

## Retirement Products Performance Tables: 31 December 2018

### TOP 50 RETIREMENT PRODUCTS – ESG INVESTMENT OPTIONS

Product & Investment Option Name	Segment	Can anyone join?	Performance to 31 December 2018									
			1 year	Rank	3 years	Rank	5 years	Rank	7 years	Rank	10 years	Rank
Equip Pensions - Sustainable Responsible Investments	Industry Fund	Yes	0.1%	16	9.4%	1	6.2%	13	11.1%	6	9.5%	13
HESTA Income Stream - Eco	Industry Fund	Yes	2.0%	1	8.2%	2	9.4%	1				
AustralianSuper Choice Income - Socially Aware	Industry Fund	Yes	0.2%	15	7.5%	3	8.0%	3	10.7%	8	9.5%	12
NGS Income Stream - Socially Responsible Diversified	Industry Fund	Yes	1.6%	5	6.9%	4	7.0%	6				
UniSuper Pension - Sustainable High Growth	Industry Fund	No	-1.2%	31	6.3%	5	8.6%	2	12.6%	2	9.8%	10
Christian Super Pension - Ethical High Growth	Industry Fund	Yes	-2.4%	39	6.2%	6	6.2%	12	10.5%	9	8.5%	19
legalsuper Pension - Balanced Socially Responsible	Industry Fund	Yes	-0.7%	27	5.8%	7	6.0%	16	9.6%	14	8.9%	15
Christian Super Pension - Ethical Growth	Industry Fund	Yes	-0.3%	17	5.7%	8	5.8%	19	8.7%	23	7.4%	28
Perpetual WFPP - Perpetual Smaller Companies	Retail Fund	Yes	-8.8%	56	5.7%	9	6.9%	8			13.7%	4
UniSuper Pension - Sustainable Balanced	Industry Fund	No	0.4%	13	5.6%	10	7.5%	4	10.5%	10	8.9%	17
WA Super Retirement - Sustainable Future	Industry Fund	Yes	-4.3%	47	5.5%	11	6.3%	9	10.3%	11	8.8%	18
Australian Ethical Super Pension - Growth	Retail Fund	Yes	-0.6%	25	5.5%	12	7.1%	5	10.3%	12	6.9%	33
First State Super Pension - Diversified Socially Responsible	Industry Fund	Yes	-0.6%	26	5.3%	13	5.7%	23	8.6%	25	8.3%	21
Mercer AP - Mercer Socially Responsible Shares	Retail Fund	Yes	-3.9%	42	5.2%	14	6.1%	15	11.3%	5	9.7%	11
Perpetual WFPP - Perpetual Concentrated Equity	Retail Fund	Yes	-6.0%	50	5.0%	15	5.1%	31			11.2%	7
Sunsuper Income Account - Socially Conscious Balanced	Industry Fund	Yes	-0.5%	21	4.9%	16	5.6%	26	8.8%	18		
Super SA Income Stream - Socially Responsible	Government Fund	No	-0.3%	19	4.9%	17	5.8%	20				
Australian Catholic Super RetireChoice - Socially Responsible Balanced	Industry Fund	Yes	1.0%	8	4.9%	18	5.7%	22	9.0%	17	7.8%	26
Perpetual WFPP - Perpetual Geared Australian	Retail Fund	Yes	-18.8%	64	4.9%	19	3.7%	47			16.8%	1
StatewideSuper Pension - Sustainable Diversified	Industry Fund	Yes	-0.4%	20	4.9%	20	5.7%	24				
Australian Ethical Super Pension - Balanced (pension)	Retail Fund	Yes	0.8%	10	4.8%	21	6.2%	11	8.0%	31	6.3%	39
Christian Super Pension - Ethical Balanced	Industry Fund	Yes	0.3%	14	4.8%	22	5.1%	32	7.1%	33	6.5%	35
Mercer AP - Mercer Socially Responsible Growth	Retail Fund	Yes	-0.8%	28	4.8%	23	5.7%	25	8.7%	24	8.3%	22
Lutheran Super Pension - Growth SRI Australian Shares	Corporate Fund	No	-5.2%	49	4.7%	24	5.8%	21				
QSuper Income - QSuper Socially Responsible	Government Fund	Yes	-0.3%	18	4.7%	25	5.6%	28	8.8%	19	7.7%	27
Mercer AP - Mercer Australian Value Shares	Retail Fund	Yes	-13.9%	63	4.7%	26	4.8%	35	9.6%	15	9.1%	14
Combined Super Pension - Sustainable Responsible Investment (SRI) Bala	Industry Fund	No	-1.3%	33	4.6%	27	5.6%	27	8.6%	26	7.3%	29
AMP Flexible LAP - RIL International Share	Retail Fund	Yes	-2.3%	38	4.6%	28	6.1%	14	11.5%	3	6.4%	36
Energy Super Income Stream - SRI Balanced	Industry Fund	Yes	-1.2%	32	4.4%	29	5.3%	30	8.5%	28	6.9%	34
Perpetual WFPP - Perpetual Split Growth	Retail Fund	Yes	-4.4%	48	4.3%	30	6.3%	10			8.0%	24
Christian Super Pension - Ethical Stable	Industry Fund	Yes	0.6%	12	4.1%	31	4.6%	38	6.1%	35	5.9%	40
Perpetual WFPP - Perpetual Balanced Growth	Retail Fund	Yes	-2.1%	36	4.1%	32	4.4%	41			7.2%	31
Media Super Pension - Sustainable Future Shares	Industry Fund	Yes	-4.0%	45	4.1%	33	6.9%	7	10.0%	13	8.3%	20
Perpetual WFPP - Perpetual SHARE-PLUS Long-Short	Retail Fund	Yes	-8.2%	54	4.1%	34	5.9%	17			12.3%	6
Australian Ethical Super Pension - International Shares	Retail Fund	Yes	-3.0%	40	3.8%	35	5.8%	18	11.0%	7	4.3%	43
AMP Flexible Super Ret - Responsible Investment Leaders Balanced	Retail Fund	Yes	-1.6%	35	3.7%	36	4.7%	37	8.0%	30		
Perpetual WFPP - Perpetual Australian Share	Retail Fund	Yes	-6.9%	51	3.6%	37	3.4%	50			10.0%	9
AMP Flexible Super Ret - Responsible Investment Leaders Growth	Retail Fund	Yes	-3.4%	41	3.6%	38	4.8%	34	9.2%	16		
MLC MKPF - Perennial Value Shares Wholesale Trust	Retail Fund	Yes	-9.5%	57	3.6%	39	4.3%	42	8.8%	20	8.9%	16
First State Super Pension - Australian Socially Responsible Equities	Industry Fund	Yes	-4.2%	46	3.6%	40	4.6%	39	8.7%	22		
Perpetual WFPP - Perpetual Diversified Growth	Retail Fund	Yes	-0.6%	24	3.5%	41	3.9%	46			6.3%	37
AMP Flexible LAP - RIL Australian Share	Retail Fund	Yes	-4.0%	44	3.5%	42	3.9%	45	8.7%	21	7.9%	25
Australian Ethical Super Pension - Conservative	Retail Fund	Yes	2.0%	2	3.4%	43	3.6%	48	4.1%	38		
AMP Flexible LAP - RIL Balanced	Retail Fund	Yes	-2.2%	37	3.1%	44	4.1%	44	7.3%	32	6.3%	38
AMP Flexible LAP - RIL Growth	Retail Fund	Yes	-4.0%	43	3.0%	45	4.2%	43	8.5%	27	7.0%	32
Perpetual WFPP - Perpetual Conservative Growth	Retail Fund	Yes	0.7%	11	3.0%	46	3.4%	50			5.5%	41
FirstChoice Pension - Colonial First State Conservative	Retail Fund	Yes	0.9%	9	2.5%	47	3.4%	52	4.7%	36	4.8%	42
Perpetual WFPP - Perpetual Industrial Share	Retail Fund	Yes	-8.4%	55	2.3%	48	4.5%	40			10.5%	8
AMP Flexible Super Ret - Responsible Investment Leaders Conservative	Retail Fund	Yes	-0.6%	23	2.0%	49	2.8%	53	4.4%	37		
MLC MasterKey Pension - Perennial Value Shares Wholesale Trust	Retail Fund	Yes	-11.1%	58	1.8%	50	2.6%	54	7.0%	34	7.2%	30
Investment Options			64		59		59		42		47	
Maximum			2.0%		9.4%		9.4%		13.2%		16.8%	
Quartile 1			-0.2%		5.0%		6.0%		10.3%		9.5%	
Median			-1.3%		4.3%		5.3%		8.7%		8.0%	
Quartile 3			-4.6%		3.1%		4.0%		7.5%		6.5%	
Minimum			-18.8%		-0.3%		1.3%		1.8%		2.4%	

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