

smartMonday PRIME and smartMonday DIRECT

(includes Transition to Retirement Pensions (TRPs) - see footnote)

Super Investment performance as at 30th November 2021

Pre-mixed Options	Growth assets %*	10 years % pa	7 years % pa	5 years % pa	3 years % pa	1 year %	FYTD %	3 month %
smartMonday MySuper- Age 35 and below	90.0%	N/O	9.4%	10.6%	11.8%	15.4%	2.7%	-1.1%
smartMonday MySuper - Age 40	85.5%	N/O	9.3%	10.4%	11.5%	14.6%	2.5%	-1.2%
smartMonday MySuper - Age 45	79.8%	N/O	9.1%	10.2%	11.0%	13.6%	2.4%	-1.2%
smartMonday MySuper - Age 50	73.4%	N/O	8.5%	9.4%	10.5%	12.4%	2.2%	-1.2%
smartMonday MySuper - Age 55	65.5%	N/O	7.6%	8.4%	9.8%	10.9%	2.0%	-1.3%
smartMonday MySuper - Age 60	55.1%	N/O	6.5%	7.2%	8.9%	9.0%	1.7%	-1.3%
smartMonday MySuper - Age 65	40.0%	N/O	5.3%	5.8%	7.7%	6.4%	1.3%	-1.4%
smartMonday MySuper - Age 70	35.0%	N/O	4.4%	4.8%	7.0%	5.2%	1.1%	-1.5%
smartMonday MySuper - Age 75 and above	30.0%	N/O	3.9%	4.3%	6.5%	4.3%	1.0%	-1.5%
High Growth – Index	100.0%	11.8%	9.7%	11.2%	13.2%	17.8%	3.9%	-0.6%
High Growth – Active	100.0%	11.1%	8.8%	10.3%	11.7%	17.0%	3.4%	-0.8%
Growth – Index	85.0%	10.7%	8.8%	10.0%	11.8%	14.5%	3.3%	-0.7%
Growth – Active	85.0%	10.1%	8.0%	9.2%	10.4%	14.4%	2.8%	-0.8%
Balanced Growth – Index	70.0%	9.4%	7.8%	8.7%	10.3%	11.6%	2.6%	-0.8%
Balanced Growth – Active	70.0%	9.0%	7.1%	8.1%	9.2%	11.8%	2.3%	-0.8%
Moderate – Index	35.0%	5.7%	4.6%	4.7%	5.5%	3.8%	1.1%	-1.2%
Moderate – Active	35.0%	5.8%	4.4%	4.6%	5.1%	4.8%	1.1%	-0.9%
Defensive – Index	19.0%	2.9%	2.4%	2.3%	2.9%	1.5%	0.5%	-1.1%
Defensive – Active	19.0%	3.1%	2.4%	2.4%	2.8%	2.1%	0.4%	-0.9%

Sector Options	Growth assets %*	10 years % pa	7 years % pa	5 years % pa	3 years % pa	1 year %	FYTD %	3 month %
Australian shares								
Australian Shares – Index	100.0%	9.5%	8.3%	9.6%	12.2%	14.3%	0.4%	-2.5%
Australian Shares – Diversified	100.0%	9.9%	8.1%	9.1%	11.1%	12.7%	1.1%	-2.4%
Australian Shares – Core	100.0%	9.8%	8.1%	9.2%	11.7%	13.0%	1.1%	-2.4%
International shares								
International Shares – Index	100.0%	14.7%	11.9%	14.0%	15.9%	22.5%	7.4%	0.6%
International Shares – Diversified	100.0%	13.0%	10.4%	12.6%	14.1%	22.9%	5.6%	0.8%
Property								
Property – Australian Index	100.0%	11.0%	8.9%	8.2%	9.7%	19.1%	8.8%	2.4%
Property – Diversified	100.0%	9.8%	7.3%	7.4%	8.1%	21.0%	6.2%	0.5%
Fixed interest								
Fixed Interest – Diversified	0.0%	3.9%	2.7%	2.6%	3.0%	-1.4%	-0.1%	-1.4%
Cash								
Cash	0.0%	1.3%	0.9%	0.7%	0.4%	-0.6%	-0.1%	0.0%
N/O	Product not offered in this time period.							

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%. As such, since this date, TRP accounts now use the same unit prices as a superannuation account would use. The table above shows the historical returns for 'taxed' investment options. Bearing in mind that TRP accounts which commenced prior to 1 July 2017 were untaxed up until the change, this means that the performance returns shown here are only an indication and may be slightly understated compared to what your TRP account may have earned since commencement. For historical returns of 'tax-exempt' investment options, see the smartMonday PENSION investment performance report

The performance returns shown above are calculated net of investment fees and an allowance for tax on investment income. The returns 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.

Aon MySuper is only available to members of smartMonday PRIME and former members who transferred to smartMonday DIRECT upon leaving their employer.

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