



smartMonday PENSION
Retirement Pensions only
(see footnote for Transition to Retirement Pensions)
Investment performance

to 31 July 2019

Pre-mixed	5 year % pa	3 year % pa	1 year %	FYTD %	3 month %
High Growth – Index	11.0	12.6	13.4	2.8	5.9
High Growth – Active	10.0	11.1	8.6	2.5	4.7
Growth – Index	9.9	11.2	12.4	2.6	5.6
Growth – Active	9.4	10.1	8.5	2.2	4.4
Balanced Growth – Index	9.0	9.7	11.6	2.2	5.1
Balanced Growth – Active	8.4	9.0	8.4	2.0	4.2
Moderate – Index	6.3	5.7	9.9	1.4	4.1
Moderate – Active	5.9	5.2	7.5	1.2	3.4
Defensive – Index	3.3	2.5	5.9	0.5	2.2
Defensive – Active	3.3	2.5	5.1	0.5	2.0

Sector	5 year % pa	3 year % pa	1 year %	FYTD %	3 month %
Australian shares					
Australian Shares – Index	8.9	12.5	14.8	2.7	8.2
Australian Shares – Diversified	8.8	10.9	8.1	2.8	6.9
Australian Shares – Core	8.9	11.1	8.8	2.8	6.9
International shares					
International Shares – Index	13.6	14.5	12.7	3.2	3.7
International Shares – Index (\$A hedged)	9.8	11.7	5.2	1.9	1.4
International Shares – Diversified	11.3	12.6	7.8	2.1	2.5
International Shares – Core	12.7	13.5	11.1	2.5	3.3
International Shares – Core (\$A hedged)	7.6	10.1	2.2	1.3	0.7
Property					
Property – Australian Index	12.9	7.2	20.5	2.5	9.1
Property – Diversified	10.3	6.4	15.1	2.0	5.5
Fixed interest					
Fixed Interest – Australian Index	4.6	3.8	9.9	0.9	3.5
Fixed Interest – Australian	4.1	3.3	8.1	0.9	2.8
Fixed Interest – International Index (\$A hedged)	4.2	2.7	7.8	0.4	3.1
Fixed Interest – International	4.5	3.2	6.7	0.6	3.2
Fixed Interest – Diversified	4.3	3.2	7.3	0.7	3.0
Cash					
Cash	1.6	1.4	1.6	0.1	0.4

NOTES

Transition to Retirement Pension accounts (TRP) - Since 1 July 2017, investment earnings on assets held within TRP accounts are no longer tax-exempt and are subject to the concessional superannuation tax rate of up to 15%. The table above shows the historical returns for 'tax-exempt' investment options. See the smartMonday PRIME and DIRECT investment performance report for an indication of historical returns for 'taxed' investment options.

The performance returns shown above are calculated net of investment fees and an allowance for tax on the investment income. The returns above are based on unit prices of each investment option calculated as at the end of the month. Unit prices are based on the latest available investment valuations at the time of calculation, which means they could be 1 or 2 days behind the current market indices

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