

## Retirement Products Performance Tables: 31 August 2021

### TOP 50 RETIREMENT PRODUCTS – CAPITAL STABLE INVESTMENT OPTIONS

Capital stable investment options (diversified asset allocation with less than 55% growth asset weighting)

Product & Investment Option Name	Segment	Can anyone join?	Performance to 31 August 2021									
			1 year	Rank	3 years	Rank	5 years	Rank	7 years	Rank	10 years	Rank
VicSuper Flexible Income - Socially Conscious	Industry Fund	Yes	14.3%	12	9.3%	1	9.3%	1	8.3%	2	10.7%	1
Vision Income Streams - Balanced	Industry Fund	Yes	14.8%	9	8.4%	2	9.0%	2	8.2%	4	9.0%	5
AustralianSuper Choice Income - Conservative Balanced	Industry Fund	Yes	14.8%	8	8.3%	3	8.6%	3	8.5%	1	9.4%	2
Cbus Super Income Stream - Conservative Growth	Industry Fund	Yes	13.5%	26	8.2%	4	8.5%	4	8.3%	3		
VicSuper Flexible Income - Balanced	Industry Fund	Yes	14.3%	14	7.8%	5	8.3%	5	7.9%	5	9.2%	4
LUCRF Pensions - Moderate	Industry Fund	Yes	14.8%	7	7.6%	6	7.7%	8	7.2%	11	8.0%	12
Spirit Super Pension - Moderate	Industry Fund	Yes	12.0%	43	7.3%	7	7.1%	17				
Aware Super Pension - Balanced Growth	Industry Fund	Yes	14.2%	15	7.2%	8	8.0%	6	7.5%	7	8.5%	8
Media Super Pension - Moderate Growth	Industry Fund	Yes	14.0%	17	7.2%	9	7.4%	12				
GuildPension - Balanced	Retail Fund	Yes	14.3%	13	7.2%	10	7.3%	13	6.7%	20	7.5%	18
Aware Super Flexible Income Plan - Balanced Fund	Industry Fund	Yes	13.7%	23	7.2%	11	6.8%	24	6.8%	16		
Energy Super Income Stream - Capital Managed	Industry Fund	Yes	17.3%	2	7.1%	12	7.5%	11	7.3%	9	8.4%	9
Bendigo SSP - Bendigo Conservative Index Fund	Retail Fund	Yes	12.5%	40	7.0%	13	6.3%	40	6.1%	34		
Russell iQR - Russell Diversified 50	Retail Fund	Yes	16.1%	3	7.0%	14	7.1%	16				
Christian Super Pension - Ethical Conservative Balanced	Industry Fund	Yes	15.1%	5	7.0%	15	6.9%	21	6.4%	24	7.4%	21
Aware Super Allocated Pension Fund - Balanced Fund	Industry Fund	Yes	13.8%	21	6.9%	16	6.3%	36	6.3%	27	7.6%	16
MLC MKPF - MLC Horizon 3 Conservative Growth Portfolio	Retail Fund	Yes	15.1%	6	6.9%	17	6.9%	20	6.4%	25	7.5%	19
Mercer AP - Mercer Moderate Growth	Retail Fund	Yes	13.9%	20	6.9%	18	6.8%	23	6.5%	23	7.5%	20
Prime Super Super Income Stream - Income Focused	Industry Fund	Yes	13.4%	28	6.8%	19						
Bendigo SSP - Bendigo Conservative Wholesale Fund	Retail Fund	Yes	12.5%	39	6.8%	20	6.2%	44	6.0%	40	7.2%	28
Aware Super Pension - Diversified Socially Responsible	Industry Fund	Yes	13.9%	19	6.8%	21	7.9%	7	7.2%	10	8.9%	6
legalsuper Pension - Conservative Balanced	Industry Fund	Yes	12.7%	37	6.8%	22	7.3%	14	6.9%	14	8.2%	10
Mercer AP - Mercer SmartPath Born 1949 -1953	Retail Fund	Yes	13.0%	33	6.8%	23	6.4%	31				
ESSSuper Income Streams - Balanced	Government Fund	No	13.1%	31	6.7%	24	6.9%	18	6.5%	21	7.5%	17
NGS Income Stream - Balanced	Industry Fund	Yes	13.8%	22	6.7%	25	7.6%	9	7.2%	12	8.0%	11
UniSuper Pension - Conservative Balanced	Industry Fund	Yes	10.2%	58	6.6%	26	6.3%	38	7.3%	8	8.6%	7
ANZ SCP - ANZ Smart Choice 1950s	Retail Fund	Yes	13.3%	29	6.6%	27	6.3%	33	6.2%	30		
StatewideSuper Pension - Conservative Balanced	Industry Fund	Yes	13.4%	27	6.6%	28	7.5%	10	7.6%	6		
Equip Pensions - Balanced	Industry Fund	Yes	12.9%	34	6.5%	29	7.2%	15	6.8%	17	7.9%	13
AMP Flexible Super Ret - Professional Moderately Conservative	Retail Fund	Yes	14.1%	16	6.5%	30	6.3%	32	5.8%	43		
ANZ SCP - ANZ Smart Choice Moderate	Retail Fund	Yes	12.9%	35	6.4%	31	6.4%	30	6.2%	28		
Australian Catholic Super RetireChoice - Conservative	Industry Fund	Yes	10.2%	57	6.4%	32	6.2%	42	6.0%	39	7.0%	31
MLC MKPF - MLC Index Plus Conservative Growth Portfolio	Retail Fund	Yes	13.0%	32	6.4%	33	6.5%	28	6.1%	36		
AvSuper Retirement - Stable Growth	Government Fund	Yes	12.7%	38	6.2%	34	6.6%	25	6.2%	29	7.4%	22
Perp SSAP - Diversified	Retail Fund	Yes	15.3%	4	6.2%	35	5.7%	54				
AMP RD APP - Multi-manager Secure Growth	Retail Fund	Yes	13.6%	25	6.1%	36	5.9%	49			6.7%	38
AusPrac Pension - 50/50	Retail Fund	Yes	14.6%	11	6.1%	37	6.2%	41				
MyLife MyPension - Moderately Conservative	Industry Fund	Yes	12.3%	41	6.1%	38	6.8%	22	7.0%	13	7.7%	15
FirstChoice WP - First Sentier Conservative	Retail Fund	Yes	9.7%	64	6.1%	39	5.6%	55	5.4%	58	6.1%	57
EISS Pension - Conservative Balanced	Industry Fund	Yes	14.0%	18	6.1%	40	6.5%	27	6.1%	33	7.4%	24
MyLife MyPension - RetirePlus	Industry Fund	Yes	12.0%	44	6.0%	41	6.5%	26	6.7%	19		
HESTA Income Stream - Conservative	Industry Fund	Yes	8.9%	80	6.0%	42	6.3%	35	6.1%	35	6.9%	32
VicSuper Flexible Income - Capital Stable	Industry Fund	Yes	9.0%	79	6.0%	43	6.3%	39	6.3%	26	7.4%	25
Mercer AP - Mercer Enhanced Passive Conservative Growth	Retail Fund	Yes	8.7%	86	6.0%	44	5.3%	66	5.5%	53	6.3%	53
smartMonday PENSION - Moderate Index	Retail Fund	Yes	8.3%	99	6.0%	45	5.1%	77	5.5%	54	6.5%	45
AustralianSuper Choice Income - Stable	Industry Fund	Yes	8.7%	82	6.0%	46	6.3%	37	6.5%	22	7.3%	26
AMG Pension - AMG Capital Stable	Retail Fund	Yes	12.8%	36	5.9%	47	5.0%	79	5.1%	62	6.4%	49
Telstra Super RetireAccess - Conservative	Corporate Fund	Yes	11.5%	47	5.9%	48	6.2%	43	6.1%	32	7.4%	23
Cbus Super Income Stream - Conservative	Industry Fund	Yes	7.3%	116	5.9%	49	5.9%	48	6.0%	38	6.8%	36
BT Super for Life Retirement - 1950s BT Lifestage Fund	Retail Fund	Yes	11.8%	45	5.9%	50	5.4%	61	5.0%	71	6.4%	48
Investment Options			139		138		138		117		104	
Maximum			19.1%		9.3%		9.3%		8.5%		10.7%	
Quartile 1			12.8%		6.2%		6.3%		6.2%		7.3%	
Median			9.4%		5.4%		5.2%		5.4%		6.3%	
Quartile 3			8.1%		4.6%		4.6%		4.7%		5.6%	
Minimum			-0.5%		0.1%		0.5%		0.8%		1.4%	

Table is sorted by 3 year performance. Performance figures are net of investment, management, administration fees and the indirect cost ratio. In the case of dollar-based member fees, Rainmaker assumes a \$50,000 account balance. Your achieved performance may vary due to additional costs such as insurance; ask your fund for details. Public offer funds are open to all types of members. Limited public offer means new members may join provided they satisfy certain eligibility conditions. Past performance is no guarantee of future results.