

# Superannuation Survey

June 2024



**Morningstar Manager Research  
June 2024****Contents**

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Choice and MySuper

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Australian superannuation assets are over AUD 3.9 trillion, and Morningstar recognizes the importance of providing quality insights to investors and advisors. Morningstar has embarked on a significant data uplift to its universe of superannuation options. This data collection effort is ongoing, and gaps remain where superannuation funds have not disclosed data or data is not available (marked as "—" across the tables). In the absence of updated asset-allocation data, fund categorization is challenging, and estimates may be required. Morningstar is committed to continually improving the quality of its data for its investors. If the data for the superannuation options of your fund are not appearing (or not accurate), please contact us.

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## Overview

In this quarter's Morningstar Superannuation Survey, we looked at 364 options (including MySuper and Choice options, excluding Transition to Retirement options) across our superannuation multisector Morningstar Categories. We traversed the profit-for-member and for-profit landscapes. The Superannuation Survey focuses on fund performance, total fees (including investment and administration), and net assets.

### Retirement Is a Long-Term Game. Who Topped the Tables Over 3 and 5 Years as of Jun. 30

**In the superannuation multisector balanced category,** Hostplus Conservative Balanced again topped the table over the three-, five-, and ten-year time horizons. West State Super My Super performed well over the five-year and ten-year periods, while MINE Conservative Balanced Super was in third place over the short-term three-year and five-year periods. 21 out of the 50 options outperformed the Morningstar AUS Balance Target Allocation Net Return AUD.

**In the superannuation multisector growth category** over the three-year time frame, the ART Balanced Super, Aware Balanced Socially Conscious Super and ART Lifecycle Balanced Super took the top three spots. Over five years, Brighter Optimiser Multi-Manager Balanced, Aware Balanced Socially Conscious, and Hostplus SRI Balanced Super topped the tables.

**In the superannuation multisector aggressive category** over the three-year horizon saw the MINE High Growth Super, REST Shares Super and ART Growth Super leading the peer group. Over the five-year and ten-year time horizons, the MLC Aggressive options performed strongly as did the UniSuper Sustainable High Growth Super and the REST Shares Super options.

## Largest Options— MySuper Options Lead the Way

Based on reported data, the largest options across the growth category were AustralianSuper Balanced, Rest Core, Hesta Balanced Growth, ART Lifestyle Balanced, and UniSuper Balanced . We are seeking to uplift our data collection of monthly funds under management data so we can improve our insights in this area.

## Superannuation Multisector Growth Morningstar Category— Fees

Morningstar uses the total cost ratio (prospective) data point to assess the total fees and costs that are associated with managing and administering an investment product in Australia. This data point includes investment management fees and costs; administration fees and costs; performance fee costs; and total annual dollar-based charges. It subtracts super over-the-counter derivative costs (to the extent these are reported), and it does not include transaction and operational costs.

The average total cost ratio (prospective) came in around 0.78% for the superannuation multisector growth category. ■■■

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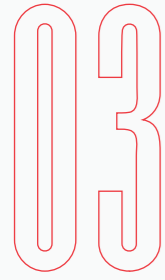
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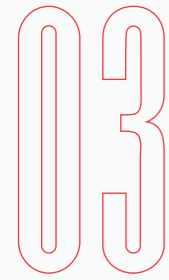


# Morningstar Superannuation Survey: 30 June 2024 Snapshot

**Please note:**

- Past performance is not a guide to future performance. This year’s best performers can easily be next year’s worst.
- Understanding your risk profile, and the mix of growth and income assets is critical.
- Fees are the one constant that will always eat away at your returns. Take a close look at the cost of your Scheme.

	Assets AU\$M	Total Returns % p.a				Total Cost Ratio %/year
		1-year	3-year	5-Year	10-Year	
<b>Target Allocation Index</b>						
Morningstar AUS Con Tgt Alloc NR AUD		4.8	-0.1	0.8	2.7	
Morningstar AUS Mod Tgt Alloc NR AUD		6.7	1.0	2.5	4.2	
Morningstar AUS Balance Tgt Alloc NR AUD		9.2	2.5	4.4	5.8	
Morningstar AUS Growth Tgt Alloc NR AUD		11.3	4.3	6.2	7.4	
Morningstar AUS Agg Tgt Alloc NR AUD		14.1	6.1	8.2	9.0	
<b>Peer Group</b>						
Conservative		5.2	0.9	1.3	2.6	0.83
Moderate		5.6	1.9	2.7	3.7	0.78
Balanced		7.6	3.1	4.1	5.1	0.64
Growth		9.4	4.3	5.8	6.7	0.78
Aggressive		11.5	5.6	7.5	8.2	0.93



## Morningstar Superannuation Survey: 30 June 2024

### Multi Sector Options

	Assets AUS\$M	Total Returns % p.a								Total Cost Ratio %
		1-year		3-year		5-Year		10-Year		
<b>Conservative</b>										
ANZ Smart Choice Super-OnePath Cap Stbl	100.2	4.4	(6)	-0.4	(5)	0.4	(5)	--		1.61
Brighter Super Secure Super	--	--		--		--		--		0.60
CFS FC ESUp-CFS Defensive	40.2	4.9	(3)	0.8	(3)	1.4	(3)	2.3	(3)	0.58
CFS FC W PSup-CFS Defensive	141.5	4.5	(4)	0.5	(4)	1.2	(4)	2.3	(4)	0.91
CFS FC W PSup-Context Cap Short Term	11.9	4.4	(7)	--		--		--		0.84
CFS FC W PSup-Pendal Monthly Income Plus	50.4	6.2	(2)	1.4	(2)	1.6	(2)	2.8	(2)	0.99
ESSS Defensive Super	--	4.5	(5)	--		--		--		0.21
OnePath OA FR PS-Pendal Mly Inc PI	7.6	7.3	(1)	2.0	(1)	2.0	(1)	3.0	(1)	0.86
<b>Average</b>		<b>5.2</b>		<b>0.9</b>		<b>1.3</b>		<b>2.6</b>		<b>0.83</b>
Morningstar AUS Con Tgt Alloc NR AUD		<b>4.8</b>		<b>-0.1</b>		<b>0.8</b>		<b>2.7</b>		

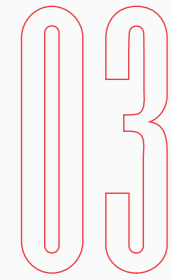


# Morningstar Superannuation Survey: 30 June 2024

## Multi Sector Options

	Assets AUS\$M	Total Returns % p.a				Total Cost Ratio %				
		1-year	3-year	5-Year	10-Year					
<b>Moderate</b>										
AMP SigSup-Conservative Index	292.2	6.3	(11)	1.6	(27)	2.5	(27)	3.7	(21)	0.51
AMP SigSup-FD Conservative	919.8	5.6	(25)	1.3	(32)	2.4	(28)	3.6	(24)	0.75
ANZ Smart Choice Super-MultiSeries 30	239.8	5.1	(37)	--	--	--	--	--	--	0.96
ART Conservative Sup	5801.0	5.7	(23)	3.2	(3)	3.7	(3)	4.7	(3)	0.54
ART QSuper Moderate Sup	2559.1	4.2	(49)	2.2	(18)	2.7	(23)	4.0	(13)	2.18
Australian Ethical Conservative Sup	257.4	3.9	(51)	0.2	(40)	1.5	(36)	3.0	(30)	0.96
Australian Food Capital Stable Super	--	--	--	--	--	--	--	--	--	0.65
AV Conservative Growth Super	--	--	--	--	--	--	--	--	--	0.70
Aware Conservative Growth Sup	2618.1	5.4	(30)	2.6	(12)	2.3	(31)	3.7	(19)	0.50
Brighter Optimiser MM Stable Acc	--	6.8	(7)	2.3	(16)	3.8	(2)	--	--	1.09
Care Capital Stable Sup	343.1	6.4	(9)	3.2	(5)	3.6	(5)	4.6	(6)	0.71
CBUS Conservative Sup	1198.3	5.6	(26)	1.9	(23)	3.0	(17)	4.3	(8)	0.62
CFS FC ESUp-CFS Conservative	84.0	6.1	(16)	1.6	(29)	2.6	(24)	3.4	(26)	0.65
CFS FC ESUp-CFS Enhanced Index Con	17.3	6.7	(8)	2.3	(17)	2.9	(19)	3.7	(22)	0.38
CFS FC W PSUp-AZ Sestante Conservative	3.8	6.1	(14)	1.7	(26)	2.4	(30)	--	--	0.79
CFS FC W PSUp-CFS Conservative	451.9	5.6	(24)	1.2	(33)	2.4	(29)	3.3	(28)	0.99
CFS FC W PSUp-CFS Enhanced Index Con	513.7	6.4	(10)	2.0	(21)	2.7	(22)	3.6	(23)	0.65
CFS FC W PSUp-CFS Index Conservative	207.8	5.6	(27)	1.6	(28)	2.6	(25)	--	--	0.36
CFS FC W PSUp-FSI Conservative	227.1	6.1	(15)	1.4	(30)	2.6	(26)	3.7	(20)	0.79
CFS FC W PSUp-Perpetual Cons Growth	55.4	4.8	(43)	1.2	(34)	2.2	(32)	3.1	(29)	1.18
CVW WF-Cautious 30 Sup	--	5.4	(31)	--	--	--	--	--	--	1.22
Equip Diversified Fixed Interest Sup	904.2	5.7	(22)	2.4	(14)	3.3	(11)	4.1	(12)	0.43
ESSS Capital Stable Super	--	5.2	(33)	--	--	--	--	--	--	0.30
First Conservative Balanced Super	--	--	--	--	--	--	--	--	--	0.81
GESB Conservative Super	--	7.1	(3)	2.7	(8)	3.4	(10)	4.2	(10)	0.24
HEJAZ Islamic Conservative Sup	--	--	--	--	--	--	--	--	--	1.28
HESTA Conservative Super	2806.7	5.4	(29)	3.2	(4)	4.0	(1)	5.2	(1)	0.54
HOSTPLUS Capital Stable Super	1271.5	--	--	--	--	--	--	--	--	0.67
IOOF DA-Capital Stable	0.9	5.1	(35)	0.7	(36)	1.5	(37)	2.5	(33)	1.50
Legal Super Conservative Super	141.8	4.6	(45)	2.6	(11)	3.2	(13)	3.9	(14)	0.85
MLC MKBS - MLC Stable	164.1	6.2	(12)	--	--	--	--	--	--	1.13
MLC MKSF - MLC Stable	214.7	6.2	(12)	--	--	--	--	--	--	1.13
NGS Super Defensive Sup	--	5.2	(34)	2.7	(10)	3.4	(9)	4.8	(2)	0.87
OA-MoneyForLife Index Conservative	0.8	7.0	(5)	2.0	(19)	3.0	(16)	3.7	(17)	0.76
OnePath OA FR PS-Cnsrv Idx	142.8	6.0	(18)	0.6	(37)	2.1	(34)	3.7	(18)	0.31
OnePath OA FR PS-MultiSeries 30 FS	102.1	4.9	(40)	--	--	--	--	--	--	0.84
OnePath OA FR PS-Perpetual Cons Growth	25.3	4.8	(41)	1.8	(25)	2.8	(21)	3.6	(25)	1.21
OnePath OA FR TTR OnePath Cnsrv Idx	1.9	6.0	(19)	0.6	(38)	2.1	(33)	--	--	0.31
Perpetual WFS-Perpetual Conservative	27.6	5.0	(39)	2.0	(20)	2.8	(20)	3.3	(27)	0.93
Prime Conservative Super	--	4.5	(48)	2.4	(13)	--	--	--	--	0.99
REI Premium Income Option Sup	3.1	5.0	(38)	1.4	(31)	2.0	(35)	3.0	(31)	0.94
REI Stable Sup	40.4	7.7	(1)	1.9	(24)	3.1	(15)	3.8	(16)	0.78
REST Capital Stable Super	1010.0	4.7	(44)	3.1	(6)	3.6	(6)	4.3	(9)	0.66
Russell Cnsrv Portfolio Super Suite	--	5.3	(32)	2.0	(22)	3.0	(18)	3.8	(15)	0.36

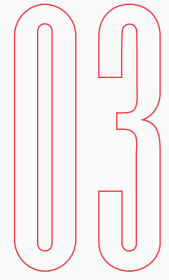




## Morningstar Superannuation Survey: 30 June 2024

### Multi Sector Options (continued)

	Assets AUS\$M	Total Returns % p.a								Total Cost Ratio %
		1-year		3-year		5-Year		10-Year		
<b>Moderate (cont.)</b>										
smartMonday - Moderate - Active	--	--		--		--		--		0.91
Spirit Conservative Super	--	6.0	(20)	3.5	(1)	3.4	(8)	--		0.63
Telstra Conservative Super	--	4.6	(46)	2.7	(9)	3.5	(7)	4.6	(5)	0.80
TWU Conservative Super	25.5	6.0	(17)	--		--		--		0.88
UniSuper Conservative Super	1816.5	5.1	(36)	3.4	(2)	3.2	(12)	4.5	(7)	0.66
Vanguard - Conservative Super	--	5.9	(21)	--		--		--		0.54
Vanguard Lifecycle - Age 81 Super	--	7.0	(4)	--		--		--		0.54
Vanguard Lifecycle - Age 82 & above Sup	--	7.0	(6)	--		--		--		0.54
Vision Conservative Super	--	4.6	(47)	2.9	(7)	3.7	(4)	4.6	(4)	0.32
West State Conservative Super	--	7.3	(2)	2.3	(15)	3.1	(14)	4.1	(11)	0.45
Zurich Retirement Policy-Capital Stable	10.5	5.6	(28)	0.8	(35)	1.3	(38)	2.5	(32)	1.00
Zurich Sup - Capital Stable Fund	14.7	4.8	(42)	0.3	(39)	1.0	(39)	2.3	(34)	1.05
Zurich Sup - Capital Stable Fund NEF	0.2	4.2	(50)	-0.3	(41)	0.4	(40)	1.7	(35)	1.05
<b>Average</b>		5.6		1.9		2.7		3.7		0.78
<b>Morningstar AUS Mod Tgt Alloc NR AUD</b>		6.7		1.0		2.5		4.2		



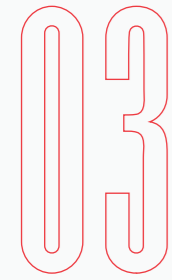
# Morningstar Superannuation Survey: 30 June 2024

## Multi Sector Options (continued)

	Assets AUSM	Total Returns % p.a					Total Cost Ratio %			
		1-year		3-year	5-Year	10-Year				
<b>Balanced</b>										
AMP SigSup-AFLPA MySuper Cap Stable	0.4	7.4	(51)	1.5	(49)	3.3	(41)	4.3	(33)	0.65
AMP SigSup-AMP MySuper Cap Stable	89.0	7.4	(52)	1.5	(50)	3.3	(42)	4.3	(34)	0.65
AMP SigSup-FD Moderately Conservative	1649.5	7.6	(46)	2.4	(39)	3.8	(34)	5.1	(23)	0.86
AMP SigSup-Moderately Conservative Index	583.6	8.3	(21)	2.5	(34)	3.8	(35)	5.1	(21)	0.54
AMP SigSup-Water Corp MySuper Cap Stable	2.4	7.3	(55)	1.4	(51)	3.2	(43)	--	--	0.65
ANZ Smart Choice Super-MultiSeries 50	330.0	6.6	(69)	--	--	--	--	--	--	1.04
ART Lifecycle Retirement Sup	9443.5	7.6	(42)	4.7	(5)	5.4	(5)	6.2	(5)	0.69
ART QSuper Lifetime Focus 3	5688.8	5.5	(80)	1.6	(46)	3.6	(38)	5.6	(12)	0.50
ART QSuper Lifetime Sustain 1	3044.3	5.6	(78)	2.5	(36)	3.3	(39)	4.5	(31)	0.46
ART QSuper Lifetime Sustain 2	5552.7	5.2	(82)	2.1	(42)	2.5	(48)	3.2	(39)	0.42
ART Retirement Sup	4955.9	7.6	(44)	4.7	(4)	5.4	(6)	6.2	(4)	0.59
AustralianSuper Stable Sup	3857.5	4.6	(83)	1.8	(45)	3.1	(44)	4.7	(28)	0.59
AV Stable Growth Super	--	--	--	--	--	--	--	--	--	1.00
Aware Balanced Growth Sup	21427.1	7.8	(38)	4.0	(14)	4.9	(11)	6.0	(7)	0.83
BUSSQ Defensive Sup	128.5	4.2	(84)	--	--	--	--	--	--	0.81
Care Conservative Balanced Sup	306.9	7.5	(48)	4.1	(13)	4.7	(14)	5.6	(13)	0.75
CBUS Conservative Growth Sup	1227.9	6.9	(65)	3.0	(29)	4.6	(16)	--	--	0.69
CFS FC ESUP-CFS Diversified	14.4	8.2	(22)	2.5	(35)	4.1	(29)	--	--	0.73
CFS FC ESUP-CFS Enhanced Index Div	42.4	9.3	(5)	3.6	(19)	4.5	(19)	5.1	(20)	0.43
CFS FC ESUP-CFS Enhanced Index Mod	14.7	10.4	(1)	4.4	(7)	5.3	(7)	--	--	0.46
CFS FC ESUP-CFS Moderate	397.9	9.1	(8)	2.8	(32)	4.7	(15)	5.4	(16)	0.70
CFS FC W PSUP-AZ Sestante Diversified	18.9	7.2	(61)	1.9	(44)	2.9	(45)	--	--	0.94
CFS FC W PSUP-CFS Diversified	137.1	7.8	(36)	2.1	(41)	3.9	(33)	--	--	1.01
CFS FC W PSUP-CFS Enhanced Index Div	558.0	9.0	(9)	3.3	(21)	4.3	(26)	5.1	(22)	0.69
CFS FC W PSUP-CFS Index Diversified	382.5	7.6	(43)	2.5	(33)	3.9	(32)	--	--	0.37
CFS FC W PSUP-CFS Index Moderate	229.6	8.6	(17)	3.1	(27)	--	--	--	--	0.37
CFS FC W PSUP-CFS Moderate	2120.6	8.6	(16)	2.4	(37)	4.4	(20)	5.3	(19)	1.03
CFS FC W PSUP-FSI Balanced	330.0	8.1	(28)	2.4	(38)	3.8	(36)	4.9	(26)	0.89
CFS FC W PSUP-Perpetual Divers Growth	34.5	5.5	(79)	2.3	(40)	3.7	(37)	4.3	(32)	1.31
CVW WF-IPS Index Base 50 Sup	18.7	8.7	(14)	3.8	(15)	--	--	--	--	0.31
CVW WF-Prudent 50 Sup	--	7.4	(53)	--	--	--	--	--	--	1.27
GESB Balanced Super	--	8.7	(15)	3.7	(17)	4.6	(17)	5.5	(14)	0.35
HOSTPLUS Conservative Balanced Super	1970.3	6.6	(68)	5.7	(1)	6.2	(1)	6.8	(1)	0.60
IOOF DA-Managed NEF	6.2	6.3	(72)	2.1	(43)	3.3	(40)	4.0	(35)	1.50
Legal Super Conservative Balanced Super	152.6	5.9	(75)	3.6	(18)	4.3	(24)	5.3	(18)	0.90
MINE Conservative Balanced Super	1833.5	8.9	(10)	4.8	(3)	5.5	(3)	5.5	(15)	0.74
MINE Defensive Super	0.5	--	--	--	--	--	--	--	--	--
MINE Indexed Defensive Super	53.5	8.2	(23)	--	--	--	--	--	--	0.43
MINE Moderate Super	22.0	--	--	--	--	--	--	--	--	--
MLC MKBS - MLC Conservative Balanced	126.7	7.9	(33)	--	--	--	--	--	--	1.39
MLC MKBS - MLC Low Cost Cons Balanced	50.8	8.5	(18)	3.0	(30)	4.0	(30)	4.6	(29)	0.75
MLC MKPFP - MLC Conservative Balanced	14.1	7.9	(33)	--	--	--	--	--	--	1.39
MLC MKPFP - MLC Low Cost Cons Balanced	9.7	8.8	(11)	3.3	(22)	4.3	(22)	--	--	0.75
MLC MKSF - MLC Conservative Balanced	610.5	7.9	(33)	--	--	--	--	--	--	1.39
MLC MKSF - MLC Low Cost Cons Balanced	303.4	8.8	(11)	3.3	(22)	4.3	(22)	4.9	(25)	0.75

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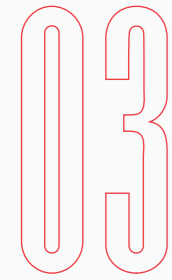
# Morningstar Superannuation Survey: 30 June 2024

## Multi Sector Options (continued)

	Assets AUSM	Total Returns % p.a								Total Cost Ratio %
		1-year		3-year		5-Year		10-Year		
<b>Balanced (Cont.)</b>										
MLC MySuper Conservative Balanced	961.7	7.2	(58)	3.1	(26)	4.2	(27)	--		1.25
NGS Super Balanced Sup	--	6.3	(73)	3.4	(20)	4.5	(18)	5.7	(10)	0.86
OA MoneyForLife Indx Moderate	0.1	8.4	(20)	3.0	(28)	4.3	(21)	4.7	(27)	0.81
OA-MoneyForLife Index Balanced	1.6	9.3	(4)	3.2	(25)	4.8	(12)	5.4	(17)	0.86
Perpetual WFS-Perpetual Diversified Gr	18.9	5.7	(76)	3.3	(24)	4.3	(25)	4.5	(30)	1.00
Prime Income Focused Super	--	7.2	(57)	5.0	(2)	--		--		1.20
REST Balanced Super	1481.6	6.7	(67)	4.2	(10)	5.0	(9)	5.7	(11)	0.73
Russell Divers 50 Portfolio Super Suite	--	6.8	(66)	2.9	(31)	4.0	(31)	4.9	(24)	0.38
Spirit Moderate Super	--	7.6	(47)	4.2	(9)	4.8	(13)	--		0.67
Telstra Lifestyle Moderate Super	--	--		--		--		--		0.59
Telstra Moderate Super	--	--		4.2	(8)	4.9	(10)	6.2	(6)	1.04
TWU Moderate Super	25.9	7.8	(39)	--		--		--		0.97
UniSuper Conservative Balanced Super	3677.9	6.5	(71)	4.5	(6)	4.1	(28)	5.8	(9)	0.66
Vanguard - Balanced Super	--	8.1	(26)	--		--		--		0.54
Vanguard Lifecycle - Age 60 Super	--	9.4	(3)	--		--		--		0.54
Vanguard Lifecycle - Age 61 Super	--	9.1	(7)	--		--		--		0.54
Vanguard Lifecycle - Age 62 Super	--	8.8	(13)	--		--		--		0.54
Vanguard Lifecycle - Age 63 Super	--	8.5	(19)	--		--		--		0.54
Vanguard Lifecycle - Age 64 Super	--	8.2	(24)	--		--		--		0.54
Vanguard Lifecycle - Age 65 Super	--	8.1	(25)	--		--		--		0.54
Vanguard Lifecycle - Age 66 Super	--	8.1	(27)	--		--		--		0.54
Vanguard Lifecycle - Age 67 Super	--	8.0	(29)	--		--		--		0.54
Vanguard Lifecycle - Age 68 Super	--	7.9	(31)	--		--		--		0.54
Vanguard Lifecycle - Age 69 Super	--	7.9	(32)	--		--		--		0.54
Vanguard Lifecycle - Age 70 Super	--	7.8	(37)	--		--		--		0.54
Vanguard Lifecycle - Age 71 Super	--	7.7	(40)	--		--		--		0.54
Vanguard Lifecycle - Age 72 Super	--	7.7	(41)	--		--		--		0.54
Vanguard Lifecycle - Age 73 Super	--	7.6	(45)	--		--		--		0.54
Vanguard Lifecycle - Age 74 Super	--	7.5	(49)	--		--		--		0.54
Vanguard Lifecycle - Age 75 Super	--	7.4	(50)	--		--		--		0.54
Vanguard Lifecycle - Age 76 Super	--	7.4	(54)	--		--		--		0.54
Vanguard Lifecycle - Age 77 Super	--	7.3	(56)	--		--		--		0.54
Vanguard Lifecycle - Age 78 Super	--	7.2	(59)	--		--		--		0.54
Vanguard Lifecycle - Age 79 Super	--	7.2	(60)	--		--		--		0.54
Vanguard Lifecycle - Age 80 Super	--	7.1	(62)	--		--		--		0.54
Vision Balanced Super	--	6.5	(70)	3.8	(16)	5.4	(4)	6.4	(3)	0.39
West State My Super Super	--	10.0	(2)	4.1	(11)	5.5	(2)	6.4	(2)	0.56
Zurich Retirement Policy-Balanced	3.6	7.0	(63)	1.5	(47)	2.7	(46)	3.9	(36)	1.00
Zurich Sup - Balanced Fund	34.1	6.2	(74)	1.0	(52)	2.4	(49)	3.7	(38)	1.06
Zurich Sup - Balanced Fund NEF	0.4	5.6	(77)	0.4	(53)	1.8	(50)	3.0	(40)	1.06
Zurich Super Bond-Balanced DEF	--	7.0	(63)	1.5	(47)	2.7	(46)	3.9	(36)	1.60
<b>Average</b>		7.6		3.1		4.1		5.1		0.64
<b>Morningstar AUS Balance Tgt Alloc NR AUD</b>		9.2		2.5		4.4		5.8		

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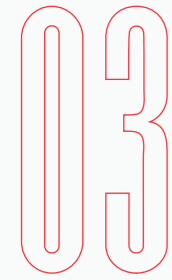




## Morningstar Superannuation Survey: 30 June 2024

### Multi Sector Options (continued)

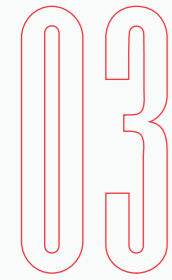
	Assets AU\$M	Total Returns % p.a					Total Cost Ratio %			
		1-year		3-year	5-Year	10-Year				
<b>Growth</b>										
AMP SigSup-Balanced Index	2611.7	10.5	(31)	4.1	(51)	5.6	(55)	6.7	(32)	0.53
AMP SigSup-FD Balanced	7151.5	9.1	(69)	3.3	(67)	5.5	(58)	6.6	(35)	1.03
AMP SigSup-Pendal Sust Bal	110.3	7.7	(89)	4.6	(40)	--	--	--	--	0.74
ANZ Smart Choice Super-MultiSeries 70	1078.8	9.3	(61)	--	--	--	--	--	--	1.07
ART Balanced Index Sup	1452.2	12.1	(6)	4.6	(37)	6.6	(14)	7.4	(14)	0.09
ART Balanced Sup	16451.4	9.9	(42)	6.2	(1)	7.3	(4)	8.1	(2)	0.66
ART Lifecycle Balanced Sup	58587.2	9.7	(46)	6.1	(3)	7.2	(5)	8.1	(4)	0.69
ART QSuper Balanced Sup	14798.8	5.4	(110)	2.6	(77)	4.1	(74)	6.4	(43)	0.71
ART QSuper Lifetime Aspire 2	8012.5	6.2	(106)	1.9	(82)	3.9	(75)	6.3	(50)	0.58
ART QSuper Lifetime Focus 1	3387.9	6.4	(104)	2.6	(79)	4.4	(71)	6.4	(46)	0.57
ART QSuper Lifetime Focus 2	10450.5	6.0	(108)	2.1	(81)	3.8	(77)	5.8	(58)	0.54
ART QSuper Socially Responsible Sup	303.1	5.7	(109)	0.1	(85)	2.5	(80)	4.5	(65)	2.31
ART Socially Conscious Bal Sup	736.6	9.6	(50)	5.2	(18)	6.9	(11)	6.9	(27)	0.46
Australian Ethical Balanced Sup	4969.0	7.0	(98)	3.1	(72)	5.7	(48)	6.9	(26)	1.05
Australian Food Balanced Super	--	--	--	--	--	--	--	--	--	0.71
Australian Food MySuper Super	--	--	--	--	--	--	--	--	--	0.71
AustralianSuper Balanced Sup	223821.6	8.5	(82)	4.5	(41)	6.7	(13)	8.1	(3)	0.70
AustralianSuper Conservative Bal Sup	6293.6	6.5	(102)	3.0	(73)	4.8	(69)	6.3	(51)	0.68
AustralianSuper Indexed Diversified Sup	2729.3	11.5	(12)	5.5	(10)	7.0	(8)	7.2	(17)	0.30
AV Balanced Growth Super	--	--	--	--	--	--	--	--	--	1.06
AV Diversified Index Super	--	--	--	--	--	--	--	--	--	0.32
Aware Balanced Socially Conscious Sup	2464.8	11.1	(22)	6.2	(2)	7.5	(2)	7.8	(7)	0.59
Aware Growth Sup	22607.3	9.6	(52)	5.0	(26)	5.4	(60)	6.9	(28)	0.87
Brighter MySuper Super	--	8.9	(74)	5.1	(21)	6.0	(37)	--	--	0.66
Brighter Optimiser MM Balanced Acc	--	10.6	(30)	5.4	(14)	7.7	(1)	--	--	0.80
Brighter Optimiser MM Cnsv Bal Acc	--	8.5	(80)	3.7	(58)	5.7	(53)	--	--	0.75
Brighter Super Indexed Balanced Super	--	--	--	--	--	--	--	--	--	0.29
Brighter Super MySuper	--	8.9	(72)	--	--	--	--	--	--	0.66
Brighter Super Optimiser MySuper	--	8.9	(72)	--	--	--	--	--	--	0.67
BUSSQ Balanced Growth (MySuper) Sup	4234.0	6.7	(100)	--	--	--	--	--	--	0.94
Care Alternative Growth Sup	130.0	8.3	(85)	5.4	(12)	6.2	(28)	7.3	(15)	0.92
Care Balanced Sup	16395.3	8.5	(81)	5.2	(17)	6.5	(19)	7.6	(11)	0.97
Care Sustainable Balanced Sup	322.3	7.5	(92)	5.2	(16)	6.8	(12)	7.5	(12)	0.97
CBUS Indexed Diversified Super	94.6	11.4	(15)	--	--	--	--	--	--	0.45
CFS FC ESUp-AZ Sestante Growth	1.9	9.9	(41)	3.6	(59)	4.5	(70)	--	--	0.80
CFS FC ESUp-CFS Balanced	133.6	9.9	(43)	3.2	(70)	5.3	(61)	5.9	(56)	0.74
CFS FC ESUp-CFS Enhanced Index Bal	220.1	11.6	(11)	5.0	(29)	5.9	(39)	6.5	(40)	0.49
CFS FC ESUp-CFS Enhanced Index Growth	29.5	12.5	(1)	5.8	(5)	6.6	(15)	--	--	0.51
CFS FC ESUp-CFS Growth	423.5	10.6	(28)	3.5	(63)	5.9	(41)	6.5	(41)	0.76
CFS FC ESUp-CFS Index Growth	3.7	10.5	(32)	--	--	--	--	--	--	0.29
CFS FC ESUp-Thrive+ Sustainable Gwth	5.6	9.8	(45)	--	--	--	--	--	--	0.99
CFS FC W PSUp-AZ Sestante Growth	35.9	9.5	(55)	3.3	(65)	4.3	(72)	--	--	1.06
CFS FC W PSUp-CFS Balanced	496.2	9.4	(57)	2.8	(75)	5.0	(65)	5.8	(57)	1.06
CFS FC W PSUp-CFS Enhanced Index Bal	1442.8	11.2	(20)	4.6	(36)	5.7	(52)	6.5	(42)	0.73
CFS FC W PSUp-CFS Enhanced Index Growth	474.1	12.2	(4)	5.5	(9)	6.5	(21)	6.5	(39)	0.76



## Morningstar Superannuation Survey: 30 June 2024

### Multi Sector Options (continued)

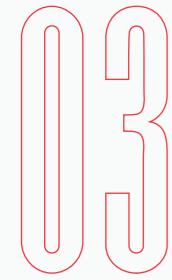
	Assets AUS\$M	Total Returns % p.a								Total Cost Ratio %
		1-year		3-year		5-Year		10-Year		
<b>Growth</b>										
CFS FC W PSup-CFS Growth	2597.2	10.1	(37)	3.1	(71)	5.6	(56)	6.4	(44)	1.07
CFS FC W PSup-CFS Index Balanced	417.9	9.5	(54)	3.6	(61)	--	--	--	--	0.37
CFS FC W PSup-CFS Index Growth	648.3	10.4	(33)	4.2	(49)	6.0	(35)	--	--	0.37
CFS FC W PSup-FSI Diversified	625.7	9.6	(53)	3.6	(62)	5.2	(63)	6.3	(47)	0.99
CFS FC W PSup-Pendal Sustain Balanced	56.8	9.2	(62)	0.0	(86)	3.7	(78)	5.8	(59)	1.20
CFS FC W PSup-Perpetual Balanced Growth	157.6	6.3	(105)	3.5	(64)	5.2	(62)	5.4	(62)	1.33
CFS FC W PSup-Thrive+ Sustainable Gwth	12.5	9.3	(58)	--	--	--	--	--	--	1.04
CVW WF-Assertive 70 Sup	--	8.9	(75)	--	--	--	--	--	--	1.41
CVW WF-IPS Index Base 70 Sup	34.5	11.2	(21)	5.7	(6)	--	--	--	--	0.31
Equip Australian Shares Pen	--	0.8	(111)	1.8	(83)	5.8	(46)	--	--	0.72
Equip Cash Pen	2854.3	9.2	(65)	5.0	(30)	6.5	(18)	7.4	(13)	0.33
Equip MySuper Super	15028.2	9.2	(63)	4.9	(31)	6.5	(23)	7.2	(18)	0.78
ESSS Balanced Growth Super	--	11.1	(23)	--	--	--	--	--	--	0.20
ESSS Balanced Super	--	7.1	(96)	--	--	--	--	--	--	0.41
ESSS Ethically Diversified Super	--	7.3	(94)	--	--	--	--	--	--	0.41
FES Smoothed Super	--	12.0	(8)	--	--	--	--	--	--	0.63
First Balanced (Default) Super	--	--	--	--	--	--	--	--	--	0.77
First Growth Super	--	--	--	--	--	--	--	--	--	0.77
GESB My Super Super	--	10.4	(36)	5.0	(24)	6.0	(36)	6.6	(36)	0.39
HEJAZ Islamic Balanced Sup	--	--	--	--	--	--	--	--	--	1.19
HEJAZ Islamic Growth Sup	--	--	--	--	--	--	--	--	--	1.13
HESTA Balanced Growth Super	64729.1	9.1	(66)	5.5	(8)	6.9	(10)	7.6	(10)	0.76
HESTA Indexed Balanced Growth Super	391.2	11.9	(9)	5.4	(13)	--	--	--	--	0.19
HESTA Sustainable Growth Super	2254.4	7.0	(97)	2.7	(76)	6.5	(20)	8.7	(1)	1.10
HSTPLUS Indexed Balanced Super	13162.1	12.2	(5)	5.9	(4)	7.2	(6)	7.7	(8)	0.28
HSTPLUS SRI Balanced Super	605.1	6.8	(99)	5.7	(7)	7.3	(3)	--	--	0.53
Legal Super Balanced (MySuper) Super	2996.3	7.7	(90)	5.0	(23)	6.1	(29)	7.0	(21)	1.04
Legal Super Balanced Index Super	--	10.0	(39)	3.9	(57)	5.2	(64)	6.5	(37)	0.60
Legal Super Balanced Socially Rspnb Sup	49.3	6.5	(101)	2.8	(74)	5.0	(67)	5.6	(61)	0.94
Legal Super Balanced Super	391.2	7.7	(91)	5.0	(25)	6.1	(32)	7.0	(23)	1.04
MINE Balanced Super	3437.3	9.7	(48)	--	--	--	--	--	--	0.74
MLC MKBS - MLC Balanced	706.6	9.0	(71)	3.6	(60)	5.5	(57)	6.4	(45)	1.60
MLC MKBS - MLC Low Cost Balanced	121.8	10.9	(25)	4.0	(53)	5.5	(59)	6.0	(54)	0.76
MLC MKPFPR - MLC Balanced	35.6	9.3	(59)	3.9	(54)	5.8	(44)	--	--	1.60
MLC MKPFPR - MLC Low Cost Balanced	40.7	11.3	(17)	4.3	(44)	5.7	(49)	--	--	0.76
MLC MKSF - MLC Balanced	3635.8	9.3	(59)	3.9	(54)	5.8	(44)	6.7	(33)	1.60
MLC MKSF - MLC Low Cost Balanced	868.0	11.3	(17)	4.3	(44)	5.7	(49)	6.3	(49)	0.76
NGS Super Diversified Sup	--	7.9	(87)	4.2	(50)	5.7	(54)	6.9	(24)	1.03
NGS Super Indexed Growth Sup	--	11.4	(14)	4.9	(32)	6.0	(33)	7.1	(19)	0.28
OnePath OA FPS BlackRock Diver ESGGr	8.3	9.8	(44)	3.3	(69)	4.8	(68)	6.1	(52)	1.18
OnePath OA FR PS-BlackRock WS Tact Gr	12.9	9.7	(49)	4.1	(52)	5.7	(51)	6.5	(38)	1.31
OnePath OA FR PS-Growth Index	601.6	10.4	(34)	3.9	(56)	5.8	(47)	6.8	(29)	0.31
OnePath OA FR PS-MultiSeries 70 FS	527.7	9.1	(67)	--	--	--	--	--	--	0.95
OnePath OA FR PS-Perpetual Balanced Gr	27.5	6.1	(107)	4.3	(43)	5.9	(40)	6.0	(55)	1.28
Perpetual WFS-BlackRock Tactical Growth	31.1	10.0	(40)	4.3	(48)	5.8	(43)	6.3	(48)	0.92



## Morningstar Superannuation Survey: 30 June 2024

### Multi Sector Options (continued)

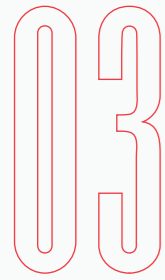
	Assets AUSM	Total Returns % p.a								Total Cost Ratio %
		1-year		3-year		5-Year		10-Year		
<b>Growth</b>										
Perpetual WFS-Perpetual Bal Grth	104.2	6.4	(103)	4.6	(38)	5.9	(42)	5.7	(60)	1.08
Plum Superannuation -Pre-mixed Moderate	--	--		--		--		--		0.98
Prime Balanced Super	--	9.0	(70)	4.3	(46)	--		--		1.11
Prime SRI Super	--	7.4	(93)	3.3	(66)	--		--		1.20
REI Balanced Sup	1750.8	12.1	(7)	5.1	(20)	6.4	(24)	6.9	(25)	0.93
REST Core Strategy Super	70035.9	8.7	(78)	5.0	(22)	6.1	(30)	6.7	(31)	0.74
REST Diversified Super	693.6	8.4	(83)	5.3	(15)	6.6	(16)	7.3	(16)	0.75
Russell Balanced Opportunities Portfolio	--	8.8	(76)	4.4	(42)	6.0	(34)	6.6	(34)	0.47
Russell InvestmentsMasterTr-iQRetBalGrC	--	11.3	(16)	4.8	(35)	6.3	(25)	7.0	(20)	1.16
smartMonday - Balanced Growth - Active	--	--		--		--		--		0.98
Spirit Balanced (MySuper) Super	--	9.1	(68)	5.0	(27)	6.1	(31)	--		0.72
Spirit Sustainable Super	--	9.6	(51)	5.4	(11)	6.2	(26)	--		0.61
Telstra Balanced Super	--	7.8	(88)	4.8	(34)	6.2	(27)	6.8	(30)	1.01
TWU Balanced MySuper Super	6252.7	9.4	(56)	5.1	(19)	6.6	(17)	7.0	(22)	1.10
UniSuper Balanced Super	39216.3	9.2	(64)	4.9	(33)	6.5	(22)	7.9	(5)	0.64
UniSuper Sustainable Balanced Super	4326.1	12.2	(2)	4.3	(47)	7.0	(9)	7.9	(6)	0.52
Vanguard - Ethically Conscious Gr Super	--	12.2	(3)	--		--		--		0.54
Vanguard - Growth Super	--	10.6	(29)	--		--		--		0.54
Vanguard Lifecycle - Age 52 Super	--	11.7	(10)	--		--		--		0.54
Vanguard Lifecycle - Age 53 Super	--	11.4	(13)	--		--		--		0.54
Vanguard Lifecycle - Age 54 Super	--	11.2	(19)	--		--		--		0.54
Vanguard Lifecycle - Age 55 Super	--	10.9	(24)	--		--		--		0.54
Vanguard Lifecycle - Age 56 Super	--	10.7	(26)	--		--		--		0.54
Vanguard Lifecycle - Age 57 Super	--	10.4	(35)	--		--		--		0.54
Vanguard Lifecycle - Age 58 Super	--	10.1	(38)	--		--		--		0.54
Vanguard Lifecycle - Age 59 Super	--	9.7	(47)	--		--		--		0.54
Vision Balanced Growth Super	--	8.4	(84)	5.0	(28)	7.0	(7)	7.6	(9)	0.74
Vision Balanced low cost Super	--	10.7	(27)	4.6	(39)	6.0	(38)	--		0.14
Zurich Retirement Policy-Managed Gr	222.9	8.6	(79)	2.6	(78)	4.2	(73)	5.2	(63)	1.00
Zurich Sup - Managed Growth Fund	145.9	7.9	(86)	2.2	(80)	3.9	(76)	5.1	(64)	1.07
Zurich Sup - Managed Growth Fund NEF	5.7	7.2	(95)	1.5	(84)	3.2	(79)	4.4	(66)	1.07
Zurich Ws Sup - Managed Growth Fund	--	8.8	(77)	3.3	(68)	5.0	(66)	6.1	(53)	0.66
<b>Average</b>		9.4		4.3		5.8		6.7		0.78
<b>Morningstar AUS Growth Tgt Alloc NR AUD</b>		11.3		4.3		6.2		7.4		



## Morningstar Superannuation Survey: 30 June 2024

### Multi Sector Options (continued)

	Assets AU\$M	Total Returns % p.a.								Total Cost Ratio %
		1-year		3-year		5-Year		10-Year		
<b>Aggressive</b>										
AMP SigSup-FD Growth	1914.5	10.8	(52)	4.4	(55)	6.6	(52)	7.6	(39)	1.10
AMP SigSup-FD High Growth	1243.7	12.8	(23)	5.3	(44)	7.5	(37)	8.3	(27)	1.09
AMP SigSup-Growth Index	1051.7	12.4	(29)	5.3	(47)	7.0	(40)	7.8	(33)	0.54
AMP SigSup-High Growth Index	729.6	14.0	(13)	6.4	(18)	8.1	(20)	8.7	(18)	0.55
ANZ Smart Choice Super-MultiSeries 90	302.6	10.6	(57)	--	--	--	--	--	--	1.11
ART Growth Sup	21975.7	11.3	(45)	7.6	(3)	8.8	(12)	9.3	(8)	0.89
ART QSuper Aggressive Sup	6402.7	7.0	(82)	2.8	(65)	4.6	(62)	7.1	(50)	0.64
ART QSuper Lifetime Aspire 1	945.8	7.1	(81)	3.3	(62)	5.1	(59)	7.3	(49)	0.64
ART QSuper Lifetime Outlook	21950.4	7.1	(80)	3.2	(63)	4.9	(60)	7.1	(51)	0.65
Australian Ethical Growth Sup	824.1	8.0	(77)	4.2	(59)	6.5	(54)	7.6	(41)	1.30
Australian Food Growth Super	--	--	--	--	--	--	--	--	--	0.64
AustralianSuper High Growth Sup	34943.8	10.2	(60)	5.4	(42)	7.9	(25)	9.0	(12)	0.69
AustralianSuper Socially Aware Sup	2996.0	8.4	(73)	4.0	(60)	5.6	(58)	7.1	(53)	0.74
AV Growth Super	--	--	--	--	--	--	--	--	--	1.12
AV High Growth Super	--	--	--	--	--	--	--	--	--	1.03
Aware High Growth Sup	82216.6	10.9	(50)	5.8	(27)	8.2	(19)	8.8	(15)	0.89
Brighter Optimiser MM Growth Acc	--	11.9	(36)	6.7	(15)	9.1	(8)	--	--	1.14
BUSSQ High Growth Sup	484.3	8.0	(76)	--	--	--	--	--	--	0.94
Care Growth Sup	1748.8	10.1	(62)	6.0	(25)	7.5	(35)	8.4	(24)	0.96
CBUS Growth (MySuper) Sup	73498.3	8.4	(74)	4.3	(57)	6.4	(55)	7.7	(35)	0.76
CBUS Growth Plus Super	1114.3	9.5	(65)	--	--	--	--	--	--	0.80
CBUS High Growth Sup	7707.3	10.9	(51)	5.5	(37)	8.3	(17)	9.2	(9)	0.80
CFS FC ESUp-CFS Enhanced Index HG	37.1	14.5	(11)	7.1	(8)	7.8	(29)	8.1	(30)	0.53
CFS FC ESUp-CFS High Growth	279.0	12.4	(28)	4.2	(58)	6.9	(44)	7.6	(43)	0.84
CFS FC W PSUp-CFS Enhanced Index HG	416.8	14.1	(12)	6.8	(13)	7.6	(33)	8.1	(29)	0.80
CFS FC W PSUp-CFS High Growth	651.1	12.0	(34)	3.9	(61)	6.7	(50)	7.5	(44)	1.13
CFS FC W PSUp-CFS Index High Growth	363.1	12.0	(33)	5.4	(39)	--	--	--	--	0.37
CFS FC W PSUp-Context Cap Long Term	19.5	13.1	(18)	--	--	--	--	--	--	0.99
CFS FC W PSUp-Evidentia Long Term	1.4	15.0	(6)	--	--	--	--	--	--	0.99
CFS FC W PSUp-FSI High Growth	308.2	14.5	(10)	6.9	(11)	9.2	(7)	9.3	(7)	1.20
CVW WF-Aggressive 95 Pen	63.1	11.0	(49)	--	--	--	--	--	--	1.48
CVW WF-IPS Index Base 100 Sup	51.6	13.6	(15)	7.5	(4)	--	--	--	--	0.31
Equip Future Focus Sup	952.9	11.1	(48)	5.7	(33)	7.8	(28)	8.3	(26)	0.92
Equip Overseas Shares Sup	3555.8	12.1	(32)	6.2	(20)	8.7	(13)	9.4	(6)	0.71
ESSS Growth Super	--	9.9	(63)	--	--	--	--	--	--	0.40
First Shares Plus Super	--	--	--	--	--	--	--	--	--	0.81
GESB Growth Super	--	11.7	(42)	5.9	(26)	6.9	(45)	7.4	(46)	0.40
HESTA High Growth Super	3234.9	11.9	(37)	7.3	(6)	9.0	(9)	9.1	(11)	0.92

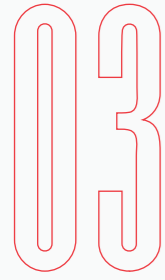


## Morningstar Superannuation Survey: 30 June 2024

### Multi Sector Options (continued)

	Assets AUS\$M	Total Returns % p.a								Total Cost Ratio %
		1-year		3-year		5-Year		10-Year		
<b>Aggressive</b>										
HSTPLUS Balanced Super	73553.0	7.6	(79)	5.7	(32)	7.1	(39)	8.4	(25)	1.05
HSTPLUS Shares Plus	--	9.5	(66)	5.3	(45)	8.2	(18)	9.2	(10)	0.94
Legal Super Growth Super	574.5	9.1	(70)	5.7	(31)	6.9	(46)	7.8	(34)	1.04
Legal Super High Growth Super	562.7	10.6	(56)	6.5	(17)	7.7	(30)	8.5	(22)	1.03
MINE Growth Super	2181.0	10.7	(53)	7.1	(7)	8.3	(16)	7.7	(37)	0.74
MINE High Growth Super	5207.5	12.5	(27)	8.1	(1)	9.5	(4)	8.7	(19)	0.72
MLC MKBS - MLC Aggressive	595.7	15.4	(4)	6.7	(14)	9.8	(3)	10.8	(2)	1.84
MLC MKBS - MLC Growth	1294.3	10.3	(59)	4.5	(54)	6.6	(53)	7.3	(47)	1.61
MLC MKBS - MLC High Growth	459.2	11.5	(44)	5.5	(38)	7.8	(27)	8.6	(20)	1.69
MLC MKBS - MLC Low Cost Growth	122.1	12.5	(26)	5.0	(49)	6.7	(49)	7.1	(52)	0.76
MLC MKBS - MLC Socially Resp Growth	24.0	14.7	(7)	--	--	--	--	--	--	1.18
MLC MKPFPR - MLC Aggressive	3.8	15.7	(2)	7.1	(9)	10.1	(1)	--	--	1.84
MLC MKPFPR - MLC Growth	20.6	10.6	(54)	4.8	(52)	6.8	(47)	--	--	1.61
MLC MKPFPR - MLC High Growth	5.5	11.9	(39)	5.8	(28)	8.1	(21)	--	--	1.69
MLC MKPFPR - MLC Low Cost Growth	13.9	12.9	(21)	5.4	(40)	7.0	(41)	--	--	0.76
MLC MKPFPR - MLC Socially Resp Growth	1.4	14.7	(7)	--	--	--	--	--	--	1.18
MLC MKSF - MLC Aggressive	738.6	15.7	(2)	7.1	(9)	10.1	(1)	11.1	(1)	1.84
MLC MKSF - MLC Growth	2778.7	10.6	(54)	4.8	(52)	6.8	(47)	7.6	(40)	1.61
MLC MKSF - MLC High Growth	1355.8	11.9	(39)	5.8	(28)	8.1	(22)	8.9	(13)	1.69
MLC MKSF - MLC Low Cost Growth	878.9	12.9	(21)	5.4	(40)	7.0	(41)	7.4	(45)	0.76
MLC MKSF - MLC Socially Resp Growth	82.9	14.7	(7)	--	--	--	--	--	--	1.18
MLC MySuper Growth Portfolio	20541.3	9.3	(67)	4.9	(50)	6.3	(57)	--	--	1.30
NGS Super High Growth Sup	--	9.1	(69)	4.4	(56)	6.3	(56)	7.7	(36)	1.16
Prime Managed Growth Super	--	11.9	(38)	5.8	(30)	--	--	--	--	1.11
REI Growth Sup	303.8	16.9	(1)	7.4	(5)	9.0	(10)	8.8	(16)	0.95
REST High Growth Super	4021.3	11.1	(46)	6.8	(12)	8.0	(23)	8.5	(23)	0.78
REST Shares Super	309.3	13.8	(14)	8.0	(2)	9.3	(5)	9.9	(4)	0.74
Russell Growth Portfolio Super Suite	--	10.2	(61)	5.3	(46)	6.6	(51)	7.3	(48)	0.43
Russell High Gr Portfolio Super Suite	--	12.4	(30)	6.1	(22)	7.7	(31)	8.3	(28)	0.49
smartMonday - Growth - Active	--	--	--	--	--	--	--	--	--	0.98
smartMonday - High Growth - Active	--	--	--	--	--	--	--	--	--	0.99
Spirit Growth Super	--	11.1	(47)	6.2	(19)	7.6	(34)	--	--	0.83
Telstra Growth Super	--	9.5	(64)	5.6	(34)	7.5	(36)	7.9	(32)	1.04
TWU High Growth Super	421.3	11.6	(43)	6.6	(16)	8.5	(15)	8.6	(21)	1.01
UniSuper Growth Super	7693.4	11.9	(41)	5.1	(48)	7.8	(26)	8.8	(17)	0.73
UniSuper High Growth Super	8611.8	13.0	(19)	5.6	(35)	8.9	(11)	9.9	(5)	0.72
UniSuper Sustainable High Growth Super	6722.0	15.2	(5)	5.3	(43)	9.3	(6)	10.0	(3)	0.57
Vanguard - High Growth Super	--	13.2	(17)	--	--	--	--	--	--	0.54





## Morningstar Superannuation Survey: 30 June 2024

### Multi Sector Options (continued)

	Assets AUS\$M	Total Returns % p.a								Total Cost Ratio %
		1-year		3-year		5-Year		10-Year		
<b>Aggressive</b>										
Vanguard Lifecycle - Age 47 & under Sup	--	13.2	(16)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 48 Super	--	12.9	(20)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 49 Super	--	12.6	(25)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 50 Super	--	12.2	(31)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 51 Super	--	11.9	(35)	--	--	--	--	--	--	0.54
Vision Growth Super	--	10.3	(58)	6.1	(21)	8.5	(14)	8.9	(14)	0.48
West State Growth Super	--	12.7	(24)	6.0	(24)	7.1	(38)	7.6	(42)	0.61
Zurich Retirement Policy-Managed Share	63.7	9.2	(68)	6.1	(23)	8.0	(24)	7.9	(31)	1.00
Zurich Sup - Managed Share Fund	53.4	8.4	(72)	5.5	(36)	7.6	(32)	7.6	(38)	1.09
Zurich Sup - Managed Shares NEF	1.0	7.8	(78)	4.9	(51)	6.9	(43)	7.0	(54)	1.09
Zurich Sup - Priority Growth Fund	31.8	8.9	(71)	3.2	(64)	4.9	(61)	6.0	(55)	1.06
Zurich Sup - Priority Growth NEF	0.8	8.2	(75)	2.5	(66)	4.2	(63)	5.4	(56)	1.08
<b>Average</b>		11.5		5.6		7.5		8.2		0.93
<b>Morningstar AUS Agg Tgt Alloc NR AUD</b>		14.1		6.1		8.2		9.0		

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