (4)	10.0 (6)	9.8 (3)	8.8 (7)	15.0
Rest Australian Shares	JANA	7.6 (7)	7.6 (7)	19.6 (20)	15.9 (18)	8.5 (12)	8.4 (17)	9.5 (14)	9.2 (9)	8.9 (4)	15.4
smartMonday Australian Shares	Aon	7.3 (14)	7.3 (14)	20.0 (13)	16.3 (11)	9.1 (5)	8.8 (11)	9.4 (15)	8.9 (15)	7.8 (19)	15.8
Spirit Super Australian Shares	JANA	7.2 (18)	7.2 (18)	19.5 (21)	15.7 (20)	7.6 (17)	8.2 (19)	9.3 (16)	9.1 (12)	8.2 (15)	14.4
TelstraSuper Aust Shares	Frontier	7.3 (15)	7.3 (15)	21.5 (4)	16.8 (5)	8.7 (10)	9.1 (8)	9.6 (13)	8.8 (17)	8.5 (10)	14.4
Vanguard Super SaveSmart Australian Shares	n.a.	7.2 (17)	7.2 (17)	20.2 (11)	-	-	-	-	-	-	-
Vision Super Australian Equities	Frontier	7.6 (8)	7.6 (8)	20.9 (7)	16.9 (4)	9.0 (6)	9.2 (3)	10.3 (2)	9.0 (14)	8.2 (14)	14.9
Number of funds		25	25	25	24	22	22	22	22	20	22
Upper Quartile		7.6	7.6	20.9	16.6	8.9	9.2	10.0	9.5	8.8	15.2
Median		7.4	7.4	20.0	16.3	8.5	8.8	9.8	9.1	8.5	14.5
Lower Quartile		7.1	7.1	19.6	15.8	7.6	8.4	9.3	8.8	8.2	14.4

International Shares (0-50% Hedged) - Net

Net returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months	Financial YTD	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	15 Years	Standard Deviation
		%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	5 yrs
ART International Shares Index	JANA	2.5 (8)	2.5 (8)	20.4 (12)	19.9 (11)	9.1 (4)	11.1 (5)	11.8 (3)	11.7 (1)	11.5 (1)	11.0
Australian Ethical Super International Shares	Australian Ethical	3.1 (4)	3.1 (4)	20.8 (10)	20.2 (8)	8.0 (8)	10.3 (11)	10.9 (6)	10.2 (11)	8.6 (20)	11.3
AustralianSuper International Shares	Frontier/JANA	0.9 (26)	0.9 (26)	18.9 (19)	18.5 (19)	6.1 (17)	10.8 (7)	11.3 (5)	11.3 (4)	10.7 (5)	10.2
Aware Super International Shares	WTW	2.1 (21)	2.1 (21)	22.7 (3)	21.1 (4)	9.9 (2)	11.6 (3)	12.4 (2)	11.5 (2)	11.0 (3)	11.0
Brighter Super International Shares	JANA	2.7 (7)	2.7 (7)	20.3 (13)	21.5 (2)	10.0 (1)	13.9 (1)	14.2 (1)	-	-	10.0
BUSSQ International Shares	Frontier	1.2 (24)	1.2 (24)	15.3 (26)	15.5 (24)	3.0 (22)	6.2 (21)	7.0 (21)	8.5 (20)	9.7 (16)	10.1
CareSuper Overseas Shares	JANA	2.5 (11)	2.5 (11)	20.3 (14)	21.3 (3)	6.5 (16)	9.8 (14)	9.6 (15)	10.4 (9)	10.6 (6)	11.5
Cbus Overseas Shares	Frontier	2.5 (10)	2.5 (10)	19.5 (16)	19.8 (13)	-	-	-	-	-	-
ClearView IPS Active International Shares	Lonsec/Zenith	4.0 (2)	4.0 (2)	16.9 (24)	17.5 (21)	6.1 (18)	6.1 (22)	6.3 (22)	6.6 (21)	-	9.7
Equip Overseas Shares	JANA	2.3 (13)	2.3 (13)	21.2 (7)	19.9 (12)	6.0 (19)	10.7 (8)	10.9 (7)	10.9 (6)	10.9 (4)	11.7
GESB Super International Shares	Frontier	2.3 (15)	2.3 (15)	22.0 (5)	20.2 (9)	8.0 (10)	9.8 (13)	9.8 (11)	9.6 (16)	9.9 (12)	11.7
HESTA International Shares	Frontier	2.2 (19)	2.2 (19)	21.1 (8)	20.6 (6)	6.7 (15)	10.4 (10)	9.8 (13)	10.0 (12)	9.8 (15)	12.1
Hostplus International Shares	JANA	2.9 (5)	2.9 (5)	17.8 (23)	16.9 (22)	4.1 (21)	9.0 (19)	9.0 (19)	9.5 (17)	9.9 (14)	9.8
Legal Super Overseas Shares	WTW	5.0 (1)	5.0 (1)	24.4 (1)	20.1 (10)	9.0 (5)	11.1 (4)	10.5 (10)	10.5 (8)	10.2 (7)	11.3
Mercer International Shares	Mercer	2.2 (16)	2.2 (16)	18.9 (20)	18.9 (17)	8.3 (6)	10.6 (9)	11.4 (4)	11.3 (5)	9.9 (11)	10.7
Mine Super International Shares	Mercer	2.1 (22)	2.1 (22)	23.4 (2)	22.6 (1)	-	-	-	-	-	-
MLC International Shares	JANA	1.1 (25)	1.1 (25)	18.3 (22)	-	-	-	-	-	-	-
NGS Super International Shares	Frontier	2.2 (20)	2.2 (20)	19.7 (15)	18.4 (20)	4.5 (20)	8.3 (20)	8.9 (20)	9.7 (15)	8.9 (19)	11.8
Prime International Equities	Whitehelm	3.4 (3)	3.4 (3)	22.2 (4)	20.4 (7)	8.1 (7)	9.9 (12)	9.5 (16)	10.0 (13)	10.1 (8)	10.7
Rest Overseas Shares	JANA	2.3 (12)	2.3 (12)	19.4 (17)	18.8 (18)	8.0 (9)	9.5 (16)	9.8 (12)	9.9 (14)	10.0 (9)	10.4
Russell Global Opportunities	Russell	2.3 (14)	2.3 (14)	16.7 (25)	16.8 (23)	7.6 (11)	9.5 (15)	9.7 (14)	10.8 (7)	10.0 (10)	9.7
smartMonday International Shares	Aon	2.5 (9)	2.5 (9)	21.9 (6)	20.9 (5)	9.5 (3)	11.0 (6)	10.5 (9)	10.3 (10)	9.9 (13)	11.3
Spirit Super International Shares	JANA	2.9 (6)	2.9 (6)	20.7 (11)	19.2 (15)	7.0 (12)	9.3 (17)	9.1 (18)	9.3 (18)	9.5 (17)	11.7
TelstraSuper Int'l Shares	Frontier	1.8 (23)	1.8 (23)	19.2 (18)	19.0 (16)	6.8 (13)	9.1 (18)	9.1 (17)	9.1 (19)	9.5 (18)	11.5
Vanguard Super SaveSmart International Shares	n.a.	2.2 (17)	2.2 (17)	21.1 (9)	-	-	-	-	-	-	-
Vision Super International Equities	Frontier	2.2 (18)	2.2 (18)	18.5 (21)	19.7 (14)	6.7 (14)	11.9 (2)	10.9 (8)	11.5 (3)	11.2 (2)	11.9
Number of funds		26	26	26	24	22	22	22	21	20	22
Upper Quartile		2.7	2.7	21.2	20.5	8.3	11.0	10.9	10.9	10.7	11.6
Median		2.3	2.3	20.3	19.9	7.3	10.1	9.8	10.2	10.0	11.1
Lower Quartile		2.2	2.2	18.9	18.7	6.2	9.3	9.2	9.6	9.8	10.2



Diversified Property - Net

Net returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months	Financial YTD	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	15 Years	Standard Deviation 5 yrs
		%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa
Brighter Super Property	JANA	5.5 (1)	5.5 (1)	-0.3 (3)	-0.9 (4)	2.7 (2)	2.7 (4)	4.3 (5)	6.2 (5)	-	4.5
CareSuper Direct Property	JANA	-1.2 (8)	-1.2 (8)	-5.9 (6)	-4.6 (6)	0.8 (5)	2.4 (5)	4.4 (4)	6.7 (3)	6.9 (3)	3.8
Cbus Property	Frontier	5.3 (2)	5.3 (2)	8.1 (2)	2.7 (2)	-	-	-	-	-	-
HESTA Property and Infrastructure	Frontier	0.4 (5)	0.4 (5)	-0.7 (4)	1.2 (3)	4.2 (1)	4.1 (2)	4.8 (3)	6.3 (4)	6.7 (4)	4.0
Mercer Property	Mercer	5.3 (3)	5.3 (3)	10.1 (1)	5.3 (1)	2.2 (3)	3.1 (3)	4.8 (2)	6.0 (6)	6.5 (5)	10.0
Prime Property	Whitehelm	-0.4 (6)	-0.4 (6)	-10.7 (9)	-8.0 (9)	-3.5 (8)	-0.9 (7)	3.1 (7)	9.2 (1)	7.8 (1)	6.2
Rest Property	JANA	-0.8 (7)	-0.8 (7)	-9.1 (7)	-7.6 (8)	-0.6 (6)	1.0 (6)	3.4 (6)	5.5 (7)	5.6 (6)	5.5
TelstraSuper Property	Frontier	1.0 (4)	1.0 (4)	-4.5 (5)	-3.0 (5)	2.1 (4)	4.3 (1)	6.1 (1)	7.8 (2)	7.5 (2)	5.1
Vision Super Property	Frontier	-3.9 (9)	-3.9 (9)	-9.5 (8)	-5.5 (7)	-0.6 (7)	-	-	-	-	-
Number of funds		9	9	9	9	8	7	7	7	6	7
Upper Quartile		5.3	5.3	-0.3	1.2	2.3	-	-	-	-	5.8
Median		0.4	0.4	-4.5	-3.0	1.5	2.7	4.4	6.3	6.8	5.1
Lower Quartile		-0.8	-0.8	-9.1	-5.5	-0.6	-	-	-	-	4.2

Diversified Bonds - Net

Net returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months	Financial YTD	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	15 Years	Standard Deviation 5 yrs
		%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa
ART Bonds Index	JANA	2.9 (14)	2.9 (14)	6.7 (15)	3.7 (14)	-1.2 (13)	-0.4 (13)	1.2 (13)	2.0 (10)	3.5 (6)	4.2
AustralianSuper Diversified Fixed Interest	Frontier/JANA	2.1 (19)	2.1 (19)	4.8 (19)	3.0 (17)	0.0 (3)	0.5 (4)	1.4 (8)	2.3 (2)	4.3 (2)	2.2
Aware Super Bonds	WTW	3.1 (6)	3.1 (6)	7.1 (13)	-	-	-	-	-	-	-
Brighter Super Diversified Fixed Interest	JANA	2.9 (15)	2.9 (15)	7.5 (5)	4.5 (4)	-0.4 (5)	0.6 (3)	1.9 (1)	2.1 (8)	-	4.4
CareSuper Fixed Interest	JANA	2.8 (16)	2.8 (16)	7.1 (14)	4.5 (6)	0.3 (1)	0.7 (2)	1.7 (2)	2.1 (7)	3.9 (3)	3.6
Cbus Diversified Fixed Interest	Frontier	2.6 (17)	2.6 (17)	7.3 (8)	5.4 (1)	-	-	-	-	-	-
Equip Diversified Fixed Interest	JANA	3.0 (8)	3.0 (8)	6.6 (16)	3.5 (15)	0.3 (2)	0.9 (1)	1.5 (5)	2.2 (6)	3.6 (4)	3.4
GESB Super Fixed Interest	Frontier	3.0 (9)	3.0 (9)	7.3 (10)	4.1 (13)	-1.0 (11)	-0.1 (11)	1.5 (4)	1.8 (12)	3.4 (10)	4.4
HESTA Diversified Bonds	Frontier	2.9 (12)	2.9 (12)	7.3 (7)	4.3 (9)	-0.9 (10)	0.1 (7)	1.5 (7)	2.2 (3)	3.6 (5)	4.4
Hostplus Diversified Fixed Interest	JANA	3.1 (5)	3.1 (5)	7.3 (9)	4.3 (10)	-0.5 (6)	0.0 (8)	1.4 (9)	2.6 (1)	4.6 (1)	3.5
Mercer Fixed Interest	Mercer	2.9 (10)	2.9 (10)	7.2 (11)	4.4 (7)	-1.1 (12)	-0.3 (12)	1.5 (6)	2.0 (9)	3.5 (7)	4.7
Mine Super Bonds	Mercer	2.6 (18)	2.6 (18)	6.3 (18)	4.1 (12)	-	-	-	-	-	-
MLC Fixed Interest	JANA	3.0 (7)	3.0 (7)	7.5 (4)	4.5 (5)	-0.8 (9)	-0.1 (9)	1.3 (11)	1.8 (13)	3.2 (13)	4.2
NGS Super Diversified Bonds	Frontier	3.1 (4)	3.1 (4)	7.9 (2)	3.4 (16)	-	-	-	-	-	-
Prime Fixed Interest	Whitehelm	3.2 (2)	3.2 (2)	7.8 (3)	4.7 (3)	-0.6 (7)	0.2 (6)	1.4 (10)	2.2 (4)	3.4 (9)	4.0
Rest Bond	JANA	2.9 (11)	2.9 (11)	7.2 (12)	4.2 (11)	-1.2 (14)	-0.5 (15)	0.5 (15)	1.3 (15)	3.4 (11)	4.5
Spirit Super Fixed Interest	JANA	3.3 (1)	3.3 (1)	7.5 (6)	4.4 (8)	-0.7 (8)	-0.1 (10)	1.2 (14)	1.7 (14)	3.0 (14)	4.1
TelstraSuper Diversified Bonds and Credit	Frontier	3.1 (3)	3.1 (3)	8.4 (1)	5.3 (2)	-0.2 (4)	0.5 (5)	1.6 (3)	2.2 (5)	3.5 (8)	3.9
Vision Super Diversified Bonds	Frontier	2.9 (13)	2.9 (13)	6.4 (17)	2.7 (18)	-1.7 (15)	-0.5 (14)	1.2 (12)	1.9 (11)	3.3 (12)	4.5
Number of funds		19	19	19	18	15	15	15	15	14	15
Upper Quartile		3.1	3.1	7.5	4.5	-0.3	0.5	1.5	2.2	3.6	4.4
Median		2.9	2.9	7.3	4.3	-0.7	0.0	1.4	2.1	3.5	4.2
Lower Quartile		2.9	2.9	6.9	3.8	-1.1	-0.2	1.2	1.8	3.4	3.8

Cash & Cash Enhanced - Net

Net returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months	Financial YTD	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	15 Years	Standard Deviation 5 yrs
		%	%	%	% pa	% pa	% pa	% pa	% pa	% pa	% pa
Active Super Managed Cash	JANA	1.1 (3)	1.1 (3)	4.4 (2)	4.0 (1)	2.7 (13)	1.9 (7)	1.9 (6)	2.1 (2)	-	0.6
ART Cash	JANA	1.1 (6)	1.1 (6)	4.4 (1)	3.9 (6)	2.8 (6)	2.0 (6)	2.0 (5)	2.0 (3)	2.7 (2)	0.5
AustralianSuper Cash	Frontier/JANA	1.1 (13)	1.1 (13)	4.1 (14)	3.6 (18)	2.6 (15)	1.8 (13)	1.8 (11)	1.9 (9)	2.5 (7)	0.5
Aware Super Cash	WTW	1.1 (5)	1.1 (5)	4.4 (3)	3.9 (3)	2.9 (1)	2.0 (3)	2.0 (2)	2.0 (5)	2.5 (8)	0.5
Brighter Super Cash	JANA	1.1 (10)	1.1 (10)	4.2 (7)	3.9 (7)	2.8 (8)	2.0 (4)	2.0 (4)	2.1 (1)	2.8 (1)	0.5
BUSSQ Cash	Frontier	1.1 (14)	1.1 (14)	3.9 (22)	3.4 (26)	2.5 (23)	1.7 (20)	1.7 (21)	1.8 (19)	2.4 (9)	0.4
CareSuper Cash	JANA	1.1 (9)	1.1 (9)	4.1 (16)	3.7 (15)	2.6 (14)	1.8 (15)	1.8 (12)	2.0 (6)	2.6 (5)	0.5
Cbus Cash	Frontier	1.0 (16)	1.0 (16)	4.2 (13)	3.8 (11)	2.7 (9)	1.7 (16)	1.7 (22)	1.7 (23)	2.2 (20)	0.5
Equip Cash	JANA	1.0 (19)	1.0 (19)	3.9 (24)	3.6 (21)	2.6 (19)	1.7 (21)	1.7 (23)	1.7 (22)	2.3 (17)	0.5
GESB Super Cash	Frontier	1.1 (11)	1.1 (11)	4.2 (12)	3.7 (14)	2.7 (12)	1.8 (11)	1.8 (10)	1.9 (12)	2.4 (10)	0.5
HESTA Cash and Term Deposits	Frontier	1.0 (20)	1.0 (20)	4.0 (18)	3.6 (22)	2.6 (18)	1.7 (18)	1.7 (19)	1.8 (16)	2.4 (14)	0.5
Hostplus Cash	JANA	1.1 (8)	1.1 (8)	4.3 (4)	3.9 (2)	2.8 (5)	1.8 (9)	1.8 (14)	1.8 (20)	2.3 (15)	0.5
Legal Super Cash	WTW	1.0 (21)	1.0 (21)	4.1 (17)	3.6 (19)	2.5 (21)	1.7 (22)	1.7 (18)	1.9 (11)	-	0.5
Mercer Cash	Mercer	1.0 (26)	1.0 (26)	3.8 (27)	3.5 (25)	2.5 (25)	1.6 (24)	1.7 (24)	1.8 (21)	2.3 (19)	0.5
Mine Super Cash	Mercer	1.0 (18)	1.0 (18)	4.0 (19)	3.7 (16)	-	-	-	-	-	-
MLC Cash	JANA	1.1 (1)	1.1 (1)	4.2 (8)	3.8 (8)	2.8 (4)	2.0 (5)	1.8 (7)	1.8 (17)	2.3 (18)	0.5
Prime Cash	Whitehelm	1.0 (24)	1.0 (24)	3.9 (23)	3.6 (20)	2.6 (20)	1.7 (17)	1.8 (13)	1.9 (7)	2.4 (13)	0.5
PSSap Cash	CSC	1.0 (25)	1.0 (25)	3.9 (25)	3.5 (24)	2.5 (24)	1.6 (25)	1.5 (25)	1.6 (24)	2.2 (21)	0.5
Qantas Super Cash	JANA	1.1 (2)	1.1 (2)	4.3 (6)	3.9 (5)	2.9 (2)	2.1 (1)	2.0 (3)	1.9 (8)	-	0.4
Rest Cash	JANA	1.0 (17)	1.0 (17)	4.2 (9)	3.8 (10)	2.8 (7)	2.0 (2)	2.0 (1)	2.0 (4)	2.5 (6)	0.4
Russell Cash	Russell	0.9 (28)	0.9 (28)	3.5 (28)	3.2 (27)	2.2 (26)	1.4 (26)	1.4 (26)	1.4 (25)	1.9 (22)	0.4
Spirit Super Cash	JANA	1.1 (15)	1.1 (15)	4.1 (15)	3.7 (13)	2.7 (10)	1.8 (12)	1.7 (17)	1.8 (18)	2.3 (16)	0.5
TelstraSuper Cash	Frontier	1.1 (7)	1.1 (7)	4.2 (11)	3.8 (12)	2.7 (11)	1.8 (10)	1.8 (9)	1.9 (10)	2.4 (11)	0.5
TWUSUPER Cash Plus	JANA	1.1 (4)	1.1 (4)	4.2 (10)	3.8 (9)	2.6 (16)	1.8 (14)	1.8 (15)	1.9 (14)	2.7 (3)	0.5
UniSuper Cash	UniSuper	1.1 (12)	1.1 (12)	4.3 (5)	3.9 (4)	2.9 (3)	1.9 (8)	1.8 (8)	1.9 (15)	2.4 (12)	0.5
Vanguard Super SaveSmart Cash	n.a.	1.0 (23)	1.0 (23)	4.0 (21)	-	-	-	-	-	-	-
Virgin Money Super Cash	Mercer	1.0 (27)	1.0 (27)	3.9 (26)	3.5 (23)	2.5 (22)	1.6 (23)	1.7 (20)	-	-	0.5
Vision Super Cash	Frontier	1.0 (22)	1.0 (22)	4.0 (20)	3.6 (17)	2.6 (17)	1.7 (19)	1.8 (16)	1.9 (13)	2.6 (4)	0.5
Number of funds		28	28	28	27	26	26	26	25	22	26
Upper Quartile		1.1	1.1	4.2	3.9	2.8	1.9	1.8	1.9	2.5	0.5
Median		1.1	1.1	4.1	3.7	2.6	1.8	1.8	1.9	2.4	0.5
Lower Quartile		1.0	1.0	4.0	3.6	2.6	1.7	1.7	1.8	2.3	0.5



Chant West

Australian Shares

Gross returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Excess Return	Tracking Error
		%	()	%	()	%	()	% pa	()	% pa	()	% pa	()	% pa	()	3 yrs	3 yrs
Advance MB	Mercer/Aksia	8.5	(3)	8.5	(3)	24.2	(3)	9.1	(4)	9.3	(5)	10.3	(5)	9.7	(6)	1.0	1.2
AMP FD	WTW	7.9	(7)	7.9	(7)	22.7	(6)	6.6	(11)	8.8	(8)	9.6	(10)	9.4	(9)	-1.5	2.9
AustralianSuper	Frontier/JANA	7.3	(12)	7.3	(12)	20.7	(9)	9.6	(1)	9.7	(1)	10.8	(1)	9.8	(4)	1.5	1.6
CFS	Mercer	7.7	(9)	7.7	(9)	20.7	(10)	8.2	(8)	8.2	(11)	9.1	(11)	8.6	(12)	0.1	2.0
IOOF	Mercer	7.5	(11)	7.5	(11)	19.3	(11)	6.1	(12)	8.6	(9)	10.6	(2)	10.0	(2)	-2.0	3.0
JANA Core	JANA	8.9	(2)	8.9	(2)	22.3	(7)	8.3	(7)	8.5	(10)	10.0	(8)	9.4	(10)	0.1	1.3
JANA High Alpha	JANA	7.6	(10)	7.6	(10)	17.1	(12)	7.5	(10)	9.2	(6)	9.6	(9)	9.8	(5)	-0.7	2.6
Mercer	Mercer	8.4	(5)	8.4	(5)	23.3	(4)	8.9	(5)	9.2	(7)	10.2	(7)	9.5	(7)	0.7	1.2
Mercer Plus	Mercer	8.4	(4)	8.4	(4)	23.2	(5)	8.3	(6)	9.4	(4)	10.5	(3)	9.9	(3)	0.2	1.7
Morningstar High Alpha	Morningstar	9.5	(1)	9.5	(1)	27.1	(1)	9.1	(3)	9.5	(3)	10.4	(4)	10.1	(1)	1.0	2.6
Russell	Russell	8.1	(6)	8.1	(6)	24.9	(2)	9.4	(2)	9.5	(2)	10.3	(6)	9.4	(8)	1.2	1.4
Russell Opps	Russell	7.8	(8)	7.8	(8)	21.2	(8)	7.8	(9)	7.9	(12)	8.9	(12)	9.1	(11)	-0.3	2.0
Number of funds		12		12		12		12		12		12		12		12	12
Upper Quartile		8.4		8.4		23.5		9.1		9.4		10.4		9.8		1.0	2.6
Median		8.0		8.0		22.5		8.3		9.2		10.3		9.6		0.2	1.8
Lower Quartile		7.7		7.7		20.7		7.7		8.5		9.6		9.4		-0.4	1.4
Benchmark		7.8		7.8		21.7		8.1		8.3		9.7		8.9		-	-

Australian Small Companies

Gross returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Excess Return	Tracking Error
		%	()	%	()	%	()	% pa	()	% pa	()	% pa	()	% pa	()	3 yrs	3 yrs
AMP Specialist	WTW	5.5	(4)	5.5	(4)	19.4	(3)	-0.1	(4)	7.8	(4)	9.8	(4)	9.2	(4)	0.5	4.3
CFS	Mercer	6.8	(2)	6.8	(2)	17.0	(4)	0.4	(3)	8.9	(3)	10.3	(3)	10.5	(1)	1.0	4.0
JANA	JANA	7.5	(1)	7.5	(1)	20.6	(2)	5.8	(1)	10.9	(1)	11.3	(1)	10.3	(2)	6.4	5.3
Mercer	Mercer	6.6	(3)	6.6	(3)	22.6	(1)	2.4	(2)	9.3	(2)	10.7	(2)	9.3	(3)	3.0	3.9
Number of funds		4		4		4		4		4		4		4		4	4
Upper Quartile		-		-		-		-		-		-		-		-	-
Median		6.7		6.7		20.0		1.4		9.1		10.5		9.8		2.0	4.1
Lower Quartile		-		-		-		-		-		-		-		-	-
Benchmark		6.5		6.5		18.8		-0.6		4.4		6.5		7.0		-	-



Chant West

International Shares (Unhedged)

Gross returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Excess Return	Tracking Error
		%		%		%		% pa		% pa		% pa		% pa	3 yrs	3 yrs	
Advance MB	Mercer/Aksia	3.1	(1)	3.1	(1)	19.7	(11)	8.5	(7)	11.7	(8)	12.2	(7)	12.5	(7)	-2.1	3.0
AMP Enhanced Index	n.a.	2.4	(4)	2.4	(4)	24.2	(3)	11.5	(3)	12.9	(3)	13.4	(2)	13.1	(1)	0.9	0.6
AMP Specialist	WTW	1.4	(9)	1.4	(9)	23.4	(4)	10.8	(4)	12.2	(5)	13.1	(5)	13.1	(3)	0.2	3.5
AustralianSuper	Frontier/JANA	1.0	(12)	1.0	(12)	20.8	(8)	6.7	(11)	11.9	(6)	12.6	(6)	12.8	(5)	-3.8	2.3
CFS	Mercer	1.1	(11)	1.1	(11)	24.8	(2)	7.6	(10)	11.7	(7)	11.9	(8)	11.7	(11)	-2.9	3.1
IOOF	Mercer	1.6	(8)	1.6	(8)	20.6	(9)	8.2	(8)	11.3	(10)	11.3	(11)	12.1	(9)	-2.4	3.1
JANA Enhanced Index	JANA	2.1	(7)	2.1	(7)	25.1	(1)	12.6	(1)	13.4	(2)	13.3	(3)	-	-	2.0	1.3
JANA High Alpha	JANA	2.2	(6)	2.2	(6)	22.2	(7)	7.7	(9)	11.2	(11)	11.7	(10)	12.1	(8)	-2.9	3.1
Mercer	Mercer	2.4	(5)	2.4	(5)	22.6	(6)	10.1	(5)	12.3	(4)	13.2	(4)	13.1	(2)	-0.4	1.9
Morningstar High Opps	Morningstar	1.2	(10)	1.2	(10)	19.6	(12)	4.7	(12)	9.6	(12)	11.2	(12)	11.7	(10)	-5.8	4.3
Russell	Russell	3.0	(2)	3.0	(2)	22.7	(5)	12.0	(2)	13.4	(1)	13.4	(1)	12.9	(4)	1.4	2.0
Russell Opps	Russell	2.8	(3)	2.8	(3)	20.1	(10)	9.2	(6)	11.5	(9)	11.8	(9)	12.5	(6)	-1.3	2.7
Number of funds		12		12		12		12		12		12		11		12	12
Upper Quartile		2.5		2.5		23.6		11.0		12.5		13.2		13.0		0.4	3.1
Median		2.1		2.1		22.4		8.9		11.8		12.4		12.5		-1.7	2.9
Lower Quartile		1.3		1.3		20.5		7.7		11.5		11.8		12.1		-2.9	2.0
Benchmark		2.3		2.3		23.2		10.6		12.5		13.2		12.8		-	-

Emerging Markets

Gross returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Excess Return	Tracking Error
		%		%		%		% pa		% pa		% pa		% pa	3 yrs	3 yrs	
AMP FD	WTW	2.8	(3)	2.8	(3)	19.0	(2)	2.9	(1)	6.1	(1)	6.2	(1)	7.3	(2)	1.1	2.5
CFS	Mercer	4.9	(1)	4.9	(1)	17.2	(3)	1.3	(2)	5.4	(2)	5.9	(2)	7.7	(1)	-0.5	2.9
JANA	JANA	1.0	(5)	1.0	(5)	19.1	(1)	-0.1	(4)	3.9	(5)	4.5	(5)	6.6	(5)	-1.8	3.4
Mercer	Mercer	2.5	(4)	2.5	(4)	15.0	(5)	-0.2	(5)	4.6	(4)	5.4	(3)	6.6	(4)	-1.9	3.6
Russell	Russell	3.8	(2)	3.8	(2)	16.1	(4)	1.2	(3)	5.1	(3)	5.2	(4)	6.8	(3)	-0.6	2.0
Number of funds		5		5		5		5		5		5		5		5	5
Upper Quartile		-		-		-		-		-		-		-		-	-
Median		2.8		2.8		17.2		1.2		5.1		5.4		6.8		-0.6	2.9
Lower Quartile		-		-		-		-		-		-		-		-	-
Benchmark		4.7		4.7		17.3		1.8		5.2		5.5		6.5		-	-

International Small Companies

Gross returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Excess Return	Tracking Error
		%		%		%		% pa		% pa		% pa		% pa	3 yrs	3 yrs	
CFS	Mercer	4.4	(2)	4.4	(2)	18.4	(1)	5.0	(1)	10.7	(1)	9.2	(2)	-	-	0.9	4.0
Mercer	Mercer	4.9	(1)	4.9	(1)	17.8	(2)	4.5	(2)	9.4	(2)	10.0	(1)	11.3	(1)	0.4	2.3
Number of funds		2		2		2		2		2		2		1		2	2
Upper Quartile		-		-		-		-		-		-		-		-	-
Median		4.7		4.7		18.1		4.7		10.1		9.6		11.3		0.6	3.1
Lower Quartile		-		-		-		-		-		-		-		-	-
Benchmark		5.4		5.4		16.7		4.1		8.9		9.4		11.0		-	-



International Listed Property (Hedged)

Gross returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Excess Return 3 yrs % pa	Tracking Error 3 yrs % pa
		%		%		%		% pa		% pa		% pa		% pa			
Advance	Mercer/Aksia	12.7	(4)	12.7	(4)	25.9	(4)	-0.4	(6)	-	-	-	-	-	-	-0.5	1.6
CFS	Mercer	13.9	(1)	13.9	(1)	26.5	(2)	0.7	(2)	2.6	(1)	5.3	(2)	6.7	(2)	0.7	2.3
IOOF	Mercer	12.6	(5)	12.6	(5)	28.1	(1)	1.6	(1)	2.2	(2)	5.9	(1)	7.8	(1)	1.5	3.7
JANA	JANA	13.2	(3)	13.2	(3)	25.8	(5)	0.4	(4)	1.1	(4)	3.1	(5)	5.2	(5)	0.3	1.2
Mercer	Mercer	12.0	(6)	12.0	(6)	26.0	(3)	0.4	(3)	1.1	(5)	3.9	(3)	5.6	(3)	0.4	1.9
Russell	Russell	13.4	(2)	13.4	(2)	25.7	(6)	0.3	(5)	1.5	(3)	3.9	(4)	5.5	(4)	0.3	1.4
Number of funds		6		6		6		6		5		5		5		6	6
Upper Quartile		-		-		-		-		-		-		-		-	-
Median		13.0		13.0		26.0		0.4		1.5		3.9		5.6		0.3	1.8
Lower Quartile		-		-		-		-		-		-		-		-	-
Benchmark		13.5		13.5		25.2		0.1		0.3		2.8		4.6		-	-

International Listed Infrastructure (Hedged)

Gross returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Excess Return 3 yrs % pa	Tracking Error 3 yrs % pa
		%		%		%		% pa		% pa		% pa		% pa			
CFS	Mercer	12.9	(1)	12.9	(1)	24.2	(2)	7.6	(2)	5.9	(2)	6.9	(2)	8.4	(1)	1.9	2.8
Mercer	Mercer	11.1	(2)	11.1	(2)	21.4	(3)	3.6	(3)	2.3	(3)	4.5	(3)	7.0	(3)	-2.1	2.9
Russell	Russell	10.8	(3)	10.8	(3)	24.6	(1)	9.0	(1)	6.1	(1)	7.1	(1)	8.2	(2)	3.3	2.9
Number of funds		3		3		3		3		3		3		3		3	3
Upper Quartile		-		-		-		-		-		-		-		-	-
Median		11.1		11.1		24.2		7.6		5.9		6.9		8.2		1.9	2.9
Lower Quartile		-		-		-		-		-		-		-		-	-
Benchmark		11.8		11.8		24.6		5.7		3.8		5.7		7.0		-	-



Chant West

Australian Bonds

Gross returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Excess Return 3 yrs % pa	Tracking Error 3 yrs % pa
		%		%		%		% pa		% pa		% pa		% pa			
Advance MB	Mercer/Aksia	3.3	(2)	3.3	(2)	8.2	(2)	-0.7	(1)	0.3	(1)	2.3	(1)	2.9	(1)	0.5	0.5
Morningstar	Morningstar	2.9	(3)	2.9	(3)	6.9	(3)	-0.8	(3)	0.1	(3)	2.0	(3)	2.7	(3)	0.4	0.6
Russell	Russell	3.4	(1)	3.4	(1)	8.3	(1)	-0.7	(2)	0.1	(2)	2.2	(2)	2.7	(2)	0.4	0.5
Number of funds		3		3		3		3		3		3		3		3	3
Upper Quartile		-		-		-		-		-		-		-		-	-
Median		3.3		3.3		8.2		-0.7		0.1		2.2		2.7		0.4	0.5
Lower Quartile		-		-		-		-		-		-		-		-	-
Benchmark		3.0		3.0		7.1		-1.2		-0.4		1.8		2.4		-	-

International Bonds (Hedged)

Gross returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Excess Return 3 yrs % pa	Tracking Error 3 yrs % pa
		%		%		%		% pa		% pa		% pa		% pa			
Advance MB	Mercer/Aksia	3.9	(3)	3.9	(3)	10.1	(1)	-0.9	(2)	0.4	(1)	1.8	(1)	2.5	(2)	0.6	0.9
Morningstar	Morningstar	4.0	(2)	4.0	(2)	9.8	(3)	-0.7	(1)	0.3	(2)	1.2	(3)	2.4	(3)	0.8	1.6
Russell	Russell	4.2	(1)	4.2	(1)	10.0	(2)	-1.9	(3)	-0.2	(3)	1.4	(2)	2.6	(1)	-0.4	1.0
Number of funds		3		3		3		3		3		3		3		3	3
Upper Quartile		-		-		-		-		-		-		-		-	-
Median		4.0		4.0		10.0		-0.9		0.3		1.4		2.5		0.6	1.0
Lower Quartile		-		-		-		-		-		-		-		-	-
Benchmark		4.0		4.0		9.1		-1.5		-0.4		1.2		2.3		-	-

Diversified Bonds

Gross returns for periods to 30 September 2024

Fund	Asset Consultant	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Excess Return 3 yrs % pa	Tracking Error 3 yrs % pa
		%		%		%		% pa		% pa		% pa		% pa			
CFS	Mercer	3.7	(2)	3.7	(2)	8.7	(3)	-1.0	(3)	0.0	(3)	2.0	(2)	2.8	(2)	0.3	0.8
IOOF	Mercer	3.8	(1)	3.8	(1)	9.9	(1)	0.0	(1)	1.5	(1)	2.7	(1)	3.3	(1)	1.4	1.5
JANA	JANA	3.5	(3)	3.5	(3)	9.3	(2)	-0.6	(2)	0.4	(2)	2.0	(3)	2.7	(3)	0.7	0.6
Number of funds		3		3		3		3		3		3		3		3	3
Upper Quartile		-		-		-		-		-		-		-		-	-
Median		3.7		3.7		9.3		-0.6		0.4		2.0		2.8		0.7	0.8
Lower Quartile		-		-		-		-		-		-		-		-	-
Benchmark		3.5		3.5		8.1		-1.3		-0.4		1.5		2.3		-	-

Survey Notes

1. Returns for the Sector Portfolios shown on pages 16 to 19 are expressed gross of all fees and tax
2. Returns for the Sector Portfolios shown on pages 12 to 15 are net of investment fees and tax
3. Returns for the Diversified Portfolios are expressed net of investment fees and tax
4. We define All Growth, High Growth, Growth, Balanced and Conservative portfolios as having growth assets of about 100%, >80%, >60% and <=80%, >40% and <=60%, and >20% and <=40%, respectively
5. Benchmark for Australian Shares is the S&P/ASX 300 investment Accumulation Index
6. Benchmark for Australian Small Companies is the S&P/ASX Small Ordinaries Accumulation Index
7. Benchmark for International Shares Unhedged is the MSCI World Ex-Aust Index \$A
8. Benchmark for Emerging Markets is the MSCI Emerging Markets Index \$A
9. Benchmark for International Small Companies is the MSCI World Small Cap Index \$A
10. Benchmark for International Listed Property Hedged is the EPRA/NAREIT Developed Index Hedged \$A (FTSE®)
11. Benchmark for International Listed Infrastructure Hedged is the FTSE Developed Core Infrastructure 50/50 Index Hedged \$A (FTSE®)
12. Benchmark for Australian Bonds is the Bloomberg AusBond Composite Bond Index All Maturities
13. Benchmark for International Bonds Hedged is the Bloomberg Global Aggregate Index Hedged \$A
14. Benchmark for Diversified Bonds is 50% Bloomberg AusBond Composite Bond Index All Maturities / 50% Bloomberg Global Aggregate Index Hedged \$A
15. Excess returns, tracking errors and information ratios for the Sector Portfolios are measured over 3 years relative to the benchmark
16. Excess Return: Difference between the portfolio's return and the relevant benchmark
17. Tracking Error: Standard deviation of the excess returns
18. Emerging Markets: Returns for Russell prior to May 2007 are for the Dublin domiciled fund. Thereafter, returns are for the Australian domiciled fund, which is wholly invested in the Dublin fund
19. Option sizes are for 30 June 2024 and reflect superannuation money only (ie. excludes pension and non-superannuation investments). In some instances this split is unavailable. In instances where a Fund's MySuper option has the same underlying investments as another one of its investment options, the AUM of the two has been combined.

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