

Investment performance

to 31 July 2019

Aon MySuper	10 year % pa	7 year % pa	5 year % pa	3 year % pa	1 year %	FYTD %	3 month %
smartMonday - Age 35	N/O	N/O	9.7%	11.0%	11.1%	2.2%	4.8%
smartMonday - Age 40	N/O	N/O	9.7%	10.9%	10.9%	2.1%	4.7%
smartMonday - Age 45	N/O	N/O	9.6%	10.7%	10.7%	2.1%	4.6%
smartMonday - Age 50	N/O	N/O	8.6%	9.3%	10.5%	1.9%	4.5%
smartMonday - Age 55	N/O	N/O	7.5%	7.9%	10.2%	1.8%	4.3%
smartMonday - Age 60	N/O	N/O	6.3%	6.5%	9.8%	1.7%	4.1%
smartMonday - Age 65	N/O	N/O	5.1%	5.0%	9.3%	1.4%	3.8%
smartMonday - Age 70	N/O	N/O	4.1%	3.8%	9.1%	1.3%	3.8%
smartMonday - Age 75	N/O	N/O	4.0%	3.7%	8.9%	1.2%	3.7%

Pre-mixed	10 year % pa	7 year % pa	5 year % pa	3 year % pa	1 year %	FYTD %	3 month %
High Growth – Index	10.0	12.7	9.8	11.3	12.2	2.6	5.6
High Growth – Active	9.4	12.2	9.2	10.3	8.4	2.3	4.4
Growth – Index	9.3	11.5	9.0	10.0	11.5	2.3	5.2
Growth – Active	8.8	11.0	8.3	9.1	7.5	2.0	4.0
Balanced Growth – Index	8.3	10.0	8.0	8.6	10.5	2.0	4.7
Balanced Growth – Active	8.1	9.7	7.5	8.0	7.3	1.7	3.6
Moderate – Index	6.2	6.3	5.5	4.8	8.7	1.2	3.6
Moderate – Active	6.3	6.2	5.1	4.7	6.1	1.1	2.7
Defensive – Index	3.7	2.9	2.8	2.0	5.0	0.4	1.9
Defensive – Active	4.0	3.1	2.8	2.2	4.0	0.4	1.6

Sector	10 year % pa	7 year % pa	5 year % pa	3 year % pa	1 year %	FYTD %	3 month %
Australian shares							
Australian Shares – Index	8.5	10.6	7.8	10.7	13.1	2.7	8.0
Australian Shares – Diversified	8.7	10.9	7.7	9.5	6.8	2.7	6.9
Australian Shares – Core	8.6	10.9	7.8	9.8	7.9	2.8	6.6
Australian Shares – Opportunities	9.4	11.6	8.5	9.9	7.5	2.6	6.8
International shares							
International Shares – Index	10.8	15.7	12.3	13.3	11.9	3.0	3.5
International Shares – Index (\$A hedged)	11.2	12.4	9.1	10.7	5.4	1.7	1.3
International Shares – Diversified	9.9	13.5	10.2	11.5	7.1	2.0	2.3
International Shares – Core	9.9	14.5	11.1	12.6	10.1	2.4	3.2
International Shares – Core (\$A hedged)	10.0	11.1	7.3	9.6	1.5	1.2	0.6
International Shares – Emerging Markets	6.2	9.0	6.4	9.3	3.0	1.2	0.8
Property							
Property – Australian Index	12.3	12.2	11.4	6.3	19.1	2.3	8.5
Property – Diversified	10.6	10.6	9.1	5.5	13.5	1.8	5.0
Property – Global Listed (\$A hedged)	10.5	8.7	6.4	4.5	8.1	1.3	1.4
Alternative							
Alternative – Diversified	5.2	6.5	5.7	5.8	7.0	1.0	1.6
Fixed interest							
Fixed Interest – Australian Index	4.5	3.7	3.9	3.1	8.5	0.8	3.1
Fixed Interest – Australian	4.7	3.6	3.5	2.7	6.9	0.8	2.4
Fixed Interest – International Index (\$A hedged)	4.9	3.9	3.8	2.2	6.7	0.5	2.8
Fixed Interest – International	6.0	4.5	3.8	2.6	5.6	0.5	2.8
Fixed Interest – Diversified	5.5	4.0	3.7	2.7	6.1	0.6	2.6
Cash							
Cash	2.1	1.5	1.3	1.1	1.3	0.1	0.4

N/O Product not offered in this time period.

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%. 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 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.

smartMonday is the business name of the Aon Master Trust ABN 68 964 712 340 (the Fund) which has been registered by Aon Hewitt Limited ABN 48 002 288 646 AFSL 236667 (AHL) as sponsor of the Fund. The trustee of the Fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence 10001458 (ETSL). This document has been prepared by AHL as sponsor and administrator of the Fund. smartMonday PRIME, smartMonday DIRECT and smartMonday PENSION products are part of the Fund.

AHL has taken care in the production of this document, the contents of which has been obtained from sources that it believes to be reliable. AHL and ETSL do not warrant, represent or guarantee the accuracy, adequacy, completeness or fitness for any purpose that this document may be used and accepts no liability for any loss incurred by anyone who relies on it. In any case, any recipient shall be entirely responsible for their use of this document. Past performance should not be considered a guide to future performance.