

TOP 50 RETIREMENT FUNDS - DIVERSIFIED BALANCED OPTIONS

Best diversified balanced investment options, i.e. options with a diversified asset allocation but with also between 55% and 75% growth asset weighting.

Fund name & investment option name	Segment	Can anyone join?	Performance to 30 June 2008					
			1 year	Rank	3 years	Rank	5 years	Rank
Statewide Pension (SA) - Aussie Choice Option	Industry fund	Yes	-2.5%	9	11.1%	1		
Catholic Super Allocated Pension - Balanced	Industry fund	Yes	-7.1%	30	10.2%	2	11.4%	4
AGEST Allocated Pension - Balanced	Industry fund	Yes	-3.5%	12	10.2%	2	12.3%	1
Telstra Super RetireAccess - Balanced	Corporate fund	Yes	-9.1%	51	9.1%	4	11.8%	3
Vision Income Streams - Sustainable Balanced Growth	Industry fund	No	-0.9%	2	8.9%	5	10.3%	12
Health Super Fund ABP - Medium-Term	Industry fund	No	-4.8%	18	8.7%	6	10.9%	7
QSuper Allocated Pension - Balanced	Government fund	No	-3.6%	13	8.6%	7	11.9%	2
NGS Super Pensions - Diversified Portfolio	Industry fund	No	-4.7%	17	8.5%	8	10.3%	13
Sunsuper Pension - Balanced	Industry fund	Yes	-5.6%	20	8.5%	9	11.0%	6
Equisuper Account Based IS - Balanced Growth	Industry fund	Yes	-6.7%	26	8.5%	10	10.8%	8
Bookmakers Account Based Pension Fund - Account Based Pension	Master trust	Yes	-15.1%	85	8.5%	10	11.3%	5
Vision Income Streams - Balanced Growth	Industry fund	No	-3.3%	11	8.3%	12	10.7%	9
AustSafe Super - Pension - Balanced	Industry fund	No	-8.5%	40	8.2%	13		
Super SA Allocated Pension - Balanced	Government fund	No	-9.5%	58	7.9%	14		
Sunsuper Pension - Moderate	Industry fund	Yes	-2.4%	8	7.9%	15	9.6%	19
Rio Tinto Staff Super Pension - Growth	Corporate fund	No	-8.6%	45	7.9%	16	10.7%	10
QSuper Allocated Pension - SRI	Government fund	No	-9.1%	51	7.8%	17		
LG Super Pension (QLD) - Balanced	Government fund	No	-1.7%	4	7.8%	18	9.7%	17
MasterSuper Allocated Pension - Balanced Option	Corporate fund	No	-6.2%	22	7.6%	19	10.2%	14
CitySuper Pension - Balanced	Government fund	No	-8.6%	46	7.5%	20	10.0%	16
Health Super Fund ABP - Balanced Term	Industry fund	No	-1.1%	3	7.4%	21	9.3%	21
Christian Super Pension - Ethical Growth	Industry fund	Yes	-8.5%	42	7.1%	22		
VISSF Pension - Balanced	Industry fund	No	-11.5%	70	6.9%	23	10.7%	11
Skandia Global Pension Solutions - Growth with Income Fund	Master trust	Yes	-7.9%	35	6.8%	24	9.6%	18
LGSS Allocated Pension - Pool A - Diversified	Government fund	No	-8.0%	36	6.8%	25	9.6%	20
MAP Allocated Pension - Balanced Fund	Master trust	Yes	-11.3%	66	6.7%	26	10.0%	15
Christian Super Pension - Ethical Balanced	Industry fund	Yes	-4.6%	15	6.5%	27		
Health Super Fund ABP - Medium-Term SRI	Industry fund	No	-7.0%	29	6.4%	28	8.2%	35
Retirement Benefits Fund Allocated Pension - Socially Responsible Investments	Government fund	No	-7.7%	34	6.3%	29	8.5%	31
MLC MasterKey Allocated Pension - Horizon 4 Balanced Portfolio	Master trust	Yes	-9.2%	54	6.2%	30	9.2%	25
Integra Allocated Pension - ING Balanced Fund	Master trust	Yes	-8.5%	42	6.2%	31	9.2%	23
OneAnswer Pension - ING Balanced	Master trust	Yes	-8.5%	42	6.2%	31	9.2%	23
AMP Flexible Lifetime Allocated Pension - Future Directions Balanced	Master trust	Yes	-9.5%	57	6.0%	33	9.0%	27
Integra Allocated Pension - Optimix WS Balanced	Master trust	Yes	-11.5%	68	5.9%	34	9.0%	28
OneAnswer Pension - Optimix Balanced	Master trust	Yes	-11.5%	68	5.9%	34	9.0%	28
Health Super Fund ABP - Balanced Term SRI	Industry fund	No	-2.7%	10	5.9%	36	7.5%	48
Skandia One Pension Solutions - Growth with Income Fund	Master trust	Yes	-8.8%	49	5.8%	37	8.4%	33
State Super Allocated Pension - Balanced	Master Trust	Yes	-8.5%	41	5.7%	38	8.2%	35
LGSS Allocated Pension - Pool A - Balanced	Government fund	No	-4.6%	16	5.7%	39	7.9%	40
Suncorp Easy Super Pension - Balanced	Master trust	Yes	-13.7%	80	5.7%	40	9.1%	26
Integra Allocated Pension - ING Managed Growth Fund	Master trust	Yes	-12.1%	72	5.7%	41	9.2%	22
MLC MasterKey Allocated Pension - Horizon 3 Conservative Growth Portfolio	Master trust	Yes	-5.3%	19	5.6%	42	7.6%	46
BT Lifetime Flexible Pension - Balanced Returns	Master trust	Yes	-10.2%	62	5.5%	43	8.5%	32
EISS Rollover and ABP - Diversified	Government fund	No	-10.0%	60	5.4%	44	8.0%	38
ASSET Flexible Pension - Medium Growth	Industry fund	Yes	-12.5%	73	5.3%	45	8.4%	34
Skandia Global Pension Solutions - Balanced Fund	Master trust	Yes	-8.2%	37	5.2%	46	7.7%	44
OneAnswer Pension - ING Tax Effective Income	Master trust	Yes	-16.6%	88	5.2%	47		
Optimum Professional Allocated Pension - Tyndall Managed Fund	Master trust	Yes	-7.6%	33	5.2%	48	8.1%	37
Colonial FirstChoice Pension - FirstChoice Moderate	Master trust	Yes	-9.9%	59	5.1%	49	7.7%	44
IOOF PS Allocated Pension - IOOF/Perennial WS Balanced Trust	Master trust	Yes	-10.3%	63	5.1%	49	8.5%	30
Funds			89		76		64	
Maximum			7.9%		11.1%		12.3%	
Quartile 1			-6.4%		7.5%		9.8%	
Median			-8.6%		5.7%		8.4%	
Quartile 3			-11.4%		4.5%		7.4%	
Minimum			-17.4%		2.6%		5.4%	

Please note that all figures reflect net investment performance, i.e. net of investment management fees and net of the maximum applicable ongoing management fees. Remember though, fee discounts may apply and your performance may be even higher than that described here, ask your fund for details.

^ Indicates preliminary or interim performance results. # Print Super is now called Media Super effective 1 July 2008.