

Retirement Products Performance Tables: 30 September 2020

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 30 September 2020												
			1 year	Rank	3 years	Rank	5 years	Rank	7 years	Rank	10 years	Rank			
Suncorp Brighter Super pension - Suncorp Multi-Manager Balanced Fund	Retail Fund	Yes	3.4%	2	7.1%	1									
VicSuper Flexible Income - Socially Conscious	Industry Fund	Yes	3.4%	1	7.1%	2	8.2%	1	8.2%	2	9.1%	1			
Vision Income Streams - Balanced	Industry Fund	Yes	2.9%	5	6.7%	3	7.7%	2	7.4%	5	7.9%	6			
Cbus Super Income Stream - Conservative Growth	Industry Fund	Yes	2.4%	8	6.7%	4	7.7%	3							
AustralianSuper Choice Income - Conservative Balanced	Industry Fund	Yes	1.7%	15	6.5%	5	7.6%	4	7.8%	3	8.3%	4			
QSuper Income - QSuper Balanced	Government Fund	Yes	-1.5%	149	6.2%	6	7.4%	5	8.5%	1	8.8%	2			
Suncorp Brighter Super pension - Suncorp Multi-Manager Conservative Fund	Retail Fund	Yes	3.0%	4	6.0%	7									
VicSuper Flexible Income - Balanced	Industry Fund	Yes	0.7%	52	5.9%	8	7.1%	6	7.4%	4	8.0%	5			
Energy Super Income Stream - SRI Balanced	Industry Fund	Yes	-0.6%	117	5.9%	9	6.3%	10	6.3%	15	7.2%	9			
UniSuper Pension - Conservative Balanced	Industry Fund	Ltd	-0.7%	122	5.6%	10	6.3%	11	7.3%	6	7.8%	7			
Aware Super Pension - Balanced Growth	Industry Fund	Yes	0.6%	57	5.6%	11	6.7%	7	6.7%	8	7.4%	8			
TASPLAN Tasplan Pension - Moderate	Industry Fund	Yes	-0.8%	125	5.6%	12									
Cbus Super Income Stream - Conservative	Industry Fund	Yes	2.6%	6	5.6%	13	5.9%	20	6.0%	21	6.6%	24			
Australian Catholic Super RetireChoice - Conservative	Industry Fund	Yes	1.8%	13	5.5%	14	5.2%	37	5.7%	31	6.3%	27			
LUCRF Pensions - Moderate	Industry Fund	Yes	1.2%	28	5.5%	15	6.2%	13	6.3%	16	6.9%	14			
Media Super Pension - Moderate Growth	Industry Fund	Yes	-0.6%	116	5.4%	16	5.5%	26							
HESTA Income Stream - Conservative	Industry Fund	Yes	1.4%	25	5.4%	17	5.7%	23	5.9%	22	6.3%	30			
Bendigo SSP - Bendigo Conservative Index Fund	Retail Fund	Yes	0.6%	58	5.3%	18	5.2%	39	5.6%	33					
Australian Ethical Super Pension - Conservative	Retail Fund	Yes	1.5%	17	5.3%	19	4.6%	69	4.3%	93	4.4%	104			
AustralianSuper Choice Income - Stable	Industry Fund	Yes	1.4%	24	5.3%	20	6.2%	12	6.4%	11	6.9%	16			
FirstChoice WP - Colonial First State Wholesale Conservative	Retail Fund	Yes	1.0%	38	5.3%	21	4.6%	76	5.0%	59	5.3%	71			
NGS Income Stream - Balanced	Industry Fund	Yes	0.0%	89	5.2%	22	6.3%	9	6.4%	10	6.9%	13			
StatewideSuper Pension - Conservative Balanced	Industry Fund	Yes	0.5%	63	5.2%	23	6.6%	8	6.9%	7					
VicSuper Flexible Income - Capital Stable	Industry Fund	Yes	1.2%	29	5.2%	24	6.0%	19	6.3%	14	6.8%	19			
WA Super Retirement - Diversified Conservative	Industry Fund	Yes	1.6%	16	5.2%	25	5.1%	48	5.9%	23	6.6%	23			
legalsuper Pension - Conservative Balanced	Industry Fund	Yes	0.4%	71	5.2%	26	6.1%	15	6.4%	12	7.0%	12			
Equip Pensions - Balanced	Industry Fund	Yes	0.9%	41	5.1%	27	6.0%	17	6.3%	17	6.9%	15			
Vision Income Streams - Conservative	Industry Fund	Yes	2.5%	7	5.1%	28	5.8%	22	5.6%	35	6.2%	34			
smartMonday PENSION - Moderate Index	Retail Fund	Yes	0.6%	60	5.1%	29	5.0%	52	5.4%	47	5.9%	47			
Media Super Pension - Stable	Industry Fund	Yes	1.0%	37	5.0%	30	5.3%	30	5.5%	40	5.8%	49			
Bendigo SSP - Bendigo Defensive Index Fund	Retail Fund	Yes	2.2%	9	5.0%	31	4.5%	80	4.9%	66					
UniSuper Pension - Conservative	Industry Fund	Ltd	1.4%	21	5.0%	32	5.2%	36	6.0%	20	6.6%	22			
Mercy Super Income Streams - Conservative	Corporate Fund	No	0.0%	86	5.0%	33	6.1%	14	6.5%	9	7.0%	10			
Aware Super Flexible Income Plan - Balanced Fund	Industry Fund	Yes	-1.0%	134	4.9%	34	5.3%	29	6.1%	18					
Bendigo SSP - Bendigo Conservative Wholesale Fund	Retail Fund	Yes	3.0%	3	4.9%	35	4.8%	58	5.4%	46	6.2%	33			
Super SA Income Stream - Moderate	Government Fund	No	0.0%	86	4.9%	36	6.0%	18			6.8%	18			
Suncorp Brighter Super pension - Suncorp Universal Balanced Fund	Retail Fund	Yes	-0.3%	98	4.8%	37									
ANZ SCP - ANZ Smart Choice Moderate	Industry Fund	Yes	-2.1%	165	4.8%	38	5.4%	28	5.8%	27					
NGS Income Stream - Defensive	Industry Fund	Yes	0.1%	80	4.8%	39	5.6%	25	5.8%	28	6.2%	31			
ANZ SCP - ANZ Smart Choice 1950s	Retail Fund	Yes	-2.1%	164	4.7%	40	5.2%	38	5.8%	29					
ESSSuper Income Streams - Balanced	Government Fund	No	0.5%	66	4.7%	41	5.6%	24	5.8%	26	6.7%	20			
Mercer AP - Mercer Enhanced Passive Conservative Growth	Retail Fund	Yes	-0.9%	130	4.7%	42	4.6%	78	5.1%	58	5.4%	70			
Mercer AP - Mercer SmartPath Born 1949 -1953	Retail Fund	Yes	-1.5%	147	4.7%	42									
GuildPension - Balanced	Retail Fund	Yes	-1.5%	148	4.6%	44	5.3%	34	5.6%	36	6.2%	32			
FES Super Pension - Capital Stable Option	Government Fund	No	-0.5%	111	4.6%	45	5.1%	45	4.7%	68	5.4%	66			
MyLife MyPension - Moderately Conservative	Industry Fund	Yes	0.8%	47	4.6%	46	6.1%	16	6.3%	13	6.9%	17			
Suncorp Brighter Super pension - Suncorp Lifestage Fund 1955-1959	Retail Fund	Yes	-0.4%	110	4.5%	47									
ANZ Australian Staff Super ABP - Cautious	Corporate Fund	No	1.0%	36	4.5%	47	5.1%	46			6.0%	45			
ANZ SCP - ANZ Smart Choice 1940s	Retail Fund	Yes	-1.9%	159	4.5%	49	4.3%	87	4.6%	80					
smartMonday PENSION - Moderate Active	Retail Fund	Yes	0.7%	54	4.5%	50	4.7%	68	5.2%	55	6.1%	41			
Investment Options				178		173		158		122		120			
Maximum			3.4%		7.1%		8.2%		8.5%		9.1%				
Quartile 1			0.8%		4.6%		5.2%		5.7%		6.2%				
Median			0.0%		4.0%		4.5%		5.0%		5.5%				
Quartile 3			-0.9%		3.3%		3.8%		4.4%		5.0%				
Minimum			-9.0%		-0.2%		0.7%		1.0%		1.8%				

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.