

TOP 50 RETIREMENT FUNDS - DIVERSIFIED CAPITAL STABLE OPTIONS

Best diversified capital stable investment options, i.e. options with a diversified asset allocation but with also less than 55% growth asset weighting.

Fund name & investment option name	Segment	Can anyone join?	Performance to 30 June 2008					
			1 yr	Rank	3 yrs	Rank	5 yrs	Rank
BUSS(Q) AB Pension - Defensive	Industry fund	Yes	2.4%	13	9.6%	1	10.3%	1
Catholic Super Allocated Pension - Conservative	Industry fund	Yes	2.7%	10	8.7%	2	8.7%	6
BUSS(Q) AB Pension - Cash Plus	Industry fund	Yes	8.3%	1	8.7%	3	9.2%	5
Catholic Super Allocated Pension - Moderately Conservative	Industry fund	Yes	-4.6%	69	8.4%	4	9.6%	3
Westscheme Pension - 'Retirement Selection' ^	Industry fund	Yes	-0.4%	34	8.4%	5		
Christian Super Pension - Ethical Stable	Industry fund	Yes	-0.7%	40	8.0%	6		
Statewide Pension (SA) - Stable Growth Option	Industry fund	Yes	-0.1%	30	7.8%	7		
Telstra Super RetireAccess - Conservative	Corporate fund	Yes	-0.5%	38	7.5%	8	8.7%	7
REST Pension - Balanced	Industry fund	Yes	-3.7%	60	7.3%	9	9.5%	4
ANZ Australian Staff Super - AB Pension - Cautious	Corporate fund	No	1.7%	16	7.2%	10	8.2%	9
MasterSuper Allocated Pension - Capital Stable Option	Corporate fund	No	2.2%	14	7.2%	11	8.2%	10
QSuper Allocated Pension - Cash Plus	Government fund	No	0.5%	27	7.1%	12	8.7%	8
Vision Income Streams - Sustainable Balanced Conservative	Industry fund	No	-0.3%	33	7.0%	13		
Vision Income Streams - Balanced Conservative	Industry fund	No	-0.5%	37	7.0%	14		
Sunsuper Pension - Conservative	Industry fund	Yes	0.9%	23	7.0%	14		
Vision Income Streams - Fixed Interest Plus	Industry fund	No	3.8%	6	6.9%	16	8.1%	11
Vision Income Streams - Sustainable Fixed Interest Plus	Industry fund	No	3.8%	5	6.9%	17	7.8%	15
CitySuper Pension - Stable	Government fund	No	0.9%	22	6.7%	18	7.0%	21
Rio Tinto Staff Super Pension - Conservative	Corporate fund	No	-0.1%	30	6.7%	18	8.0%	12
REST Pension - Capital Stable	Industry fund	Yes	0.2%	28	6.6%	20	7.9%	13
Rio Tinto Staff Super Pension - Conservative Growth	Corporate fund	No	-4.9%	74	6.6%	21	10.2%	2
NGS Super Pensions - Defensive Portfolio	Industry fund	No	-1.4%	43	6.6%	22		
Equisuper Account Based IS - Conservative	Industry fund	Yes	0.9%	24	6.6%	23	7.5%	16
Super SA Allocated Pension - Conservative	Government fund	No	-3.9%	64	6.5%	24		
AustSafe Super - Pension - Capital Stable	Industry fund	No	-1.0%	42	6.5%	25		
SERF Income Streams - Capital Stable	Industry fund	No	-0.1%	29	6.4%	26	7.3%	17
Health Super Fund ABP - Short-Term	Industry fund	No	2.6%	12	6.4%	27	7.8%	14
AMP Flexible Lifetime Allocated Pension - Secure Growth	Master trust	Yes	6.2%	2	5.7%	28		
Retirement Benefits Fund Allocated Pension - Conservative Growth	Government fund	No	-0.4%	36	5.7%	29	6.6%	24
Local Super Pensions - Conservative Growth	Government fund	No	-0.6%	39	5.6%	30	7.0%	20
MAP Allocated Pension - Capital Stable Fund	Master trust	Yes	-2.4%	50	5.6%	31	7.3%	18
Health Super Fund ABP - Short-Term SRI	Industry fund	No	1.6%	17	5.5%	32	6.9%	22
AMP Flexible Lifetime Allocated Pension - Conservative	Master trust	Yes	-2.2%	49	5.4%	33	6.8%	23
OneAnswer Pension - ING Income Plus	Master trust	Yes	-5.7%	81	5.4%	34		
VISSF Pension - Conservative	Industry fund	No	-2.0%	47	5.4%	35	7.2%	19
LGSS Allocated Pension - Pool A - Capital Guarded	Government fund	No	-0.2%	32	4.9%	36	6.5%	26
Colonial FirstChoice Pension - CFSI Conservative	Master trust	Yes	-3.0%	54	4.9%	37	6.2%	29
Skandia Global Pension Solutions - Conservative Fund	Master trust	Yes	-3.8%	61	4.7%	38	6.6%	25
Perpetual WealthFocus Pension Plan - Perpetual's Conservative Growth Fund	Master trust	Yes	-3.2%	56	4.7%	39	6.4%	27
MLC MasterKey Allocated Pension - Horizon 2 Capital Stable Portfolio	Master trust	Yes	-1.9%	46	4.7%	39	5.8%	35
ASSET Flexible Pension - Stable Growth	Industry fund	Yes	-2.9%	52	4.6%	41	6.2%	28
Skandia Global Pension Solutions - Defensive Fund	Master trust	Yes	2.2%	14	4.5%	42	5.7%	36
State Super Allocated Pension - Capital Stable	Master Trust	Yes	-0.4%	35	4.5%	43	5.6%	39
Colonial FirstChoice Pension - FirstChoice Conservative	Master trust	Yes	-3.0%	53	4.4%	44	6.1%	32
AMP Flexible Lifetime Allocated Pension - Future Directions Conservative	Master trust	Yes	-3.1%	55	4.3%	45	6.1%	31
Suncorp Easy Super Pension - Capital Stable	Master trust	Yes	-4.2%	65	4.3%	46	5.6%	40
EISS Rollover and ABP - Capital Guarded	Government fund	No	-2.2%	48	4.1%	47	5.6%	38
IOOF PS Allocated Pension - IOOF/Perennial WS Capital Stable Trust	Master trust	Yes	-4.7%	71	4.1%	47	6.1%	30
Optimum Professional Allocated Pension - InTech Secure Inv Trust	Master trust	Yes	3.1%	8	4.1%	49	4.1%	56
Integra Allocated Pension - ING Capital Stable Fund	Master trust	Yes	-1.6%	44	4.0%	50	5.4%	41
Funds			87		75		59	
Maximum			8.3%		9.6%		10.3%	
Quartile 1			0.9%		6.7%		7.6%	
Median			-1.6%		4.7%		6.1%	
Quartile 3			-4.2%		3.6%		5.3%	
Minimum			-9.2%		1.5%		3.3%	

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.