



## SelectingSuper MEDIA Release

### Super funds to return nearly 8 per cent this Fin Year

Despite the local share market sliding back 4 per cent in the last three months and the Australian dollar jumping 22 per cent against the US dollar in the last year, super funds are on track to return nearly 8 per cent on average this financial year.

The top performing funds are even expected to break double figures and score 12 per cent plus.

Not-for-profit funds are expected to average around 9 per cent and master trusts around 7 per cent.

The results are contained in the latest fund returns analysis released by SelectingSuper using the research of Rainmaker Information, one Australia's leading superannuation researchers.

"Eight per cent returns given the rollercoaster ride the capital markets have been through are quite good when you consider what they could have been," said Alex Dunnin, Rainmaker's director of research.

"It's nearly triple inflation and well above what the top bank deposits are paying right now. Consumers should remember that super fund returns are after all fees and taxes have been paid while you still have to pay income tax from your bank deposit interest rates," said Dunnin.

"But it's the volatility in fund returns, being the way they jump around, that worries most consumers."

Dunnin said prior to the Global Financial Crisis three years ago super funds were regularly achieving 10-15 per cent returns but now they are hovering in the 5-10 per cent zone.

The time between then and now was a horror time for many investors and super fund members, particularly retirees who had to change their retirement plans, said Dunnin.

"Super funds went through a deep-V collapse and then recovery. For consumers worried about their retirement this was a very troubling time. Things now are still far from ideal but fund returns are trending upwards again which should settle the nerves of many superannuation investors," he said.

Consumers should also be encouraged that the slowly recovering albeit jittery share market returning nearly 11.9 per cent through this just gone financial year has been accompanied by local bond markets that have returned more than 6 per cent and international bond market that have returned about 10 per cent.

Property returns beginning to come back to normal, especially direct property which earned nearly 11 per cent through the year, just adds to the improving story around superannuation, said Dunnin.

While super funds are now compiling their final 2010-11 investment return figures, SelectingSuper's crediting rate survey for May showed the top five Workplace Super funds (by default options) over the 12 months to be Health Super with 13.1 per cent, Catholic Super with 11.7 per cent, WA Local Govt Super with 10.9 per cent, VISSF with 10.8 per cent and Local Super with 10.7 per cent.

The top Personal super funds (by balanced options) over the 12 months to May were WA Local Govt Super with 10.9 per cent, AMIST with 10.3 per cent, AustralianSuper and BT Lifetime both with 9.8 per cent, and HESTA with 9.7 per cent.

Fund members who have their money in share options in their super funds might even be breaking through 20 per cent, said Dunnin.

*-See following pages for league tables and a graphs supporting this media release-*

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## Top 50 super funds, 31 May 2011

Workplace funds, defaults investment options

Fund name	Segment	Open to the public	Crediting rates, ie returns after fees and taxes							
			1 yr	rank	3 yrs	rank	6 yrs	rank	10 yrs	rank
Health Super Fund	Industry fund	No	13.1	1	1.5	15	3.7	13	5.3	22
Catholic Super	Industry fund	Yes	11.7	2	1.6	12	4.6	4	6.1	9
WA Local Government Super	Industry fund	Yes	10.9	3	-1.0	62	2.2	44		
VISSF	Industry fund	No	10.8	4	1.4	18	2.8	34		
Local Super	Industry fund	No	10.7	5	1.5	15	3.8	11		
Super SA - Triple S Scheme	Government fund	No	10.6	6	0.3	34	2.8	33	5.7	19
NGS Super	Industry fund	Yes	10.4	7	1.9	8	4.6	5	5.9	15
AMIST	Industry fund	Yes	10.3	8	0.3	33	3.1	29	6.0	13
CBA Officers' Super Fund	Corporate fund	No	10.2	9	3.1	1	5.3	1	6.3	5
BT Lifetime Super Employer Plan	Master trust	Yes	10.1	10	-1.0	65	0.2	71		
ANZ Australian Staff Super	Corporate fund	No	10.0	11	-0.5	49	2.5	38	4.7	30
Telstra Super	Corporate fund	Yes	9.9	12	1.8	9	3.9	10	6.1	10
AvSuper	Government fund	No	9.8	13	-0.5	48	2.3	42		
HESTA Super Fund	Industry fund	Yes	9.7	14	0.7	26	3.6	15	6.0	12
AUSCOAL Super	Industry fund	No	9.6	15	-0.8	58				
AustralianSuper	Industry fund	Yes	9.5	16	0.3	32	3.5	17	6.3	4
LUCRF Super	Industry fund	Yes	9.5	17	-0.8	58	2.4	40	5.0	26
CareSuper	Industry fund	Yes	9.4	18	1.5	13	4.0	9	6.5	3
Maritime Super	Industry fund	No	9.3	19	-2.6	72	1.2	61	4.5	34
ASGARD Employee Super	Master trust	Yes	9.3	20	-1.0	64	0.9	63		
HOST-PLUS	Industry fund	Yes	9.2	21	-0.4	46	3.4	21	6.1	7
Rio Tinto Staff Super	Corporate fund	No	9.1	22	0.6	28	3.1	27	4.7	30
QSuper	Government fund	No	9.1	23	1.4	17	3.4	20	5.4	20
Vision Super	Industry fund	Yes	9.1	24	-0.5	50	2.9	31	5.0	27
ESSSuper	Government fund	No	9.0	25	1.9	7	3.7	12	5.8	17
EISS	Government fund	No	8.7	26	-0.1	41	1.6	52	3.9	41
Energy Super	Industry fund	Yes	8.7	27	0.2	38	2.9	31	5.2	24
Progressive Superannuation Plan	Corporate fund	Yes	8.7	28	2.8	3	5.3	1	7.6	1
EquipSuper Corporate	Industry fund	Yes	8.6	29	1.8	10	3.6	14	6.3	5
REST Industry Super	Industry fund	Yes	8.6	30	2.9	2	4.9	3	7.1	2
UniSuper	Industry fund	No	8.4	31	1.7	11	3.6	15		
IAG & NRMA Super Plan	Corporate fund	No	8.3	32	1.2	19	2.2	43	4.4	35
AGEST Super	Industry fund	Yes	8.3	33	-1.4	66	2.3	41	4.8	28
Sunsuper Corporate	Industry fund	Yes	8.3	34	0.9	22	3.5	18	5.9	14
BUSS(Q) Employer	Industry fund	Yes	8.3	35	0.4	31	4.0	8	6.1	8
LGS	Government fund	No	8.3	35	-0.7	57	1.5	54		
Sunsuper Solutions	Industry fund	Yes	8.3	37	0.9	24	3.5	19	5.9	16
State Super (NSW)	Government fund	No	8.1	38	0.9	22	3.1	26	4.6	33
Cbus Industry Super	Industry fund	Yes	8.1	39	0.0	40	3.4	22	6.0	11
TASPLAN	Industry fund	Yes	8.0	40	2.3	6	4.0	7	5.4	21
Russell SuperSolutions Corporate	Master trust	Yes	8.0	40	0.4	30	1.5	55		
AustSafe Super	Industry fund	No	7.9	42	0.2	37	3.2	25		
Intrust Super	Industry fund	Yes	7.7	43	0.1	39	3.0	30		
AMP SignatureSuper	Master trust	Yes	7.7	44	-1.4	67	1.2	60		
legalsuper	Industry fund	Yes	7.6	45	-0.3	44	2.4	39	4.7	30
REI Super	Industry fund	No	7.6	46	0.7	26	2.1	46	4.3	36
ASSET Super	Industry fund	Yes	7.4	47	1.0	21	2.2	44	4.1	39
Colonial FirstChoice Employer Super	Master trust	Yes	7.4	48	0.5	29	2.0	47		
Westscheme	Industry fund	Yes	7.3	49	-3.9	75	1.4	58		
Media Super	Industry fund	Yes	7.3	49	0.3	35	2.7	36	4.8	29
Average			8.0		0.1		2.5		5.1	
Number of funds				78		77		76		49

Source: Rainmaker

[www.selectingsuper.com.au](http://www.selectingsuper.com.au)

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INDUSTRY INTELLIGENCE

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## Top 5 Workplace super fund options in each asset class

Crediting rates, ie returns after fees and taxes

	31 May 2011		
	1 yr	5 yrs	10 yrs
<b>Growth</b>			
Vision Super	20.0	6.7	4.7
WA Local Government Superannuation Plan	13.1	1.8	
Health Super Fund	13.1	3.7	5.3
AMIST	12.6	1.7	
Catholic Super	12.1	4.4	5.4
<b>Balanced</b>			
Health Super Fund	12.0	4.8	5.4
Catholic Super	11.7	4.6	6.1
WA Local Government Superannuation Plan	10.9	2.2	
The Victorian Independent Schools Superannuation Fund	10.8	2.8	
Southern State Superannuation Scheme	10.6	2.8	5.7
<b>Aust eq</b>			
AMP SignatureSuper	26.4	5.2	
AMP CustomSuper	25.3	4.5	7.2
Mercer Super Trust (Corporate Super Division)	24.3	5.9	7.5
Colonial First State - FirstChoice Employer Super	20.8	3.6	
OnePath Corporate Super	20.3	7.5	
<b>Int eq</b>			
Sunsuper Corporate	20.9	1.8	
AGEST Super	20.2		
QSuper	20.1	0.3	
AMP SignatureSuper	19.4	-0.5	
Russell SuperSolution Corporate Division	19.2	-0.9	
<b>Aust fixed</b>			
AustSafe Super	9.1	7.2	
Telstra Superannuation Scheme	6.8	4.8	
AMP SignatureSuper	5.9	5.1	
Progressive Superannuation Plan	5.7	5.4	5.3
Colonial First State - FirstChoice Employer Super	5.7	3.7	
<b>Cash</b>			
Maritime Super	5.6	4.8	
Energy Super	5.2	4.7	
AMIST	5.2	4.6	
WA Local Government Superannuation Plan	5.1	5.1	
Non-Government Schools Superannuation Fund	5.1	4.7	4.6

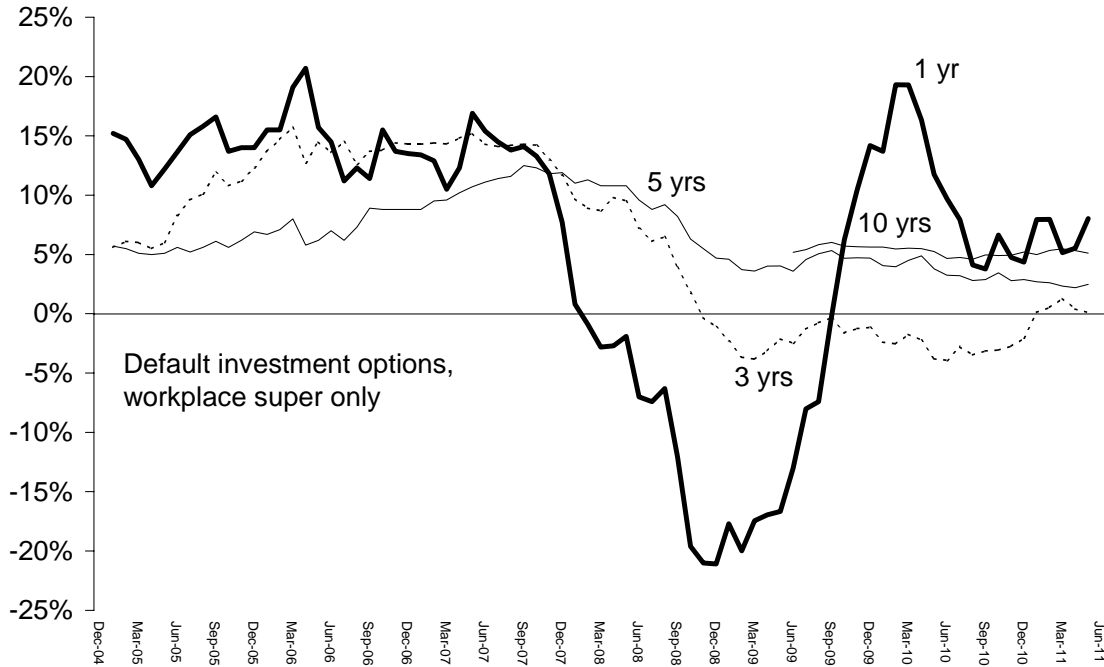
Source: Rainmaker

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## Super returns - rolling 1, 3, 5, 10 years



## Segment performance gap - 1 year

