

Superannuation Survey

September 2023



**Morningstar Manager Research
November 2023****Contents**

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Choice and MySuper

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Australian superannuation assets are now around AUD 3.5 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 404 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.

Each quarter in 2023, a Super Survey Supplement will also be released. The supplement will provide additional insight into the superannuation industry and covers an array of topics. This quarter, we took a closer look at UniSuper and AustralianSuper when it comes to the trend of internalizing their investment management capabilities.

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

In the superannuation multisector balanced category, Hostplus Conservative Balanced again topped the table over the three- and five-year time horizons. ART Retirement also fared well over these time frames.

In the superannuation multisector growth category over the three-year time frame, the ART Lifestyle Balanced, Perpetual WFS-Morningstar Growth Real Return, and Hostplus SRI Balanced Super options took the top three spots. Over five years, Hostplus SRI Balanced Super topped the table, followed by ART Lifestyle Balanced and Brighter Optimiser Multi-Manager Growth-Sup.

In the superannuation multisector aggressive category over the three-year and five-year time horizons, the MLC Aggressive options performed strongly as did the Perpetual Global Allocation Alpha option.

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, UniSuper Balanced, and ART Lifestyle 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 0.73% for the superannuation multisector growth category. ■■■

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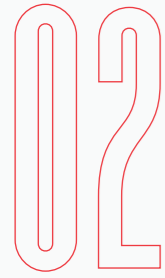
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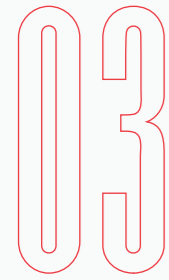
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Snapshot

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		3.2	-1.2	1.1	2.7	
Morningstar AUS Mod Tgt Alloc NR AUD		5.5	0.7	2.3	4.0	
Morningstar AUS Balance Tgt Alloc NR AUD		8.3	3.1	3.8	5.5	
Morningstar AUS Growth Tgt Alloc NR AUD		11.1	5.9	5.2	6.9	
Morningstar AUS Agg Tgt Alloc NR AUD		14.4	8.7	6.6	8.4	
Peer Group						
Conservative		3.6	0.0	1.1	2.4	0.78
Moderate		4.9	1.9	2.2	3.4	0.69
Balanced		7.2	4.3	3.7	5.2	0.61
Growth		9.3	6.0	4.8	6.2	0.73
Aggressive		12.3	8.6	6.3	7.9	0.79



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Multi Sector Options

	Assets AU\$M	Total Returns % p.a				Total Cost Ratio %				
		1-year	3-year	5-Year	10-Year					
Conservative										
ANZ Smart Choice Super-OnePath Cap Stbl	103.9	3.2	(5)	-1.1	(6)	0.3	(6)	--	1.60	
Brighter Super Secure Super	--	4.4	(2)	0.7	(1)	1.7	(1)	--	0.44	
CFS FC ESUp-FirstChoice Defensive Select	43.0	3.4	(3)	-0.2	(4)	1.1	(4)	2.2	(3)	0.44
CFS FC W PSUp-Context Cap W Short Term	4.1	--	--	--	--	--	--	--	0.84	
CFS FC W PSUp-FirstChoice W Defensive	152.0	3.0	(6)	-0.4	(5)	0.9	(5)	2.2	(4)	0.89
CFS FC W PSUp-Pendal W Monthly Inc Plus	53.2	2.9	(7)	0.4	(3)	1.4	(3)	2.6	(2)	0.98
ESSS Defensive Super	--	5.0	(1)	--	--	--	--	--	0.21	
OnePath QA FR PS-Pendal Mly Inc PI	8.8	3.4	(4)	0.6	(2)	1.5	(2)	2.7	(1)	0.86
Average		3.6		0.0		1.1		2.4		0.78
Morningstar AUS Con Tgt Alloc NR AUD		3.2		-1.2		1.1		2.7		

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Multi Sector Options

	Assets AU\$M	Total Returns % p.a					Total Cost Ratio %			
		1-year	3-year	5-Year	10-Year					
Moderate										
Australian Food Capital Stable Super	--	5.5	(16)	--	--	--	0.65			
AMP Capital FD Conservative	1072.4	--	--	--	--	--	0.62			
AMP SigSup-Conservative Index	288.7	4.7	(33)	1.2	(38)	2.0	(31)	3.4	(25)	0.16
AMP SigSup-FD Conservative	900.1	4.7	(36)	1.6	(31)	2.1	(30)	3.6	(20)	0.40
ANZ DA-Gateway Conservative	2.4	4.3	(45)	1.7	(29)	1.7	(42)	2.6	(35)	1.80
ANZ Smart Choice Super MultiSeries 30	49.5	4.7	(37)	--	--	--	--	--	--	0.93
ANZ Smart Choice Super-Conservative	175.2	5.8	(12)	1.3	(36)	2.0	(32)	3.0	(31)	0.72
ANZ Smart Choice Super-UBS Defensive	2.2	1.7	(63)	-1.1	(53)	0.4	(48)	--	--	1.47
ART Conservative Sup	2449.4	5.4	(20)	4.1	(3)	3.7	(1)	4.7	(2)	0.54
ART QSuper Moderate	--	--	--	--	--	--	--	--	--	0.54
Australian Ethical Conservative (Acc)	250.8	3.8	(51)	-0.1	(49)	2.0	(35)	2.9	(33)	0.61
AV Conservative Growth Super	--	5.6	(15)	2.7	(17)	2.5	(22)	3.5	(24)	0.65
Aware Conservative Growth Sup	2920.0	5.5	(18)	1.6	(30)	2.2	(28)	3.7	(16)	0.50
Brighter Optimiser MM Conservative-Sup	54.3	6.3	(5)	2.4	(22)	3.4	(5)	--	--	0.50
Brighter Super Stable Super	--	5.9	(9)	4.1	(2)	3.0	(12)	--	--	0.54
Equip - Diversified Fixed Interest Sup	--	4.8	(31)	2.5	(19)	2.8	(18)	4.1	(11)	0.68
Care Capital Stable Sup	346.9	5.9	(10)	3.5	(6)	3.2	(11)	4.5	(8)	0.71
Cautious 30 Super	--	4.6	(40)	--	--	--	--	--	--	1.22
CBUS Super Conservative Sup	1227.5	5.5	(19)	1.9	(28)	3.0	(13)	4.3	(10)	0.25
CFS FC ESUP-CFS Enh Index Cons Sel	17.7	4.8	(32)	2.4	(20)	2.3	(26)	3.4	(27)	0.25
CFS FC ESUP-FirstChoice Conservative Sel	80.5	4.7	(39)	1.5	(32)	2.0	(34)	3.1	(29)	0.50
CFS FC W PSUP-AZ Sestante W Conservative	6.9	5.5	(17)	1.5	(33)	1.9	(36)	--	--	0.79
CFS FC W PSUP-CFS W Enhanced Index Cons	506.6	4.5	(44)	2.2	(23)	2.2	(29)	3.4	(26)	0.64
CFS FC W PSUP-CFS W Index Conservative	183.3	4.1	(48)	1.3	(35)	--	--	--	--	0.34
CFS FC W PSUP-FirstChoice W Conservative	460.9	4.3	(47)	1.2	(37)	1.8	(39)	3.1	(30)	0.96
CFS FC W PSUP-FSI W Conservative	224.3	5.2	(24)	1.5	(34)	2.4	(23)	3.5	(21)	0.79
CFS FC W PSUP-Perpetual W Cons Growth	72.9	2.7	(59)	1.9	(27)	2.3	(25)	3.0	(32)	1.19
ESSS Capital Stable Super	--	6.9	(3)	--	--	--	--	--	--	0.30
First Conservative Balanced Super	--	--	--	--	--	--	--	--	--	0.32
GESB Conservative Super	--	6.2	(8)	2.8	(15)	2.8	(17)	4.0	(12)	0.55
HESTA Conservative Super	2648.7	--	--	--	--	--	--	--	--	0.54
HOSTPLUS Capital Stable Super	2226.5	--	--	--	--	--	--	--	--	0.67
IOOF DA-Capital Stable	0.8	4.1	(49)	0.3	(44)	1.3	(43)	2.3	(40)	1.50
Legal Super Conservative Super	--	4.5	(42)	3.0	(14)	2.9	(14)	4.0	(13)	0.65
MINE Indexed Defensive Super	--	10.4	(1)	--	--	--	--	--	--	0.43
MINE Lifecycle - Age 60 Super	--	9.4	(2)	6.2	(1)	--	--	--	--	0.52
MLC MKBS - MLC Stable	153.7	5.3	(22)	--	--	--	--	--	--	0.67
MLC MKSF - MLC Stable	217.5	5.3	(22)	--	--	--	--	--	--	0.67
NGS Super Defensive Sup	--	4.5	(41)	3.3	(9)	3.3	(8)	4.7	(5)	0.66
OA-MoneyForLife Index Conservative	1.2	5.9	(11)	2.0	(26)	2.4	(24)	3.5	(23)	0.76
OnePath OA FR PS-Cnsv Idx	144.4	5.0	(28)	0.2	(48)	1.8	(38)	3.6	(19)	0.31
OnePath OA FR PS-MultiSeries 30 FS	101.1	4.5	(43)	--	--	--	--	--	--	0.76
OnePath OA FR PS-Perpetual Cons Growth	28.4	3.0	(58)	2.8	(16)	2.9	(15)	3.6	(18)	1.19
OnePath OA FR PS-UBS Defensive	1.3	1.7	(62)	-1.1	(52)	0.4	(49)	2.3	(39)	1.16

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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		
Moderate (cont.)										
OnePath OA FR TTR OnePath Cnsv Idx	2.9	5.0	(29)	0.2	(47)	1.8	(37)	--		0.31
Perpetual WFS-BlackRock Divr ESG Stb	1.9	5.6	(14)	1.0	(39)	1.7	(41)	2.8	(34)	0.83
Perpetual WFS-Perpetual Conservative	30.9	3.5	(55)	3.1	(11)	2.9	(16)	3.3	(28)	0.93
Prime Conservative Super	--	3.5	(54)	--	--	--	--	--	--	1.60
REI Premium Income Option Sup	3.6	3.9	(50)	1.0	(40)	1.8	(40)	--	--	0.94
REI Stable Sup	37.6	6.6	(4)	2.5	(18)	2.2	(27)	3.5	(22)	0.53
REST Capital Stable Super	796.7	4.9	(30)	4.0	(4)	3.3	(9)	4.3	(9)	0.75
Russell Cnsv Portfolio Super Suite	--	5.3	(21)	2.4	(21)	2.6	(21)	3.7	(17)	0.36
smartMonday - Moderate - Active	--	--	--	--	--	--	--	--	--	0.91
Smartsave Super Moderate	--	4.3	(46)	0.6	(41)	2.0	(33)	2.5	(36)	0.32
Spirit Conservative Super	--	5.1	(25)	3.2	(10)	3.2	(10)	--	--	0.63
Telstra Conservative Super	--	4.7	(38)	3.9	(5)	3.4	(4)	4.8	(1)	0.53
TWU Conservative Super	--	5.7	(13)	--	--	--	--	--	--	0.47
UniSuper Conservative Super	1933.7	4.7	(34)	3.0	(12)	3.3	(6)	4.5	(6)	0.45
Vanguard - Conservative Super	--	--	--	--	--	--	--	--	--	0.56
Vanguard Lifecycle - Age 81 Super	--	--	--	--	--	--	--	--	--	0.51
Vanguard Lifecycle - Age 82 & above Sup	--	--	--	--	--	--	--	--	--	0.51
Vision Conservative Super	--	5.0	(26)	3.3	(7)	3.7	(2)	4.7	(3)	0.32
West State Conservative Super	--	6.3	(6)	2.2	(24)	2.6	(19)	3.9	(14)	0.44
Zurich Retirement Policy-Capital Stable	10.5	3.6	(52)	0.6	(42)	1.0	(44)	2.4	(37)	1.00
Zurich Sup - Capital Stable Fund	16.9	3.2	(56)	0.2	(45)	0.7	(46)	2.2	(41)	1.05
Zurich Sup - Capital Stable Fund NEF	0.2	2.6	(60)	-0.4	(50)	0.1	(50)	1.6	(43)	1.05
UniSuper Conservative Super	1933.7	4.7	(34)	3.0	(12)	3.3	(6)	4.5	(6)	0.45
Vanguard - Conservative Super	--	--	--	--	--	--	--	--	--	0.56
Vanguard Lifecycle - Age 81 Super	--	--	--	--	--	--	--	--	--	0.51
Vanguard Lifecycle - Age 82 & above Sup	--	--	--	--	--	--	--	--	--	0.51
Vision Conservative Super	--	5.0	(26)	3.3	(7)	3.7	(2)	4.7	(3)	0.32
West State Conservative Super	--	6.3	(6)	2.2	(24)	2.6	(19)	3.9	(14)	0.44
Zurich Retirement Policy-Capital Stable	10.5	3.6	(52)	0.6	(42)	1.0	(44)	2.4	(37)	1.00
Zurich Sup - Capital Stable Fund	16.9	3.2	(56)	0.2	(45)	0.7	(46)	2.2	(41)	1.05
Zurich Sup - Capital Stable Fund NEF	0.2	2.6	(60)	-0.4	(50)	0.1	(50)	1.6	(43)	1.05
Average		4.9		1.9		2.2		3.4		0.69
Morningstar AUS Mod Tgt Alloc NR AUD		5.5		0.7		2.3		4.0		

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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				
Balanced										
AIA SPS - Balanced	--	10.6	(2)	6.6	(2)	5.6	(2)	6.9	(1)	2.45
AIA SPS - Multi-Manager Moderate	--	8.2	(9)	5.7	(9)	4.7	(6)	5.8	(6)	2.45
AMP Capital FD Moderately Conservative	2003.7	--	--	--	--	--	--	--	--	0.73
AMP SigSup-AFLPA MySuper Cap Stable	0.4	5.8	(50)	2.4	(48)	2.5	(45)	--	--	0.38
AMP SigSup-AMP MySuper Cap Stable	89.2	5.8	(51)	2.4	(49)	2.5	(46)	--	--	0.30
AMP SigSup-FD Moderately Conservative	1595.0	6.3	(46)	3.5	(39)	3.1	(37)	4.9	(20)	0.51
AMP SigSup-Moderately Conservative Index	568.7	6.6	(42)	2.9	(44)	3.1	(38)	4.8	(22)	0.19
AMP SigSup-Water Corp MySuper Cap Stable	2.9	5.8	(53)	2.3	(51)	2.4	(47)	--	--	0.41
ANZ Smart Choice Super MultiSeries 50	160.3	6.6	(43)	--	--	--	--	--	--	1.01
ANZ Smart Choice Super-Moderate	152.2	7.0	(37)	2.4	(50)	2.6	(44)	4.4	(31)	0.72
ART Lifestyle Retirement Sup	9973.0	7.5	(24)	6.6	(3)	5.1	(4)	--	--	0.69
ART QSuper Lifetime Focus 3	--	--	--	--	--	--	--	--	--	0.41
ART QSuper Lifetime Sustain 1	--	--	--	--	--	--	--	--	--	0.35
ART QSuper Lifetime Sustain 2	--	--	--	--	--	--	--	--	--	0.30
ART Retirement Sup	2796.0	7.5	(25)	6.5	(4)	5.1	(3)	6.1	(4)	0.59
AustralianSuper Stable Sup	4067.1	3.8	(59)	2.5	(47)	3.2	(36)	4.8	(23)	0.49
AV Stable Growth Super	--	7.0	(35)	4.6	(20)	3.7	(23)	4.9	(21)	0.97
Aware Balanced Growth Sup	19681.9	8.0	(14)	4.7	(16)	4.4	(8)	5.8	(5)	--
Equip - Capital Stable Pen	--	8.0	(12)	4.7	(18)	4.2	(13)	5.7	(8)	0.74
Brighter Super Conservative Balanced Spr	--	7.8	(19)	5.4	(11)	3.9	(21)	--	--	0.57
BUSSQ Defensive Sup	--	3.9	(58)	--	--	--	--	--	--	0.64
Care Conservative Balanced Sup	286.9	8.1	(11)	4.9	(13)	4.1	(18)	5.5	(11)	0.75
CBUS Super Conservative Growth Sup	1183.8	7.2	(33)	4.0	(32)	4.3	(10)	--	--	0.64
CFS FC ESUP-CFS Enh Index Div Sel	36.6	7.4	(29)	4.8	(15)	3.5	(27)	4.8	(25)	0.30
CFS FC ESUP-CFS Enh Index Moderate Sel	12.5	8.7	(7)	6.2	(5)	4.1	(16)	--	--	0.33
CFS FC ESUP-FirstChoice Diversified Sel	13.3	6.8	(39)	3.2	(42)	3.0	(39)	--	--	0.60
CFS FC ESUP-FirstChoice Moderate Select	367.3	7.9	(17)	4.0	(31)	3.4	(28)	5.0	(18)	0.57
CFS FC W PSUP-AZ Sestante W Diversified	20.3	6.7	(40)	2.0	(53)	2.3	(48)	--	--	0.95
CFS FC W PSUP-CFS W Enhanced Index Div	517.7	7.1	(34)	4.6	(21)	3.4	(29)	4.8	(24)	0.68
CFS FC W PSUP-CFS W Index Diversified	346.1	6.4	(45)	2.9	(45)	--	--	--	--	0.34
CFS FC W PSUP-CFS W Index Moderate	168.8	7.6	(22)	3.8	(34)	--	--	--	--	0.34
CFS FC W PSUP-FirstChoice W Diversified	131.7	6.5	(44)	3.0	(43)	2.9	(41)	--	--	1.00
CFS FC W PSUP-FirstChoice W Moderate	1980.4	7.5	(28)	3.7	(35)	3.2	(31)	5.0	(19)	1.02
CFS FC W PSUP-FSI W Balanced	317.6	6.7	(41)	2.9	(46)	3.3	(30)	4.7	(26)	0.89
CFS FC W PSUP-Perpetual W Divers Growth	34.2	4.5	(57)	4.4	(26)	3.7	(25)	4.3	(33)	1.31
Equip - Capital Stable Pen	--	8.0	(12)	4.7	(18)	4.2	(13)	5.7	(8)	0.74
ESSS Conservative Super	--	7.9	(15)	--	--	--	--	--	--	0.40
FES Moderate Super	--	--	--	--	--	--	--	--	--	0.63
GESB Balanced Super	--	7.8	(18)	4.5	(24)	3.7	(24)	5.3	(15)	0.64
HOSTPLUS Conservative Balanced Super	--	13.4	(1)	7.4	(1)	5.6	(1)	6.7	(2)	0.60
ING DIRECT Super Option Balanced	906.1	9.5	(4)	4.8	(14)	4.0	(19)	5.3	(13)	0.25
IOOF DA-Managed NEF	5.8	5.2	(55)	3.3	(41)	2.9	(42)	3.8	(35)	1.50
IPS Index Base 50 (Super)	15.4	8.9	(5)	4.2	(29)	--	--	--	--	0.51
Legal Super Conservative Balanced Super	--	6.2	(48)	4.5	(25)	3.9	(22)	5.3	(14)	0.69
MINE Conservative Balanced Super	--	9.9	(3)	5.5	(10)	4.2	(11)	5.3	(16)	0.81

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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				
Balanced (Cont.)									
MINE Lifecycle - Age 65 and Over Super	--	7.5	(26)	4.7	(17)	--	0.55		
MLC MKBS - MLC Conservative Balanced	122.8	--	--	--	--	--	0.91		
MLC MKBS - MLC Conservative Balanced	122.8	--	--	--	--	--	0.91		
MLC MKBS - MLC Low Cost Cons Balanced	42.7	7.3	(30)	3.3	(40)	3.0 (40)	4.3 (32)	0.59	
MLC MKPFPR - MLC Conservative Balanced	13.5	--	--	--	--	--	--	--	
MLC MKPFPR - MLC Low Cost Cons Balanced	12.4	7.7	(20)	3.6	(37)	3.2 (32)	--	0.59	
MLC MKSF - MLC Conservative Balanced	610.8	--	--	--	--	--	--	0.91	
MLC MKSF - MLC Low Cost Cons Balanced	269.4	7.7	(20)	3.6	(37)	3.2 (32)	4.6 (28)	0.59	
MLC MySuper Conservative Balanced	832.1	6.2	(47)	4.4	(27)	--	--	1.31	
NGS Super Balanced Sup	--	6.1	(49)	4.5	(22)	4.1 (17)	5.5 (12)	0.68	
OA MoneyForLife Indx Moderate	0.1	8.1	(10)	3.7	(36)	3.2 (34)	4.5 (30)	0.81	
OA-MoneyForLife Index Balanced	1.7	8.8	(6)	4.2	(30)	3.7 (26)	5.0 (17)	0.86	
Perpetual WFS-Perpetual Diversified Gr	19.2	4.7	(56)	5.8	(8)	4.2 (15)	4.5 (29)	1.00	
Prime Income Focused Super	--	7.5	(27)	--	--	--	--	1.08	
Prudent 50 Super	--	7.3	(31)	--	--	--	--	1.27	
REST Balanced Super	1317.9	6.9	(38)	5.8	(7)	4.4 (9)	5.6 (10)	0.88	
Russell Divers 50 Portfolio Super Suite	--	7.0	(36)	4.0	(33)	3.2 (35)	4.6 (27)	0.38	
Smartsave Super Balanced	--	5.3	(54)	2.2	(52)	2.8 (43)	4.2 (34)	0.39	
Spirit Moderate Super	--	7.2	(32)	4.5	(23)	4.4 (7)	--	0.70	
Telstra Defensive Growth Super	--	7.6	(23)	5.4	(12)	4.7 (5)	6.2 (3)	0.77	
Telstra Diversified Income Super	--	--	--	--	--	--	--	0.59	
TWU Moderate Super	--	7.9	(16)	--	--	--	--	0.56	
UniSuper Conservative Balanced Super	3609.0	5.8	(52)	4.3	(28)	4.2 (12)	5.8 (7)	0.45	
Vanguard - Balanced Super	--	--	--	--	--	--	--	0.56	
Vanguard Lifecycle - Age 60 Super	--	--	--	--	--	--	--	0.56	
Vanguard Lifecycle - Age 61 Super	--	--	--	--	--	--	--	0.56	
Vanguard Lifecycle - Age 62 Super	--	--	--	--	--	--	--	0.56	
Vanguard Lifecycle - Age 63 Super	--	--	--	--	--	--	--	0.56	
Vanguard Lifecycle - Age 64 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 65 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 66 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 67 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 68 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 69 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 70 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 71 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 72 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 73 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 74 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 75 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 76 Super	--	--	--	--	--	--	--	0.51	
Vanguard Lifecycle - Age 77 Super	--	--	--	--	--	--	--	0.51	
Average		7.2		4.3		3.7		5.2	0.61
Morningstar AUS Balance Tgt Alloc NR AUD		8.3		3.1		3.8		5.5	

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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										
Australian Food Balanced Super	--	10.8	(17)	--	--	--	0.71			
Australian Food MySuper Super	--	10.8	(19)	--	--	--	0.71			
AMP Capital FD Balanced	8343.0	--	--	--	--	--	0.81			
AMP SigSup-Balanced Index	2433.3	9.5	(54)	5.4	(66)	4.5	(52)	6.2	(31)	0.18
AMP SigSup-FD Balanced	6900.3	8.3	(87)	5.7	(52)	4.4	(59)	6.4	(27)	0.68
AMP SigSup-MySuper Macquarie Bal Grwth	206.6	7.4	(98)	3.9	(92)	4.9	(41)	--	--	0.78
AMP SigSup-Pendal Sust Bal	108.4	9.0	(69)	--	--	--	--	--	--	0.74
ANZ Smart Choice Super MultiSeries 70	602.0	9.3	(60)	--	--	--	--	--	--	1.05
ANZ Smart Choice Super-Growth	317.5	9.3	(59)	4.5	(81)	3.8	(73)	5.8	(48)	0.72
ANZ Smart Choice Super-Legg Mason Div	88.0	9.4	(56)	6.9	(26)	4.0	(69)	--	--	1.25
ANZ Smart Choice Super-UBS Balanced	14.8	5.3	(111)	3.4	(95)	2.2	(85)	--	--	1.57
ART Balanced Index Sup	1057.0	11.0	(15)	5.6	(57)	5.2	(30)	6.9	(13)	0.09
ART Lifestyle Balanced Sup	56343.5	9.8	(45)	8.9	(1)	6.5	(2)	--	--	0.69
ART QSuper Balanced	--	--	--	--	--	--	--	--	--	0.89
ART QSuper Lifetime Aspire 2	--	--	--	--	--	--	--	--	--	0.51
ART QSuper Lifetime Focus 1	--	--	--	--	--	--	--	--	--	0.48
ART QSuper Lifetime Focus 2	--	--	--	--	--	--	--	--	--	0.45
ART QSuper Socially Responsible	--	--	--	--	--	--	--	--	--	0.47
ART Socially Conscious Bal Sup	357.4	8.4	(82)	7.2	(16)	5.8	(14)	6.6	(22)	0.46
Assertive 70 Super	--	9.9	(43)	--	--	--	--	--	--	1.39
Australian Ethical Balanced (Acc)	4245.6	8.3	(88)	5.4	(63)	5.6	(17)	6.7	(17)	0.74
AustralianSuper Balanced Sup	194926.4	8.5	(81)	7.1	(20)	6.2	(8)	8.0	(1)	0.60
AustralianSuper Conservative Bal Sup	5938.2	6.1	(108)	4.6	(80)	4.6	(50)	6.3	(29)	0.58
AustralianSuper Indexed Diversified Sup	1855.0	11.7	(9)	6.6	(35)	5.8	(13)	6.7	(18)	0.20
AV Balanced Growth Super	--	8.3	(84)	5.5	(60)	4.0	(68)	--	--	1.03
AV Diversified Index Super	--	12.0	(7)	6.7	(31)	--	--	--	--	0.26
Aware Growth Sup	20453.9	10.3	(31)	4.4	(87)	4.5	(55)	6.6	(21)	0.87
Equip - Cash Pen	--	9.6	(50)	6.4	(41)	5.3	(28)	7.2	(9)	0.83
Balanced Socially Conscious	2232.1	10.3	(30)	6.7	(33)	6.5	(4)	7.6	(3)	0.34
Brighter MySuper Super	--	9.9	(42)	5.8	(51)	4.9	(44)	--	--	0.49
Brighter Optimiser MM Balanaced-Sup	70.2	8.6	(78)	4.5	(82)	4.8	(46)	--	--	0.52
Brighter Optimiser MM Growth-Sup	311.0	11.7	(8)	6.9	(24)	6.5	(3)	--	--	0.54
Brighter Super Balanced Super	--	9.6	(51)	6.2	(44)	5.3	(29)	--	--	0.67
Brighter Super Indexed Balanced Super	--	11.2	(14)	6.6	(34)	--	--	--	--	0.11
Brighter Super MySuper	--	--	--	--	--	--	--	--	--	--
Brighter Super Optimiser MySuper	--	--	--	--	--	--	--	--	--	--
BUSSQ Balanced Growth (MySuper) Sup	--	7.6	(96)	--	--	--	--	--	--	0.77
Care Alternative Growth Sup	122.5	9.1	(64)	7.2	(17)	5.5	(22)	7.3	(7)	0.96
Care Balanced Sup	14880.8	9.3	(57)	7.3	(13)	5.8	(11)	7.6	(4)	0.97
Care Sustainable Balanced Sup	305.2	8.2	(90)	7.2	(18)	6.4	(5)	7.5	(5)	0.97
Equip - Australian Shares Pen	--	7.7	(95)	5.6	(56)	5.9	(10)	--	--	1.36
CBUS Indexed Diversified Super	42.5	11.3	(13)	--	--	--	--	--	--	0.42
CFS FC ESUp-AZ Sestante Growth Select	1.6	10.7	(21)	4.7	(77)	3.3	(77)	--	--	0.71
CFS FC ESUp-CFS Enh Index Bal Sel	197.4	10.0	(39)	7.3	(14)	4.6	(51)	6.0	(42)	0.36
CFS FC ESUp-CFS Enh Index Growth Sel	21.8	10.8	(18)	8.7	(4)	5.1	(31)	--	--	0.38

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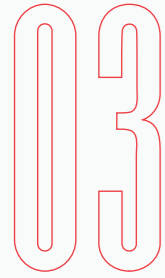
Multi Sector Options (continued)

	Assets AU\$M	Total Returns % p.a					Total Cost Ratio %			
		1-year	3-year	5-Year	10-Year					
Growth										
CFS FC ESUp-CFS Index Growth Sel	2.4	9.9	(41)	--	--	--	--			
CFS FC ESUp-FirstChoice Balanced Select	122.7	8.7	(76)	4.8	(74)	3.9	(71)	5.5	(52)	0.61
CFS FC ESUp-FirstChoice Growth Select	378.3	9.7	(49)	5.7	(55)	4.2	(62)	6.1	(38)	0.65
CFS FC ESUp-Thrive+ Sustainable Gwth	2.7	10.4	(27)	--	--	--	--	--	--	0.87
CFS FC W PSUp-AZ Sestante W Growth	33.6	10.4	(28)	4.5	(85)	3.2	(79)	--	--	1.09
CFS FC W PSUp-CFS W Enhanced Index Bal	1273.5	9.6	(52)	7.1	(19)	4.5	(56)	6.1	(39)	0.72
CFS FC W PSUp-CFS W Enhanced Index Gr	365.3	10.5	(23)	8.4	(6)	5.1	(32)	5.8	(46)	0.75
CFS FC W PSUp-CFS W Index Balanced	304.4	8.6	(77)	4.6	(78)	--	--	--	--	0.35
CFS FC W PSUp-CFS W Index Growth	517.9	9.7	(48)	5.7	(53)	--	--	--	--	0.35
CFS FC W PSUp-FirstChoice W Balanced	464.5	8.3	(85)	4.6	(79)	3.7	(75)	5.5	(51)	1.05
CFS FC W PSUp-FirstChoice W Growth	2330.5	9.3	(58)	5.4	(64)	4.1	(65)	6.1	(41)	1.08
CFS FC W PSUp-FSI W Diversified	572.2	8.4	(83)	4.9	(73)	4.5	(53)	6.1	(40)	1.00
CFS FC W PSUp-Pendal W Sustain Balanced	53.7	4.5	(112)	2.3	(96)	2.6	(82)	5.4	(55)	1.19
CFS FC W PSUp-Perpetual W Balanced Grwth	147.5	6.4	(106)	6.9	(25)	4.9	(43)	5.4	(56)	1.32
CFS FC W PSUp-Thrive+ Sustainable Gwth	5.9	--	--	--	--	--	--	--	--	0.83
Equip MySuper Super	--	--	--	--	--	--	--	--	--	0.83
ESSS Balanced Growth Super	--	13.1	(2)	--	--	--	--	--	--	0.21
ESSS Balanced Super	--	10.5	(26)	--	--	--	--	--	--	0.45
ESSS Ethically Diversified Super	--	7.3	(101)	--	--	--	--	--	--	0.46
FES Smoothed Super	--	--	--	--	--	--	--	--	--	0.63
First Balanced (Default) Super	--	--	--	--	--	--	--	--	--	0.69
First Growth Super	--	--	--	--	--	--	--	--	--	0.89
GESB My Super Super	--	9.8	(44)	6.5	(40)	4.7	(48)	6.2	(32)	0.68
HESTA Balanced Growth Super	56719.5	--	--	--	--	--	--	--	--	0.76
HESTA Indexed Balanced Growth Super	--	11.4	(11)	6.8	(28)	--	--	--	--	0.19
HESTA Sustainable Growth Super	1991.7	8.9	(73)	6.3	(42)	6.3	(6)	--	--	1.10
HOSTPLUS Indexed Balanced Super	--	12.1	(4)	7.0	(22)	5.7	(16)	7.1	(11)	0.27
HOSTPLUS SRI Balanced Super	--	7.8	(94)	8.7	(3)	6.6	(1)	--	--	0.53
ING DIRECT Super Option Growth	290.7	10.0	(40)	5.1	(70)	4.5	(57)	6.3	(30)	0.25
IPS Index Base 70 (Super)	19.7	12.1	(6)	6.6	(37)	--	--	--	--	0.51
Legal Super Balanced (MySuper) Super	--	8.1	(91)	6.8	(29)	5.4	(25)	6.9	(12)	0.81
Legal Super Balanced Index Super	--	9.2	(62)	5.2	(69)	4.5	(54)	6.2	(34)	0.43
Legal Super Balanced Socially Rspnb Spr	--	6.5	(105)	5.1	(72)	4.2	(63)	5.3	(57)	0.78
Legal Super Balanced Super	--	8.3	(86)	6.8	(30)	5.3	(26)	6.9	(14)	0.81
MINE Balanced Super	--	13.5	(1)	--	--	--	--	--	--	0.78
MINE Lifecycle - Age 57 Super	--	10.5	(24)	7.1	(21)	--	--	--	--	0.50
MINE Lifecycle - Age 58 Super	--	10.2	(32)	6.8	(27)	--	--	--	--	0.51
MINE Lifecycle - Age 61 Super	--	9.0	(67)	5.9	(49)	--	--	--	--	0.53
MINE Lifecycle - Age 62 Super	--	8.6	(79)	5.6	(58)	--	--	--	--	0.53
MINE Lifecycle - Age 63 Super	--	8.2	(89)	5.3	(67)	--	--	--	--	0.54
MLC MKBS - MLC Balanced	676.2	8.6	(80)	6.2	(45)	4.8	(47)	6.1	(37)	1.45
MLC MKBS - MLC Low Cost Balanced	107.4	9.7	(46)	5.1	(71)	4.0	(67)	5.6	(50)	0.59
MLC MKPFPR - MLC Balanced	33.1	8.9	(71)	6.6	(38)	5.0	(36)	--	--	1.45
MLC MKPFPR - MLC Low Cost Balanced	43.2	10.1	(37)	5.4	(61)	4.3	(60)	--	--	0.59
MLC MKSF - MLC Balanced	3544.5	8.9	(71)	6.6	(38)	5.0	(36)	6.4	(28)	1.45

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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										
MLC MKSF - MLC Low Cost Balanced	750.0	10.1	(37)	5.4	(61)	4.3	(60)	5.9	(43)	0.59
NGS Super Diversified Sup	--	7.8	(93)	5.9	(48)	5.0	(39)	6.6	(19)	0.82
NGS Super Indexed Growth Sup	--	8.9	(74)	5.8	(50)	5.0	(38)	6.6	(23)	0.05
OA Frontier PS-UBS Balanced	10.6	5.3	(110)	3.4	(94)	2.2	(84)	4.0	(64)	1.26
OnePath OA FPS BlackRock Diver ESGGr	7.3	9.7	(47)	4.1	(90)	4.1	(66)	5.8	(47)	1.17
OnePath OA FR PS-BlackRock WS Tact Gr	12.0	10.3	(29)	5.4	(65)	5.1	(33)	6.1	(35)	1.31
OnePath OA FR PS-Growth Index	542.1	10.6	(22)	5.2	(68)	4.6	(49)	6.4	(26)	0.31
OnePath OA FR PS-MultiSeries 70 FS	458.3	9.1	(65)	--	--	--	--	--	--	0.86
OnePath OA FR PS-Perpetual Balanced Gr	28.8	6.0	(109)	8.1	(7)	5.6	(18)	6.1	(36)	1.25
OnePath OA FR PS-SchroderStratGr	34.6	7.4	(97)	4.5	(83)	3.5	(76)	5.1	(59)	1.26
Perpetual WFS-BlackRock Diver ESG Gr	9.1	10.5	(25)	4.5	(84)	3.8	(72)	5.4	(53)	0.93
Perpetual WFS-BlackRock Tactical Growth	14.7	10.9	(16)	5.7	(54)	5.0	(34)	5.9	(45)	0.92
Perpetual WFS-Morningstar Growth Real Rt	8.1	12.8	(3)	8.8	(2)	4.0	(70)	5.2	(58)	0.86
Perpetual WFS-Perpetual Bal Grth	92.6	6.5	(104)	8.7	(5)	5.5	(20)	5.7	(49)	1.08
Perpetual WFS-Schroder Strat Gr	12.3	7.4	(99)	4.5	(86)	3.2	(80)	4.5	(62)	1.10
Plum Superannuation -Pre-mixed Moderate	1381.0	9.0	(66)	7.3	(15)	5.5	(23)	6.6	(20)	0.98
Prime Balanced Super	--	9.1	(63)	--	--	--	--	--	--	1.22
Prime SRI Super	--	6.9	(103)	--	--	--	--	--	--	1.27
REI Balanced Sup	1557.8	12.1	(5)	7.9	(8)	5.0	(35)	6.5	(25)	0.67
REST Core Strategy Super	62029.4	--	--	--	--	--	--	--	--	0.84
REST Diversified Super	633.7	9.0	(68)	7.7	(9)	5.6	(19)	7.1	(10)	0.96
Russell Balanced Opportunities Portfolio	--	9.2	(61)	6.3	(43)	4.8	(45)	6.2	(33)	0.47
Russell InvestmentsMasterTr-iQRetBalGrC	--	11.3	(12)	6.9	(23)	4.9	(40)	6.5	(24)	1.16
smartMonday - Balanced Growth - Active	--	--	--	--	--	--	--	--	--	1.02
Smartsave MySuper Growth	--	10.1	(36)	4.8	(75)	4.5	(58)	--	--	0.32
Smartsave Super Growth	--	8.9	(70)	4.2	(89)	3.7	(74)	5.4	(54)	0.32
Spirit Balanced (MySuper) Super	--	9.5	(53)	6.6	(36)	5.4	(24)	--	--	0.78
Spirit Sustainable Super	--	10.2	(33)	6.7	(32)	5.7	(15)	--	--	0.82
Telstra Balanced Super	--	8.8	(75)	7.7	(10)	5.5	(21)	6.8	(15)	0.74
TWU Balanced MySuper Super	--	10.2	(34)	7.4	(12)	5.3	(27)	6.8	(16)	0.69
UniSuper Balanced Super	35195.2	10.1	(35)	6.1	(46)	6.1	(9)	7.7	(2)	0.42
UniSuper Sustainable Balanced Super	3657.8	9.4	(55)	3.9	(91)	5.8	(12)	7.3	(8)	0.34
Vanguard - Ethically Conscious Gr Super	--	--	--	--	--	--	--	--	--	0.57
Vanguard - Growth Super	--	--	--	--	--	--	--	--	--	0.56
Vanguard Lifecycle - Age 52 Super	--	--	--	--	--	--	--	--	--	0.56
Vanguard Lifecycle - Age 53 Super	--	--	--	--	--	--	--	--	--	0.56
Vanguard Lifecycle - Age 54 Super	--	--	--	--	--	--	--	--	--	0.56
Vanguard Lifecycle - Age 55 Super	--	--	--	--	--	--	--	--	--	0.56
Vanguard Lifecycle - Age 56 Super	--	--	--	--	--	--	--	--	--	0.56
Vanguard Lifecycle - Age 57 Super	--	--	--	--	--	--	--	--	--	0.56
Vanguard Lifecycle - Age 58 Super	--	--	--	--	--	--	--	--	--	0.56
Vanguard Lifecycle - Age 59 Super	--	--	--	--	--	--	--	--	--	0.56
Vision Balanced Growth Super	--	10.8	(20)	7.4	(11)	6.2	(7)	7.4	(6)	0.74



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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										
Vision Balanced low cost Super	--	11.6	(10)	6.1	(47)	4.9	(42)	--		0.14
Zurich Retirement Policy-Managed Gr	216.3	7.4	(100)	4.7	(76)	3.3	(78)	5.0	(60)	1.00
Zurich Sup - Managed Growth Fund	143.4	6.9	(102)	4.3	(88)	3.1	(81)	4.8	(61)	1.07
Zurich Sup - Managed Growth Fund NEF	6.3	6.3	(107)	3.7	(93)	2.4	(83)	4.2	(63)	1.07
Zurich Ws Sup - Managed Growth Fund	--	8.0	(92)	5.6	(59)	4.2	(64)	5.9	(44)	0.66
Average		9.3		6.0		4.8		6.2		0.73
Morningstar AUS Growth Tgt Alloc NR AUD		11.1		5.9		5.2		6.9		

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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	10-Year	10-Year	10-Year		
Aggressive										
Aggressive 95 Super	57.3	13.4	(18)	--	--	--	--	--	--	1.47
Australian Food Growth Super	--	12.4	(34)	--	--	--	--	--	--	0.64
AMP Capital FD Growth	2109.5	--	--	--	--	--	--	--	--	0.87
AMP Capital FD High Growth	1366.8	--	--	--	--	--	--	--	--	0.95
AMP SigSup-FD Growth	1844.3	10.4	(68)	7.6	(54)	5.2	(55)	7.4	(39)	0.75
AMP SigSup-FD High Growth	1156.6	12.8	(26)	8.5	(35)	5.7	(44)	7.9	(28)	0.74
AMP SigSup-Growth Index	954.0	11.5	(51)	7.2	(61)	5.5	(49)	7.3	(40)	0.19
AMP SigSup-High Growth Index	627.7	13.7	(15)	8.5	(34)	6.3	(32)	8.2	(24)	0.20
ANZ Smart Choice Super MultiSeries 90	260.6	10.8	(62)	--	--	--	--	--	--	1.08
ART Balanced Sup	11556.1	10.0	(71)	9.0	(24)	6.6	(26)	8.0	(27)	0.44
ART Growth Sup	11619.9	11.7	(46)	11.3	(5)	7.9	(5)	9.0	(6)	0.67
ART QSuper Aggressive	--	--	--	--	--	--	--	--	--	0.78
ART QSuper Lifetime Aspire 1	--	--	--	--	--	--	--	--	--	0.57
ART QSuper Lifetime Outlook	--	--	--	--	--	--	--	--	--	0.60
ART Shares Sup	1589.7	15.7	(8)	9.9	(13)	7.3	(11)	8.6	(11)	0.22
Australian Ethical Growth (Acc)	701.6	10.1	(70)	7.3	(59)	6.2	(37)	7.4	(36)	1.01
AustralianSuper High Growth Sup	26814.9	10.6	(66)	8.4	(40)	7.0	(14)	9.0	(9)	0.59
AustralianSuper Socially Aware Sup	2720.9	7.6	(79)	6.3	(69)	4.7	(60)	7.0	(47)	0.64
AV Growth Super	--	10.6	(67)	7.5	(56)	5.2	(56)	6.5	(53)	1.09
AV High Growth Super	--	13.5	(17)	8.0	(45)	5.2	(54)	7.3	(41)	1.03
Aware High Growth Sup	74425.5	11.7	(44)	8.4	(36)	6.9	(15)	8.5	(14)	0.70
Brighter Optimiser MM High Growth-Sup	82.2	13.8	(14)	8.8	(28)	7.7	(6)	--	--	0.55
Brighter Super Growth Super	--	11.3	(54)	8.0	(46)	6.4	(30)	--	--	0.67
BUSSQ High Growth Sup	--	10.0	(72)	--	--	--	--	--	--	0.78
Care Growth Sup	1483.7	11.9	(42)	8.7	(30)	6.5	(28)	8.4	(17)	0.96
CBUS Growth Plus Super	985.2	11.0	(59)	--	--	--	--	--	--	0.80
CBUS Super Growth (MySuper) Sup	64878.0	9.2	(75)	6.6	(68)	5.7	(46)	7.7	(31)	0.41
CBUS Super High Growth Sup	6077.3	12.9	(22)	8.5	(32)	6.9	(16)	9.0	(8)	0.43
CFS FC ESup-CFS Enh Index High Gth Sel	27.8	12.6	(29)	11.3	(6)	5.9	(39)	--	--	0.40
CFS FC ESup-FirstChoice High Growth Sel	239.9	11.0	(58)	7.2	(60)	4.7	(59)	7.1	(45)	0.73
CFS FC W PSup-CFS W Enhanced Index Hi Gr	341.6	12.4	(33)	11.0	(9)	5.8	(42)	7.4	(35)	0.79
CFS FC W PSup-CFS W Index High Growth	239.4	11.5	(52)	7.6	(53)	--	--	--	--	0.35
CFS FC W PSup-Context Cap W Long Term	5.9	--	--	--	--	--	--	--	--	0.99
CFS FC W PSup-Evidentia W Long Term	0.1	--	--	--	--	--	--	--	--	0.99
CFS FC W PSup-FirstChoice W High Growth	560.3	10.8	(63)	6.9	(64)	4.6	(61)	7.1	(44)	1.15
CFS FC W PSup-FSI W High Growth	263.4	13.4	(19)	10.0	(12)	7.0	(13)	8.6	(12)	1.21
ESSS Growth Super	--	14.4	(12)	--	--	--	--	--	--	0.44
First Shares Plus Super	--	--	--	--	--	--	--	--	--	0.93

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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										
GESB Growth Super	--	11.5	(50)	7.9	(47)	5.3	(51)	6.9	(50)	0.68
Equip - Overseas Shares Sup	--	13.5	(16)	9.0	(25)	6.8	(20)	9.0	(7)	0.87
Equip - Future Focus Sup	--	11.9	(43)	7.7	(51)	6.2	(38)	8.0	(26)	0.83
HESTA High Growth Super	2401.2	--	--	--	--	--	--	--	--	0.92
HOSTPLUS Balanced Super	68510.8	--	--	--	--	--	--	--	--	1.05
HOSTPLUS Shares Plus	5284.6	--	--	--	--	--	--	--	--	0.94
ING DIRECT Super Option High Growth	518.3	13.9	(13)	8.4	(39)	6.2	(35)	8.4	(18)	0.75
IPS Index Base 100 (Super)	28.2	14.5	(11)	9.4	(21)	--	--	--	--	0.51
Legal Super Growth Super	--	9.9	(73)	7.7	(52)	5.8	(43)	7.6	(32)	0.80
Legal Super High Growth Super	--	11.5	(49)	8.7	(29)	6.2	(36)	8.2	(21)	0.78
MINE Growth Super	--	16.2	(6)	9.6	(18)	6.8	(21)	7.3	(43)	0.76
MINE High Growth Super	--	18.8	(1)	11.0	(10)	7.6	(7)	8.2	(20)	0.72
MINE Lifecycle - Age 51 Super	--	12.8	(24)	8.9	(26)	--	--	--	--	0.47
MINE Lifecycle - Age 52 Super	--	12.5	(30)	8.6	(31)	--	--	--	--	0.47
MINE Lifecycle - Age 53 Super	--	12.1	(37)	8.4	(38)	--	--	--	--	0.48
MINE Lifecycle - Age 54 Super	--	11.7	(47)	8.0	(44)	--	--	--	--	0.47
MINE Lifecycle - Age 55 Super	--	11.3	(53)	7.7	(50)	--	--	--	--	0.49
MINE Lifecycle - Age 56 Super	--	10.9	(60)	7.4	(58)	--	--	--	--	0.50
MINE Lifecycle < 50 Super	--	9.6	(74)	4.1	(72)	3.5	(63)	--	--	0.46
MLC MKBS - MLC Aggressive	495.5	17.1	(5)	12.3	(4)	7.9	(3)	10.0	(2)	1.71
MLC MKBS - MLC Growth	1198.5	10.4	(69)	7.9	(48)	5.6	(47)	7.0	(48)	1.45
MLC MKBS - MLC High Growth	397.9	12.0	(41)	9.5	(19)	6.6	(22)	8.2	(23)	1.55
MLC MKBS - MLC Low Cost Growth	97.2	11.7	(45)	6.8	(66)	5.0	(58)	6.6	(52)	0.59
MLC MKBS - MLC Socially Resp Growth	21.4	--	--	--	--	--	--	--	--	0.70
MLC MKPFPR - MLC Aggressive	2.9	17.5	(3)	12.6	(2)	8.2	(1)	--	--	1.71
MLC MKPFPR - MLC Growth	19.5	10.8	(64)	8.2	(41)	5.8	(40)	--	--	1.45
MLC MKPFPR - MLC High Growth	5.6	12.3	(35)	9.9	(14)	6.9	(17)	--	--	1.55
MLC MKPFPR - MLC Low Cost Growth	13.4	12.1	(38)	7.1	(62)	5.3	(52)	--	--	0.59
MLC MKPFPR - MLC Socially Resp Growth	1.8	--	--	--	--	--	--	--	--	--
MLC MKSF - MLC Aggressive	629.3	17.5	(3)	12.6	(2)	8.2	(1)	10.4	(1)	1.71
MLC MKSF - MLC Growth	2607.8	10.8	(64)	8.2	(41)	5.8	(40)	7.3	(42)	1.45
MLC MKSF - MLC High Growth	1237.6	12.3	(35)	9.9	(14)	6.9	(17)	8.5	(15)	1.55
MLC MKSF - MLC Low Cost Growth	751.6	12.1	(38)	7.1	(62)	5.3	(52)	6.9	(49)	0.59
MLC MKSF - MLC Socially Resp Growth	77.0	--	--	--	--	--	--	--	--	0.70
MySuper Growth Portfolio	18354.8	8.9	(76)	7.4	(57)	--	--	--	--	1.39
NGS Super High Growth Sup	--	8.2	(77)	6.7	(67)	5.6	(48)	7.4	(37)	0.97
Perpetual WFS-Perpetual Gbl Alloc Alpha	13.7	14.8	(10)	14.1	(1)	7.9	(4)	8.7	(10)	0.84
Prime Managed Growth Super	--	12.8	(25)	--	--	--	--	--	--	1.23

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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										
REI Growth Sup	257.1	17.6	(2)	11.1	(8)	6.9	(19)	8.1	(25)	0.73
REST High Growth Super	3225.7	11.3	(55)	9.5	(20)	6.6	(24)	8.3	(19)	1.01
REST Shares Super	280.3	15.8	(7)	11.2	(7)	7.6	(8)	9.5	(3)	0.74
Russell Growth Portfolio Super Suite	--	11.1	(57)	7.8	(49)	5.1	(57)	6.8	(51)	0.43
Russell High Gr Portfolio Super Suite	--	13.0	(20)	8.9	(27)	5.7	(45)	7.7	(30)	0.49
smartMonday - Growth - Active	--	--		--		--		--		1.06
smartMonday - High Growth - Active	--	--		--		--		--		1.09
Smartsave Super High Growth	--	15.1	(9)	8.5	(33)	6.2	(34)	7.4	(34)	0.31
Spirit Growth Super	--	12.0	(40)	8.4	(37)	6.6	(25)	--		0.84
Telstra Growth Super	--	10.9	(61)	9.1	(23)	6.5	(29)	7.8	(29)	0.77
TWU High Growth Super	--	12.7	(28)	9.7	(16)	6.6	(27)	8.2	(22)	0.60
UniSuper Growth Super	6684.5	11.6	(48)	6.8	(65)	6.4	(31)	8.4	(16)	0.49
UniSuper High Growth Super	6884.3	12.9	(23)	8.2	(43)	7.3	(9)	9.4	(4)	0.48
UniSuper Sustainable High Growth Super	5062.7	11.3	(56)	5.7	(71)	7.3	(12)	9.1	(5)	0.38
Vanguard - High Growth Super	--	--		--		--		--		0.56
Vanguard Lifecycle - Age 47 & under Sup	--	--		--		--		--		0.56
Vanguard Lifecycle - Age 48 Super	--	--		--		--		--		0.56
Vanguard Lifecycle - Age 49 Super	--	--		--		--		--		0.56
Vanguard Lifecycle - Age 50 Super	--	--		--		--		--		0.56
Vanguard Lifecycle - Age 51 Super	--	--		--		--		--		0.56
Vision Growth Super	--	12.8	(27)	9.2	(22)	7.3	(10)	8.6	(13)	0.48
West State Growth Super	--	12.4	(32)	7.5	(55)	5.4	(50)	7.0	(46)	0.55
Zurich Retirement Policy-Managed Share	60.8	12.9	(21)	10.1	(11)	6.6	(23)	7.6	(33)	1.00
Zurich Sup - Managed Share Fund	52.7	12.5	(31)	9.7	(17)	6.3	(33)	7.4	(38)	1.09
Zurich Sup - Priority Growth Fund	30.1	8.1	(78)	6.1	(70)	3.8	(62)	5.8	(54)	1.06
Average		12.3		8.6		6.3		7.9		0.79
Morningstar AUS Agg Tgt Alloc NR AUD		14.4		8.7		6.6		8.4		

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