

Superannuation Survey

September 2024



**Morningstar Manager Research
September 2024****Contents**

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Choice and MySuper

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With Australian superannuation assets now exceeding AUD 4 trillion, Morningstar recognizes the importance of providing quality insights to investors and advisors. Morningstar has embarked on a significant recent data uplift to its universe of superannuation options. This effort is ongoing, and there are instances where superannuation funds have not yet disclosed data or data is not available (marked as "—" across the tables). In the absence of updated asset-allocation data, estimates may be required for fund categorization. Morningstar is committed to continually improving its data quality for investors. If the data for your fund's superannuation options is not appearing (or not accurate), please contact us.

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Overview

In this quarter's Morningstar Superannuation Survey, we looked at 348 options (including MySuper and Choice options and excluding Transition to Retirement options) across our superannuation multisector Morningstar Categories. 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 Sep. 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 CFS Enhanced Index Moderate was in third place over the short-term three-year and five-year periods. 29 out of the 52 options outperformed the Morningstar AUS Balance Target Allocation Net Return AUD over the three-year period to Sep. 30, 2024.

In the superannuation multisector growth category, CFS Enhanced Index Growth led peers over the one- and three-year timeframes. Brighter Super Balanced was the leader over the five-year period, with HOSTPLUS Indexed Balanced Super rounding out the top three performers over three- and five-year periods.

In the superannuation multisector aggressive category, the CFS Enhanced Index High Growth led peers over three years, followed by MINE High Growth Super and REST Shares Super. Over the five-year and ten-year time horizons, the MLC Aggressive options posted strong performance, as did the UniSuper Sustainable High Growth Super and 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 Growth, Hesta Balanced Growth, and UniSuper Balanced. We are seeking to expand our data collection of monthly funds under management data to enhance 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 over-the-counter derivative costs (to the extent these are reported), and it does not include transaction and operational costs.

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

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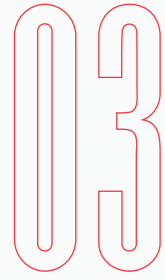
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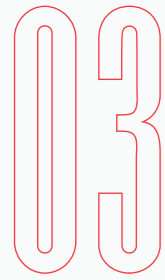


Morningstar Superannuation Survey: 30 September 2024 Snapshot

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	
Target Allocation Index						
Morningstar AUS Con Tgt Alloc NR AUD		7.9	0.7	1.1	2.9	
Morningstar AUS Mod Tgt Alloc NR AUD		11.9	2.1	2.9	4.5	
Morningstar AUS Balance Tgt Alloc NR AUD		15.3	3.7	4.8	6.2	
Morningstar AUS Growth Tgt Alloc NR AUD		18.5	5.6	6.7	7.8	
Morningstar AUS Agg Tgt Alloc NR AUD		21.8	7.5	8.8	9.4	
Peer Group						
Conservative		7.8	1.7	1.6	2.8	0.86
Moderate		8.9	2.6	3.0	3.9	0.76
Balanced		12.2	3.8	4.5	5.3	0.64
Growth		14.7	5.0	6.2	7.0	0.78
Aggressive		17.0	6.3	8.0	8.5	0.91



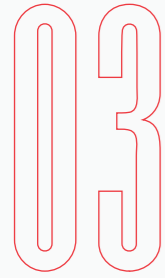
Morningstar Superannuation Survey: 30 September 2024

Multi Sector Options

	Assets AUS\$M	Total Returns % p.a				Total Cost Ratio %				
		1-year		3-year	5-Year		10-Year			
Conservative										
ANZ Smart Choice Super-OnePath Cap Stbl	99.6	7.7	(5)	0.4	(6)	0.7	(6)	--	1.61	
Brighter Super Secure Super	--	6.7	(7)	2.1	(2)	2.0	(2)	--	0.60	
CFS FC ESUp-CFS Defensive	42.2	8.2	(3)	1.7	(4)	1.7	(4)	2.5	(3)	0.58
CFS FC W PSup-CFS Defensive	143.4	7.8	(4)	1.3	(5)	1.4	(5)	2.4	(4)	0.91
CFS FC W PSup-Context Cap Short Term	11.8	7.4	(6)	--	--	--	--	--	--	0.84
CFS FC W PSup-Pendal Monthly Income Plus	50.7	8.8	(2)	2.1	(3)	1.9	(3)	3.0	(2)	0.99
ESSS Defensive Super	--	6.0	(8)	--	--	--	--	--	--	0.51
OnePath OA FR PS-Pendal Mly Inc PI	7.3	9.5	(1)	2.6	(1)	2.1	(1)	3.2	(1)	0.86
Average		7.8		1.7		1.6		2.8		0.86
Morningstar AUS Con Tgt Alloc NR AUD		7.9		0.7		1.1		2.9		

03 Morningstar Superannuation Survey: 30 September 2024 Multi Sector Options

	Assets AU\$M	Total Returns % p.a.					Total Cost Ratio %			
		1-year	3-year	5-Year	10-Year					
Moderate										
AMP SigSup-Conservative Index	296.6	11.7	(3)	2.8	(20)	2.9	(25)	3.9	(19)	0.51
AMP SigSup-FD Conservative	939.5	9.6	(18)	2.3	(29)	2.8	(26)	3.8	(23)	0.72
ANZ Smart Choice Super-MultiSeries 30	246.5	8.7	(25)	--	--	--	--	--	--	0.96
ART Conservative Sup	5821.1	8.3	(33)	3.6	(4)	4.0	(3)	4.9	(2)	0.78
Australian Ethical Conservative Sup	261.9	6.9	(50)	0.6	(39)	1.7	(34)	3.2	(29)	0.94
Australian Food Capital Stable Super	--	7.9	(36)	--	--	--	--	--	--	0.65
Aware Conservative Growth Sup	2613.8	7.2	(46)	3.1	(13)	2.5	(30)	3.8	(22)	0.50
Brighter Super Stable Super	--	10.7	(8)	3.1	(14)	4.1	(2)	--	--	0.66
Care Capital Stable Sup	348.7	8.6	(29)	3.8	(2)	3.9	(4)	4.7	(6)	0.71
CBUS Conservative Sup	1215.6	7.7	(38)	2.4	(28)	3.1	(19)	4.4	(8)	0.56
CFS FC ESUp-CFS Conservative	84.0	10.4	(12)	2.6	(24)	3.0	(22)	3.6	(25)	0.65
CFS FC ESUp-CFS Enhanced Index Con	16.7	11.5	(4)	3.4	(8)	3.4	(14)	4.0	(17)	0.38
CFS FC W PSUp-AZ Sestante Conservative	3.5	9.1	(21)	2.4	(27)	2.6	(29)	--	--	0.79
CFS FC W PSUp-CFS Conservative	456.9	10.0	(17)	2.2	(31)	2.7	(27)	3.5	(27)	0.99
CFS FC W PSUp-CFS Enhanced Index Con	511.4	11.1	(5)	3.1	(11)	3.2	(16)	3.9	(20)	0.65
CFS FC W PSUp-CFS Index Conservative	208.9	10.4	(14)	2.6	(23)	3.0	(24)	--	--	0.36
CFS FC W PSUp-FSI Conservative	230.8	10.0	(16)	2.3	(30)	3.0	(23)	4.0	(16)	0.79
CFS FC W PSUp-Perpetual Cons Growth	52.7	8.1	(34)	2.0	(33)	2.7	(28)	3.3	(28)	1.18
CVW WF-Cautious 30 Sup	--	9.2	(20)	--	--	--	--	--	--	1.22
Equip Diversified Fixed Interest Sup	103.4	5.8	(52)	2.1	(32)	3.0	(21)	3.9	(18)	0.43
ESSS Capital Stable Super	--	7.1	(48)	--	--	--	--	--	--	0.51
First Conservative Balanced Super	--	--	--	--	--	--	--	--	--	0.81
GESB Conservative Super	--	10.1	(15)	3.3	(9)	3.6	(9)	4.4	(9)	0.57
HEJAZ Islamic Conservative Sup	--	9.5	(19)	--	--	--	--	--	--	1.28
HESTA Conservative Super	2835.3	8.3	(32)	3.7	(3)	4.2	(1)	5.3	(1)	0.64
HOSTPLUS Capital Stable Super	1286.8	7.3	(43)	--	--	--	--	--	--	0.80
IOOF DA-Capital Stable	0.9	8.7	(26)	1.5	(37)	1.9	(33)	2.7	(30)	1.50
Legal Super Conservative Super	142.7	7.3	(44)	3.0	(18)	3.4	(13)	4.1	(12)	0.85
MLC MKBS - MLC Stable	169.4	8.8	(23)	--	--	--	--	--	--	0.98
MLC MKSF - MLC Stable	218.4	8.8	(23)	--	--	--	--	--	--	0.98
NGS Super Defensive Sup	295.9	8.1	(35)	3.0	(16)	3.7	(8)	4.8	(3)	0.87
OA-MoneyForLife Index Conservative	0.6	10.7	(9)	3.0	(19)	3.3	(15)	4.0	(14)	0.76
OnePath OA FR PS-Cnsrv Idx	140.8	10.6	(11)	1.7	(35)	2.4	(32)	3.9	(21)	0.31
OnePath OA FR PS-MultiSeries 30 FS	101.1	8.6	(30)	--	--	--	--	--	--	0.84
OnePath OA FR PS-Perpetual Cons Growth	24.4	7.8	(37)	2.5	(26)	3.1	(20)	3.7	(24)	1.21
OnePath OA FR TTR OnePath Cnsrv Idx	1.7	10.6	(10)	1.7	(34)	2.4	(31)	--	--	0.31
Perpetual WFS-Perpetual Conservative	27.6	7.6	(39)	2.6	(22)	3.1	(17)	3.5	(26)	0.93
Prime Conservative Super	--	7.5	(42)	3.0	(15)	--	--	--	--	0.99
REI Stable Sup	39.9	10.9	(6)	2.8	(21)	3.5	(11)	4.0	(13)	0.78
REST Capital Stable Super	1059.3	7.0	(49)	3.5	(6)	3.8	(6)	4.3	(11)	0.73
Russell Cnsrv Portfolio Super Suite	--	8.8	(22)	2.6	(25)	3.1	(18)	4.0	(15)	0.36
smartMonday - Moderate - Active	--	--	--	--	--	--	--	--	--	0.91
Spirit Conservative Super	--	8.7	(27)	3.8	(1)	--	--	--	--	0.59
Telstra Conservative Super	--	7.5	(41)	3.2	(10)	3.8	(7)	4.7	(5)	0.76



Morningstar Superannuation Survey: 30 September 2024

Multi Sector Options (continued)

	Assets AU\$M	Total Returns % p.a								Total Cost Ratio %
		1-year		3-year		5-Year		10-Year		
Moderate (cont.)										
TWU Conservative Super	26.9	8.6	(28)	3.0	(17)	--	--	--	--	0.80
UniSuper Conservative Super	1821.6	7.2	(45)	3.6	(5)	3.5	(10)	4.6	(7)	0.62
Vanguard - Conservative Super	--	10.9	(7)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 81 Super	--	12.7	(1)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 82 & above Sup	--	12.6	(2)	--	--	--	--	--	--	0.54
Vision Conservative Super	--	7.1	(47)	3.4	(7)	3.9	(5)	4.8	(4)	0.60
West State Conservative Super	--	10.4	(13)	3.1	(12)	3.4	(12)	4.3	(10)	0.46
Zurich Retirement Policy-Capital Stable	10.5	8.3	(31)	1.6	(36)	1.5	(35)	2.7	(31)	1.00
Zurich Sup - Capital Stable Fund	14.7	7.5	(40)	1.1	(38)	1.1	(36)	2.5	(32)	1.05
Zurich Sup - Capital Stable Fund NEF	0.2	6.9	(51)	0.5	(40)	0.5	(37)	1.9	(33)	1.05
Average		8.9		2.6		3.0		3.9		0.76
Morningstar AUS Mod Tgt Alloc NR AUD		11.9		2.1		2.9		4.5		

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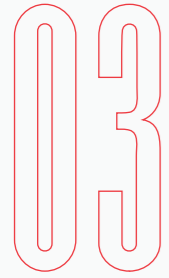
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Multi Sector Options (continued)

	Assets AUSM	Total Returns % p.a					Total Cost Ratio %			
		1-year	3-year	5-Year	10-Year					
Balanced										
AMP SigSup-AFLPA MySuper Cap Stable	0.4	13.3	(29)	3.0	(45)	3.8	(38)	4.6	(30)	0.69
AMP SigSup-AMP MySuper Cap Stable	89.8	13.3	(28)	3.0	(44)	3.8	(39)	4.6	(31)	0.69
AMP SigSup-FD Moderately Conservative	1673.3	12.3	(47)	3.6	(33)	4.2	(33)	5.3	(21)	0.83
AMP SigSup-Moderately Conservative Index	595.6	14.8	(8)	3.8	(29)	4.3	(30)	5.4	(20)	0.53
AMP SigSup-Water Corp MySuper Cap Stable	2.4	13.2	(33)	2.9	(46)	3.7	(41)	--	--	0.79
ANZ Smart Choice Super-MultiSeries 50	333.5	11.1	(57)	--	--	--	--	--	--	1.04
ART Conservative Balanced Sup	5049.4	10.9	(58)	5.1	(4)	5.7	(4)	6.5	(4)	0.79
ART QSuper Lifetime Focus 3	5726.3	11.1	(56)	2.5	(47)	3.7	(40)	5.8	(8)	0.50
ART QSuper Lifetime Sustain 1	3108.7	9.7	(74)	3.3	(38)	3.6	(42)	4.7	(29)	0.46
ART QSuper Lifetime Sustain 2	5471.9	8.9	(79)	3.0	(43)	2.9	(47)	3.4	(37)	0.42
AustralianSuper Stable Sup	3915.9	7.4	(83)	2.3	(50)	3.2	(44)	4.8	(27)	0.59
Aware Balanced Growth Sup	21726.5	11.2	(51)	4.2	(20)	5.2	(8)	6.2	(6)	0.83
BUSSQ Defensive Sup	130.2	7.9	(82)	--	--	--	--	--	--	0.85
Care Conservative Balanced Sup	305.5	10.1	(68)	4.7	(8)	5.0	(13)	5.8	(11)	0.75
CBUS Conservative Growth Sup	1233.9	10.2	(67)	3.6	(30)	4.8	(20)	--	--	0.62
CFS FC ESUP-CFS Diversified	15.1	13.3	(31)	3.5	(35)	4.5	(28)	--	--	0.73
CFS FC ESUP-CFS Enhanced Index Div	42.3	15.0	(4)	4.9	(5)	5.0	(14)	5.5	(16)	0.43
CFS FC ESUP-CFS Enhanced Index Mod	14.6	16.7	(1)	5.8	(3)	5.8	(3)	--	--	0.46
CFS FC ESUP-CFS Moderate	400.7	14.6	(11)	4.0	(26)	5.1	(10)	5.6	(15)	0.70
CFS FC W PSUP-AZ Sestante Diversified	18.2	12.2	(49)	3.0	(42)	3.3	(43)	--	--	0.94
CFS FC W PSUP-CFS Diversified	135.8	12.8	(41)	3.2	(41)	4.2	(36)	--	--	1.01
CFS FC W PSUP-CFS Enhanced Index Div	554.6	14.7	(10)	4.6	(10)	4.8	(21)	5.5	(18)	0.69
CFS FC W PSUP-CFS Index Diversified	382.9	13.4	(27)	3.6	(32)	4.3	(31)	--	--	0.37
CFS FC W PSUP-CFS Index Moderate	230.6	14.9	(7)	4.2	(21)	--	--	--	--	0.37
CFS FC W PSUP-CFS Moderate	2131.7	14.0	(15)	3.5	(34)	4.8	(23)	5.5	(17)	1.03
CFS FC W PSUP-FSI Balanced	334.0	13.0	(39)	3.3	(37)	4.2	(35)	5.2	(22)	0.89
CFS FC W PSUP-Perpetual Divers Growth	34.7	9.4	(78)	3.2	(40)	4.2	(34)	4.6	(32)	1.31
CVW WF-IPS Index Base 50 Sup	19.3	12.5	(45)	4.3	(18)	4.9	(15)	--	--	0.31
CVW WF-Prudent 50 Sup	--	12.2	(48)	--	--	--	--	--	--	1.27
Equip Capital Stable Pen	1377.1	9.7	(75)	4.2	(22)	5.1	(11)	5.8	(9)	0.64
ESSS Conservative Super	--	8.1	(81)	--	--	--	--	--	--	0.66
FES Moderate Super	--	12.3	(46)	--	--	--	--	--	--	0.63
GESB Balanced Super	--	13.0	(37)	4.4	(14)	4.8	(18)	5.7	(13)	0.63
HOSTPLUS Conservative Balanced Super	2028.3	9.7	(72)	6.2	(1)	6.5	(1)	6.9	(1)	0.89
IOOF DA-Managed NEF	6.3	12.5	(44)	3.3	(39)	4.0	(37)	4.4	(33)	1.50
Legal Super Conservative Balanced Super	154.6	9.6	(76)	4.0	(25)	4.5	(26)	5.5	(19)	0.90
MINE Defensive Super	2.9	--	--	--	--	--	--	--	--	0.69
MINE Indexed Defensive Super	53.9	12.1	(50)	--	--	--	--	--	--	0.43
MINE Moderate Super	26.3	--	--	--	--	--	--	--	--	0.75
MLC MKBS - MLC Conservative Balanced	125.3	11.2	(52)	--	--	--	--	--	--	1.39
MLC MKBS - MLC Low Cost Cons Balanced	52.2	13.7	(22)	4.0	(24)	4.6	(25)	4.9	(26)	0.65
MLC MKPFPF - MLC Conservative Balanced	14.7	11.2	(52)	--	--	--	--	--	--	1.21
MLC MKPFPF - MLC Low Cost Cons Balanced	9.1	14.0	(13)	4.4	(15)	4.9	(16)	--	--	0.53
MLC MKSF - MLC Conservative Balanced	604.2	11.2	(52)	--	--	--	--	--	--	1.26
MLC MKSF - MLC Low Cost Cons Balanced	303.0	14.0	(13)	4.4	(15)	4.9	(16)	5.2	(23)	0.58
MLC MySuper Conservative Balanced	981.3	10.2	(65)	3.6	(31)	4.5	(27)	--	--	1.25
NGS Super Balanced Sup	475.9	9.8	(71)	3.8	(28)	4.8	(22)	5.8	(10)	0.86
OA MoneyForLife Indx Moderate	0.1	13.2	(34)	4.1	(23)	4.8	(19)	5.1	(25)	0.81

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Morningstar Superannuation Survey: 30 September 2024

Multi Sector Options (continued)

	Assets AUSM	Total Returns % p.a					Total Cost Ratio %			
		1-year		3-year	5-Year	10-Year				
Balanced (Cont.)										
OA-MoneyForLife Index Balanced	0.9	15.1	(3)	4.4	(13)	5.4	(6)	5.8	(12)	0.86
Perpetual WFS-Perpetual Diversified Gr	18.9	8.7	(80)	3.9	(27)	4.6	(24)	4.7	(28)	0.99
Prime Income Focused Super	--	10.9	(61)	5.8	(2)	--	--	--	--	1.20
REST Balanced Super	1527.3	9.7	(73)	4.6	(11)	5.3	(7)	5.7	(14)	0.79
Russell Divers 50 Portfolio Super Suite	--	11.2	(55)	3.5	(36)	4.3	(32)	5.1	(24)	0.38
Spirit Moderate Super	--	10.7	(62)	4.6	(9)	5.0	(12)	--	--	0.64
Telstra Lifestyle Moderate Super	--	--	--	--	--	--	--	--	--	0.76
Telstra Moderate Super	--	10.6	(64)	4.8	(7)	5.2	(9)	6.4	(5)	0.76
TWU Moderate Super	27.5	10.6	(63)	4.2	(19)	--	--	--	--	0.87
UniSuper Conservative Balanced Super	3707.5	9.9	(70)	4.6	(12)	4.4	(29)	5.9	(7)	0.61
Vanguard - Balanced Super	--	14.0	(17)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 60 Super	--	15.3	(2)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 61 Super	--	15.0	(5)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 62 Super	--	14.7	(9)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 63 Super	--	14.3	(12)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 64 Super	--	14.0	(16)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 65 Super	--	13.9	(18)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 66 Super	--	13.8	(19)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 67 Super	--	13.8	(20)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 68 Super	--	13.7	(21)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 69 Super	--	13.6	(23)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 70 Super	--	13.6	(24)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 71 Super	--	13.5	(25)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 72 Super	--	13.4	(26)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 73 Super	--	13.3	(30)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 74 Super	--	13.2	(32)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 75 Super	--	13.1	(35)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 76 Super	--	13.0	(36)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 77 Super	--	13.0	(38)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 78 Super	--	12.9	(40)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 79 Super	--	12.8	(42)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 80 Super	--	12.8	(43)	--	--	--	--	--	--	0.54
Vision Balanced Super	--	10.1	(69)	4.4	(17)	5.6	(5)	6.6	(3)	0.66
West State My Super Super	--	15.0	(6)	4.8	(6)	5.8	(2)	6.6	(2)	0.51
Zurich Retirement Policy-Balanced	3.8	10.9	(59)	2.4	(48)	2.9	(45)	4.1	(34)	1.00
Zurich Sup - Balanced Fund	33.3	10.2	(66)	1.9	(51)	2.6	(48)	3.9	(36)	1.06
Zurich Sup - Balanced Fund NEF	0.4	9.5	(77)	1.3	(52)	1.9	(49)	3.3	(38)	1.06
Zurich Super Bond-Balanced DEF	--	10.9	(59)	2.4	(48)	2.9	(45)	4.1	(34)	1.60
Average		12.2		3.8		4.5		5.3		0.64
Morningstar AUS Balance Tgt Alloc NR AUD		15.3		3.7		4.8		6.2		

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Multi Sector Options (continued)

	Assets AU\$M	Total Returns % p.a					Total Cost Ratio %			
		1-year	3-year	5-Year	10-Year					
Growth										
AMP SigSup-Balanced Index	2678.1	17.8	(16)	5.4	(36)	6.1	(50)	7.0	(31)	0.53
AMP SigSup-FD Balanced	7233.9	14.1	(61)	4.5	(59)	5.9	(56)	6.8	(39)	0.96
AMP SigSup-Pendal Sust Bal	110.6	14.4	(57)	4.6	(56)	--	--	--	--	0.99
ANZ Smart Choice Super-MultiSeries 70	1084.8	13.9	(66)	--	--	--	--	--	--	1.07
ART Balanced Index Sup	1562.4	18.8	(4)	5.8	(20)	7.1	(13)	7.7	(12)	0.30
ART Balanced Risk Adjusted Sup	14592.4	10.5	(107)	3.4	(79)	4.3	(73)	6.6	(46)	0.71
ART Balanced Sup	16923.2	13.5	(70)	6.6	(4)	7.6	(4)	8.3	(2)	0.81
ART Lifecycle Balanced Sup	22751.2	13.4	(71)	6.5	(5)	7.6	(6)	8.3	(3)	0.81
ART QSuper Lifetime Aspire 2	8102.3	12.5	(89)	2.9	(82)	4.0	(76)	6.5	(50)	0.58
ART QSuper Lifetime Focus 1	3515.5	12.0	(94)	3.4	(78)	4.5	(71)	6.5	(49)	0.57
ART QSuper Lifetime Focus 2	10568.0	11.5	(100)	3.0	(81)	4.0	(77)	6.0	(59)	0.54
ART Socially Conscious Bal Sup	755.8	14.1	(62)	6.1	(15)	7.2	(11)	7.1	(24)	0.81
Australian Ethical Balanced Sup	5042.0	12.2	(92)	3.4	(77)	6.0	(54)	7.1	(26)	1.05
Australian Food Balanced Super	--	11.0	(104)	--	--	--	--	--	--	0.71
Australian Food MySuper Super	--	11.0	(104)	--	--	--	--	--	--	0.71
AustralianSuper Balanced Sup	226666.7	11.9	(97)	5.0	(48)	6.9	(21)	8.2	(4)	0.72
AustralianSuper Conservative Bal Sup	6304.5	9.6	(111)	3.5	(76)	5.0	(69)	6.4	(52)	0.68
AustralianSuper Indexed Diversified Sup	2965.9	16.5	(34)	6.2	(12)	7.3	(8)	7.5	(15)	0.27
Aware Balanced Socially Conscious Sup	2482.8	15.5	(47)	6.5	(6)	7.7	(2)	8.0	(8)	0.59
Aware Growth Sup	22934.7	14.0	(64)	5.3	(37)	5.8	(59)	7.1	(27)	0.87
Brighter Super Balanced Super	--	16.0	(42)	6.0	(17)	8.1	(1)	--	--	0.75
Brighter Super ConservativeBalancedSuper	--	13.4	(73)	4.3	(67)	6.1	(51)	--	--	0.72
Brighter Super Indexed Balanced Super	--	17.3	(19)	6.3	(10)	7.3	(10)	--	--	0.29
Brighter Super MySuper	--	14.0	(63)	--	--	--	--	--	--	0.66
BUSSQ Balanced Growth (MySuper) Sup	4386.6	11.8	(99)	--	--	--	--	--	--	1.00
Care Alternative Growth Sup	130.2	10.6	(106)	5.8	(19)	6.4	(35)	7.5	(17)	0.92
Care Balanced Sup	16590.0	11.4	(102)	5.6	(26)	6.8	(25)	7.7	(11)	0.97
Care Sustainable Balanced Sup	327.1	11.5	(101)	5.5	(29)	7.1	(15)	7.7	(13)	0.97
CBUS Indexed Diversified Super	106.3	16.9	(26)	--	--	--	--	--	--	0.38
CFS FC ESUp-AZ Sestante Growth	1.9	17.1	(23)	5.0	(50)	5.0	(68)	--	--	0.80
CFS FC ESUp-CFS Balanced	135.9	15.8	(43)	4.3	(66)	5.7	(61)	6.2	(56)	0.74
CFS FC ESUp-CFS Enhanced Index Bal	222.2	18.6	(8)	6.5	(7)	6.6	(28)	6.9	(33)	0.49
CFS FC ESUp-CFS Enhanced Index Growth	31.0	20.1	(1)	7.4	(1)	7.3	(9)	--	--	0.51
CFS FC ESUp-CFS Growth	424.4	17.1	(24)	4.8	(52)	6.3	(36)	6.8	(42)	0.76
CFS FC ESUp-CFS Index Growth	4.4	18.0	(12)	--	--	--	--	--	--	0.29
CFS FC ESUp-Thrive+ Sustainable Gwth	6.5	18.6	(7)	--	--	--	--	--	--	0.99
CFS FC W PSUp-AZ Sestante Growth	36.4	16.7	(30)	4.6	(54)	4.8	(70)	--	--	1.06
CFS FC W PSUp-CFS Balanced	496.7	15.3	(50)	3.9	(71)	5.4	(65)	6.1	(57)	1.06
CFS FC W PSUp-CFS Enhanced Index Bal	1451.5	18.1	(11)	6.2	(13)	6.3	(39)	6.9	(35)	0.73
CFS FC W PSUp-CFS Enhanced Index Growth	488.4	19.8	(2)	7.1	(2)	7.2	(12)	7.1	(25)	0.76
CFS FC W PSUp-CFS Growth	2607.8	16.5	(32)	4.4	(65)	6.0	(52)	6.7	(44)	1.07
CFS FC W PSUp-CFS Index Balanced	430.2	16.5	(33)	4.8	(53)	--	--	--	--	0.37
CFS FC W PSUp-CFS Index Growth	666.1	17.9	(13)	5.4	(34)	6.5	(31)	--	--	0.37
CFS FC W PSUp-FSI Diversified	632.3	16.1	(38)	4.6	(55)	5.8	(60)	6.8	(41)	0.99
CFS FC W PSUp-Pendal Sustain Balanced	56.2	15.8	(44)	1.0	(84)	4.1	(74)	6.0	(58)	1.20

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Multi Sector Options (continued)

	Assets AUS\$M	Total Returns % p.a				Total Cost Ratio %				
		1-year	3-year	5-Year	10-Year					
Growth										
CFS FC W PSUp-Perpetual Balanced Growth	156.5	11.3	(103)	4.6	(57)	5.9	(57)	5.8	(62)	1.33
CFS FC W PSUp-Thrive+ Sustainable Gwth	12.7	18.3	(10)	--	--	--	--	--	--	1.04
CVW WF-Assertive 70 Sup	--	14.8	(54)	--	--	--	--	--	--	1.41
CVW WF-IPS Index Base 70 Sup	38.2	15.3	(49)	6.2	(14)	6.9	(19)	--	--	0.31
Equip Australian Shares Pen	92.2	--	--	--	--	--	--	--	--	0.72
Equip Cash Pen	412.3	7.8	(112)	3.8	(72)	5.6	(62)	7.0	(29)	0.33
Equip MySuper Super	15135.0	13.4	(72)	5.6	(27)	6.7	(26)	7.3	(19)	0.78
ESSS Balanced Growth Managed Super	--	--	--	--	--	--	--	--	--	--
ESSS Balanced Growth Super	--	15.0	(53)	--	--	--	--	--	--	0.50
ESSS Balanced Super	--	10.2	(109)	--	--	--	--	--	--	0.71
ESSS Ethically Diversified Super	--	14.3	(59)	--	--	--	--	--	--	0.71
FES Smoothed Super	--	16.3	(36)	--	--	--	--	--	--	0.63
First Balanced (Default) Super	--	--	--	--	--	--	--	--	--	0.77
First Growth Super	--	--	--	--	--	--	--	--	--	0.77
GESB My Super Super	--	15.3	(51)	5.7	(22)	6.3	(42)	6.8	(40)	0.68
HEJAZ Islamic Balanced Sup	--	12.8	(84)	--	--	--	--	--	--	1.19
HEJAZ Islamic Growth Sup	--	14.7	(56)	--	--	--	--	--	--	1.13
HESTA Balanced Growth Super	65695.6	13.1	(78)	5.9	(18)	7.1	(14)	7.8	(10)	0.83
HESTA Indexed Balanced Growth Super	412.1	17.5	(18)	6.3	(8)	--	--	--	--	0.30
HESTA Sustainable Growth Super	2305.6	13.9	(65)	3.5	(75)	6.9	(20)	8.9	(1)	1.06
HOSTPLUS Indexed Balanced Super	14016.8	18.4	(9)	7.0	(3)	7.7	(3)	8.0	(7)	0.19
HOSTPLUS SRI Balanced Super	627.7	11.8	(98)	4.4	(61)	7.6	(5)	--	--	0.77
Legal Super Balanced (MySuper) Super	3034.5	12.3	(90)	5.1	(44)	6.4	(34)	7.2	(20)	1.04
Legal Super Balanced Index Super	71.0	15.6	(46)	4.9	(51)	5.6	(63)	6.9	(36)	0.60
Legal Super Balanced Socially Rspnb Sup	48.0	12.9	(81)	3.6	(73)	5.4	(64)	5.9	(61)	0.94
Legal Super Balanced Super	399.8	12.3	(91)	5.1	(42)	6.3	(37)	7.2	(21)	1.04
MINE Balanced Super	3456.4	14.3	(58)	--	--	--	--	--	--	0.74
MLC MKBS - MLC Balanced	707.9	12.8	(83)	4.1	(70)	5.8	(58)	6.5	(48)	1.38
MLC MKBS - MLC Low Cost Balanced	122.8	16.8	(27)	5.1	(43)	6.0	(53)	6.4	(53)	0.66
MLC MKPFPR - MLC Balanced	36.4	13.2	(76)	4.4	(63)	6.1	(48)	--	--	1.52
MLC MKPFPR - MLC Low Cost Balanced	40.9	17.1	(21)	5.5	(32)	6.3	(40)	--	--	0.54
MLC MKSF - MLC Balanced	3642.9	13.2	(76)	4.4	(63)	6.1	(48)	6.8	(38)	1.57
MLC MKSF - MLC Low Cost Balanced	883.5	17.1	(21)	5.5	(32)	6.3	(40)	6.7	(45)	0.59
NGS Super Diversified Sup	9901.8	12.0	(93)	4.4	(62)	6.0	(55)	7.0	(30)	1.03
NGS Super Indexed Growth Sup	170.6	19.2	(3)	6.3	(11)	6.6	(27)	7.6	(14)	0.28
OnePath OA FPS BlackRock Diver ESGGr	8.4	15.4	(48)	4.2	(69)	5.1	(67)	6.4	(54)	1.18
OnePath OA FR PS-BlackRock WS Tact Gr	12.9	16.2	(37)	5.3	(38)	6.1	(46)	6.8	(37)	1.31
OnePath OA FR PS-Growth Index	601.1	16.1	(39)	5.0	(47)	6.1	(47)	7.1	(28)	0.31
OnePath OA FR PS-MultiSeries 70 FS	525.1	13.7	(68)	--	--	--	--	--	--	0.95
OnePath OA FR PS-Perpetual Balanced Gr	27.4	10.3	(108)	5.1	(45)	6.3	(44)	6.3	(55)	1.28
Perpetual WFS-BlackRock Tactical Growth	31.1	16.0	(40)	5.4	(35)	6.2	(45)	6.6	(47)	0.90
Perpetual WFS-Perpetual Bal Grth	104.2	10.2	(110)	5.2	(40)	6.3	(38)	5.9	(60)	1.08
Plum Superannuation -Pre-mixed Moderate	--	--	--	--	--	--	--	--	--	0.98
Prime Balanced Super	--	12.8	(85)	5.0	(49)	--	--	--	--	1.11
Prime SRI Super	--	14.7	(55)	4.5	(60)	--	--	--	--	1.20

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Multi Sector Options (continued)

	Assets AUSM	Total Returns % p.a					Total Cost Ratio %			
		1-year		3-year	5-Year	10-Year				
Growth										
REI Balanced Sup	1772.6	15.2	(52)	6.1	(16)	6.8	(23)	7.2	(22)	0.93
REST Diversified Super	665.5	12.6	(88)	5.6	(24)	6.9	(18)	7.4	(18)	0.75
REST Growth Super	72040.4	13.2	(75)	5.6	(25)	6.5	(29)	6.9	(32)	0.74
Russell Balanced Opportunities Portfolio	--	13.8	(67)	5.0	(46)	6.3	(43)	6.8	(43)	0.47
Russell InvestmentsMasterTr-iQRetBalGrC	--	18.8	(5)	6.3	(9)	7.0	(16)	7.5	(16)	1.16
smartMonday - Balanced Growth - Active	--	--	--	--	--	--	--	--	--	0.98
Spirit Balanced (MySuper) Super	--	13.0	(80)	5.5	(28)	--	--	--	--	0.65
Spirit Sustainable Super	--	12.8	(82)	5.5	(31)	6.5	(30)	--	--	0.60
Telstra Balanced Super	--	11.9	(96)	5.3	(39)	6.4	(33)	6.9	(34)	0.99
TWU Balanced MySuper Super	6291.0	12.6	(87)	5.5	(30)	6.8	(24)	7.1	(23)	1.03
UniSuper Balanced Super	41365.3	14.2	(60)	5.2	(41)	6.8	(22)	8.1	(6)	0.62
UniSuper Sustainable Balanced Super	4491.3	17.8	(14)	4.6	(58)	6.9	(17)	8.1	(5)	0.53
Vanguard - Ethically Conscious Gr Super	--	18.8	(6)	--	--	--	--	--	--	0.55
Vanguard - Growth Super	--	16.7	(29)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 52 Super	--	17.8	(15)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 53 Super	--	17.5	(17)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 54 Super	--	17.3	(20)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 55 Super	--	17.0	(25)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 56 Super	--	16.7	(28)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 57 Super	--	16.4	(35)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 58 Super	--	16.0	(41)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 59 Super	--	15.7	(45)	--	--	--	--	--	--	0.54
Vision Balanced Growth Super	--	13.1	(79)	5.7	(23)	7.4	(7)	7.9	(9)	0.70
Vision Balanced low cost Super	--	16.6	(31)	5.8	(21)	6.5	(32)	--	--	0.42
Zurich Retirement Policy-Managed Gr	223.2	13.4	(74)	3.5	(74)	4.5	(72)	5.5	(63)	1.00
Zurich Sup - Managed Growth Fund	146.1	12.6	(86)	3.0	(80)	4.1	(75)	5.3	(64)	1.07
Zurich Sup - Managed Growth Fund NEF	5.6	12.0	(95)	2.4	(83)	3.5	(78)	4.7	(65)	1.07
Zurich Ws Sup - Managed Growth Fund	--	13.6	(69)	4.2	(68)	5.2	(66)	6.4	(51)	0.66
Average		14.7		5.0		6.2		7.0		0.78
Morningstar AUS Growth Tgt Alloc NR AUD		18.5		5.6		6.7		7.8		

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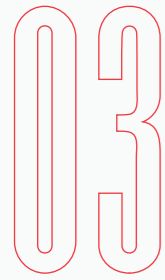
Multi Sector Options (continued)

	Assets AU\$M	Total Returns % p.a								Total Cost Ratio %
		1-year		3-year		5-Year		10-Year		
Aggressive										
AMP SigSup-FD Growth	1942.4	16.5	(45)	5.8	(45)	7.2	(49)	7.9	(39)	1.03
AMP SigSup-FD High Growth	1267.5	19.0	(25)	6.7	(22)	8.1	(32)	8.6	(26)	1.04
AMP SigSup-Growth Index	1087.8	20.3	(13)	6.6	(26)	7.6	(37)	8.2	(30)	0.54
AMP SigSup-High Growth Index	751.3	21.3	(7)	7.6	(10)	8.6	(17)	9.1	(16)	0.55
ANZ Smart Choice Super-MultiSeries 90	310.8	15.5	(55)	--		--		--		1.11
ART High Growth Sup	22374.6	15.0	(58)	7.9	(7)	9.1	(12)	9.5	(8)	0.89
ART QSuper Lifetime Aspire 1	990.0	12.8	(76)	4.0	(62)	5.2	(59)	7.4	(50)	0.64
ART QSuper Lifetime Outlook	22470.3	12.7	(77)	3.9	(64)	5.0	(61)	7.3	(52)	0.65
Australian Ethical Growth Sup	830.2	13.9	(69)	4.5	(58)	6.9	(53)	7.8	(41)	1.24
Australian Food Growth Super	--	13.2	(73)	--		--		--		0.64
AustralianSuper High Growth Sup	36367.3	13.9	(68)	5.9	(43)	8.1	(31)	9.1	(12)	0.69
AustralianSuper Socially Aware Sup	2998.5	12.8	(75)	4.4	(60)	6.0	(58)	7.3	(51)	0.75
Aware High Growth Sup	85331.3	15.6	(54)	6.0	(40)	8.6	(19)	9.0	(18)	0.84
Brighter Super Growth Super	--	17.8	(36)	7.2	(17)	9.5	(8)	--		0.80
BUSSQ High Growth Sup	504.2	13.7	(70)	--		--		--		1.01
Care Growth Sup	1787.6	13.7	(71)	6.5	(32)	7.8	(34)	8.6	(27)	0.96
CBUS Growth (MySuper) Sup	74444.2	12.5	(79)	5.0	(56)	6.7	(55)	7.9	(38)	0.76
CBUS Growth Plus Super	1123.9	14.1	(65)	--		--		--		0.73
CBUS High Growth Sup	7887.6	16.0	(51)	6.3	(33)	8.6	(20)	9.4	(9)	0.75
CFS FC ESUp-CFS Enhanced Index HG	39.4	23.1	(1)	8.9	(1)	8.6	(18)	8.7	(25)	0.53
CFS FC ESUp-CFS High Growth	280.8	20.7	(8)	5.8	(46)	7.5	(40)	8.0	(34)	0.84
CFS FC W PSUp-CFS Enhanced Index HG	432.3	22.7	(2)	8.5	(4)	8.4	(26)	8.7	(24)	0.80
CFS FC W PSUp-CFS High Growth	656.9	20.1	(14)	5.4	(49)	7.2	(46)	7.9	(40)	1.13
CFS FC W PSUp-CFS Index High Growth	386.8	20.5	(12)	6.7	(24)	--		--		0.37
CFS FC W PSUp-Context Cap Long Term	19.0	20.1	(15)	--		--		--		0.99
CFS FC W PSUp-Evidentia Long Term	1.5	18.5	(33)	--		--		--		0.99
CFS FC W PSUp-FSI High Growth	311.9	20.6	(9)	7.2	(18)	9.7	(6)	9.7	(7)	1.20
CVW WF-Aggressive 95 Pen	64.3	17.8	(37)	--		--		--		1.48
CVW WF-IPS Index Base 100 Sup	60.2	20.6	(10)	8.3	(6)	8.5	(21)	--		0.31
Equip Future Focus Sup	92.5	9.8	(82)	4.5	(59)	6.9	(54)	7.9	(35)	0.92
Equip Overseas Shares Sup	351.4	20.5	(11)	7.9	(8)	9.5	(7)	9.9	(6)	0.71
ESSS Growth Super	--	14.5	(64)	--		--		--		0.70
First Shares Plus Super	--	--		--		--		--		0.81
GESB Growth Super	--	17.1	(38)	6.6	(27)	7.2	(47)	7.6	(46)	0.68
HESTA High Growth Super	3348.9	16.1	(49)	7.5	(13)	9.3	(11)	9.3	(11)	0.99
HOSTPLUS Balanced Super	76450.8	10.7	(81)	5.2	(55)	7.4	(42)	8.4	(29)	1.12
HOSTPLUS Shares Plus	5620.8	13.9	(66)	5.7	(47)	8.5	(25)	9.3	(10)	0.94
Legal Super Growth Super	576.8	14.5	(63)	5.9	(42)	7.2	(48)	8.1	(32)	1.04

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Multi Sector Options (continued)

	Assets AU\$M	Total Returns % p.a					Total Cost Ratio %			
		1-year		3-year	5-Year	10-Year				
Aggressive										
Legal Super High Growth Super	577.4	16.7	(40)	6.7	(25)	8.1	(30)	8.8	(20)	1.03
MINE Growth Super	2206.6	16.5	(44)	7.8	(9)	8.7	(15)	7.9	(36)	0.74
MINE High Growth Super	5253.7	19.0	(24)	8.8	(2)	9.8	(4)	9.0	(17)	0.72
MLC MKBS - MLC Aggressive	615.0	22.3	(5)	7.3	(15)	10.4	(3)	11.0	(2)	1.47
MLC MKBS - MLC Growth	1302.9	14.5	(62)	5.0	(57)	6.9	(52)	7.5	(48)	1.40
MLC MKBS - MLC High Growth	454.4	16.2	(47)	5.8	(44)	8.2	(29)	8.8	(21)	1.41
MLC MKBS - MLC Low Cost Growth	128.0	19.0	(26)	6.2	(34)	7.3	(43)	7.5	(49)	0.66
MLC MKBS - MLC Socially Resp Growth	23.3	18.6	(30)	--	--	--	--	--	--	1.18
MLC MKPFPR - MLC Aggressive	3.6	22.7	(3)	7.6	(11)	10.7	(1)	--	--	1.73
MLC MKPFPR - MLC Growth	21.7	14.9	(60)	5.3	(53)	7.2	(44)	--	--	1.54
MLC MKPFPR - MLC High Growth	5.4	16.6	(42)	6.1	(37)	8.5	(23)	--	--	1.55
MLC MKPFPR - MLC Low Cost Growth	14.1	19.3	(21)	6.6	(28)	7.6	(38)	--	--	0.54
MLC MKPFPR - MLC Socially Resp Growth	2.2	18.6	(30)	--	--	--	--	--	--	0.96
MLC MKSF - MLC Aggressive	755.7	22.7	(3)	7.6	(11)	10.7	(1)	11.3	(1)	1.78
MLC MKSF - MLC Growth	2801.5	14.9	(60)	5.3	(53)	7.2	(44)	7.8	(43)	1.59
MLC MKSF - MLC High Growth	1364.5	16.6	(42)	6.1	(37)	8.5	(23)	9.1	(14)	1.60
MLC MKSF - MLC Low Cost Growth	896.4	19.3	(21)	6.6	(28)	7.6	(38)	7.8	(44)	0.59
MLC MKSF - MLC Socially Resp Growth	83.6	18.6	(30)	--	--	--	--	--	--	1.01
MLC MySuper Growth Portfolio	20866.6	12.7	(78)	5.4	(52)	6.6	(56)	--	--	1.30
NGS Super High Growth Sup	692.6	12.5	(80)	4.2	(61)	6.5	(57)	7.7	(45)	1.16
Prime Managed Growth Super	--	15.8	(52)	6.6	(30)	--	--	--	--	1.11
REI Growth Sup	305.2	19.6	(18)	8.4	(5)	9.4	(9)	9.1	(15)	0.95
REST High Growth Super	4370.5	16.0	(50)	7.2	(16)	8.5	(22)	8.7	(23)	0.84
REST Shares Super	272.1	19.7	(17)	8.6	(3)	9.7	(5)	10.1	(4)	0.74
Russell Growth Portfolio Super Suite	--	16.2	(48)	6.2	(35)	7.1	(51)	7.5	(47)	0.43
Russell High Gr Portfolio Super Suite	--	19.9	(16)	7.4	(14)	8.3	(27)	8.6	(28)	0.49
smartMonday - Growth - Active	--	--	--	--	--	--	--	--	--	0.98
smartMonday - High Growth - Active	--	--	--	--	--	--	--	--	--	0.99
Spirit Growth Super	--	15.0	(59)	6.5	(31)	--	--	--	--	0.74
Telstra Growth Super	--	13.9	(67)	6.1	(39)	7.7	(36)	8.0	(33)	0.99
TWU High Growth Super	429.0	16.4	(46)	6.8	(19)	8.7	(16)	8.8	(22)	0.96
UniSuper Growth Super	7938.8	16.9	(39)	5.4	(51)	8.1	(33)	8.9	(19)	0.69
UniSuper High Growth Super	9038.5	18.6	(29)	6.0	(41)	9.3	(10)	10.1	(5)	0.68
UniSuper Sustainable High Growth Super	7134.2	22.1	(6)	5.4	(50)	9.1	(13)	10.1	(3)	0.57
Vanguard - High Growth Super	--	19.5	(19)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 47 & under Sup	--	19.5	(20)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 48 Super	--	19.1	(23)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 49 Super	--	18.8	(27)	--	--	--	--	--	--	0.54



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Multi Sector Options (continued)

	Assets AU\$M	Total Returns % p.a								Total Cost Ratio %
		1-year		3-year		5-Year		10-Year		
Aggressive										
Vanguard Lifecycle - Age 50 Super	--	18.4	(34)	--	--	--	--	--	--	0.54
Vanguard Lifecycle - Age 51 Super	--	18.1	(35)	--	--	--	--	--	--	0.54
Vision Growth Super	--	15.2	(56)	6.8	(21)	8.9	(14)	9.1	(13)	0.74
West State Growth Super	--	18.7	(28)	6.8	(20)	7.5	(41)	7.8	(42)	0.56
Zurich Retirement Policy-Managed Share	64.6	16.6	(41)	6.7	(23)	8.2	(28)	8.2	(31)	1.00
Zurich Sup - Managed Share Fund	52.9	15.7	(53)	6.2	(36)	7.8	(35)	7.9	(37)	1.09
Zurich Sup - Managed Shares NEF	1.0	15.0	(57)	5.5	(48)	7.1	(50)	7.2	(53)	1.09
Zurich Sup - Priority Growth Fund	31.3	13.6	(72)	3.9	(63)	5.0	(60)	6.3	(54)	1.06
Zurich Sup - Priority Growth NEF	0.8	12.9	(74)	3.3	(65)	4.4	(62)	5.7	(55)	1.08
Average		17.0		6.3		8.0		8.5		0.91
Morningstar AUS Agg Tgt Alloc NR AUD		21.8		7.5		8.8		9.4		

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