

## Retirement Products Performance Tables: 31 October 2020

### TOP 50 RETIREMENT PRODUCTS – FIXED INTEREST INVESTMENT OPTIONS

Product & Investment Option Name	Segment	Can anyone join?	Performance to 31 October 2020									
			1 year	Rank	3 years	Rank	5 years	Rank	7 years	Rank	10 years	Rank
Australian Catholic Super RetireChoice - Bonds	Industry Fund	Yes	6.5%	1	7.2%	1	5.6%	1	4.5%	14	5.3%	11
UniSuper Pension - Australian Bond	Industry Fund	Ltd	4.2%	13	6.0%	2	4.6%	5	5.2%	2	5.6%	5
Mine Super ABP - Bonds	Industry Fund	Yes	4.3%	10	5.8%	3	4.8%	3	4.9%	7	5.6%	4
FirstChoice WP - Colonial First State Wholesale Australian Bond	Retail Fund	Yes	5.0%	3	5.5%	4	4.2%	18	4.5%	13	4.9%	22
Aware Super Pension - Australian Fixed Interest	Industry Fund	Yes	3.8%	22	5.4%	5	4.3%	14	5.0%	6	5.6%	6
Vision Income Streams - Diversified Bonds	Industry Fund	Yes	5.3%	2	5.3%	6	4.7%	4	4.7%	11	5.0%	19
GESB Retirement Income AP - Mix Your Plan Fixed Interest	Government Fund	No	4.2%	12	5.3%	7	4.4%	11			5.1%	17
FirstChoice WP - Colonial First State Wholesale Index Australian Bond	Retail Fund	Yes	3.7%	26	5.3%	8	4.1%	19	4.7%	10	5.2%	13
FirstChoice WP - Colonial First State Wholesale Diversified Fixed Interest	Retail Fund	Yes	4.5%	7	5.1%	9	3.9%	25	3.9%	33	4.3%	37
GESB Retirement Income TAP - Mix Your Plan Fixed Interest	Government Fund	No	3.9%	16	5.1%	10	4.0%	21			4.7%	29
ING DIRECT LSP - Australian Fixed Interest	Retail Fund	Yes	3.8%	20	5.0%	11	3.8%	27	4.4%	18		
Suncorp ESP - Suncorp Australian Fixed Interest Fund	Retail Fund	Yes	3.7%	23	5.0%	12						
Intrust Super Stream - Bonds (Fixed Interest)	Industry Fund	Yes	3.7%	28	5.0%	13	4.5%	8	5.0%	5	5.5%	7
Suncorp Brighter Super pension - Vanguard Australian Fixed Interest Index F	Retail Fund	Yes	3.2%	43	4.9%	14						
Sunsuper Income Account - Diversified Bonds Index	Industry Fund	Yes	3.7%	24	4.8%	15	4.5%	6	5.1%	3	5.5%	8
WA Super Retirement - Bonds	Industry Fund	Yes	3.4%	34	4.8%	16	4.4%	11	4.5%	12	5.8%	2
MLC MKPF - Vanguard Australian Fixed Interest Index Fund	Retail Fund	Yes	3.2%	42	4.8%	17	3.5%	35	4.1%	27	4.6%	31
QSuper Income - Diversified Bonds	Government Fund	Yes	4.7%	6	4.7%	18	4.2%	15	4.8%	9	5.5%	9
Energy Super Income Stream - Fixed Interest	Industry Fund	Yes	4.9%	4	4.7%	19	4.5%	7				
FirstChoice WP - FirstChoice Wholesale Fixed Interest	Retail Fund	Yes	2.8%	50	4.7%	20	4.2%	17	4.8%	8	5.4%	10
AMP Flexible Super Ret - Super Easy Australian Fixed Interest	Retail Fund	Yes	3.1%	45	4.7%	21	3.5%	34	4.1%	28		
Suncorp Brighter Super pension - Macquarie Dynamic Bond Fund	Retail Fund	Yes	3.9%	17	4.6%	22						
TASPLAN Tasplan Pension - Fixed Interest	Industry Fund	Yes	3.7%	30	4.5%	23						
PFAP - IOOF MultiMix Diversified Fixed Interest Trust	Retail Fund	Yes	4.8%	5	4.5%	24	4.4%	10			5.1%	14
Aware Super Flexible Income Plan - Fixed Interest Fund	Industry Fund	Yes	3.2%	40	4.4%	25	3.8%	26	4.2%	23		
Sunsuper Income Account - Diversified Bonds	Industry Fund	Yes	3.8%	19	4.4%	26	4.3%	13	4.3%	20	5.1%	15
HOSTPLUS Pension - Diversified Fixed Interest	Industry Fund	Yes	2.9%	47	4.4%	27	5.1%	2	5.7%	1	6.8%	1
smartMonday PENSION - Fixed Interest Australian	Retail Fund	Yes	3.5%	33	4.4%	28	3.4%	41	3.9%	36	4.6%	32
Telstra Super RetireAccess - Fixed Interest	Corporate Fund	No	3.8%	21	4.4%	29	4.2%	16	4.5%	15	5.1%	15
IOOF PS AP - Janus Henderson Australian Fixed Interest Fund	Retail Fund	Yes	4.3%	9	4.3%	30	3.2%	47			4.3%	38
ING DIRECT LSP - International Fixed Interest (Hedged)	Retail Fund	Yes	4.1%	14	4.3%	31	3.7%	30	4.3%	22		
AMP Flexible LAP - Future Directions Australian Bond	Retail Fund	Yes	3.7%	27	4.3%	32	2.9%	55	3.3%	47	3.8%	46
StatewideSuper Pension - Diversified Bonds	Industry Fund	Yes	3.4%	35	4.2%	33	4.4%	9	5.0%	4		
OneAnswer Pension EF - Optimix Australian Fixed Interest	Retail Fund	Yes	2.7%	52	4.2%	34	3.0%	51	3.5%	43	4.1%	43
Optimix Allocated Pension - Australian Fixed Interest	Retail Fund	Yes	2.7%	52	4.2%	34	3.0%	51	3.5%	43	4.1%	43
Aware Super Pension - International Fixed Interest	Industry Fund	Yes	3.6%	31	4.1%	36	4.0%	23	4.5%	16	4.9%	21
NGS Income Stream - Diversified Bonds	Industry Fund	Yes	4.2%	11	4.1%	37	3.6%	31	3.8%	38	4.3%	39
Media Super Pension - Fixed Interest	Industry Fund	Yes	3.7%	25	4.1%	38	3.9%	24	4.2%	26	4.9%	23
PursuitSel AP - IOOF MultiMix Diversified Fixed Interest Trust	Retail Fund	Yes	4.4%	8	4.1%	39	4.0%	22			4.7%	28
Mercer AP - Mercer Fixed Interest	Retail Fund	Yes	2.5%	56	4.1%	40	3.4%	42	3.9%	37	4.6%	33
Aware Super Allocated Pension Fund - Fixed Interest Fund	Industry Fund	Yes	3.3%	36	3.9%	41	3.3%	43	3.6%	41		
Suncorp Brighter Super pension - Vanguard International Fixed Interest Inde	Retail Fund	Yes	2.8%	49	3.9%	42						
Zurich AP - Zurich Australian Fixed Interest EF	Retail Fund	Yes	2.5%	55	3.9%	43	2.7%	58	3.2%	48	3.6%	47
smartMonday PENSION - Fixed Interest Diversified	Retail Fund	Yes	2.9%	48	3.9%	44	3.5%	36	4.1%	29	5.0%	20
ANZ SCP - ANZ Smart Choice Global Fixed Interest	Retail Fund	Yes	2.7%	51	3.8%	45	3.7%	29	4.3%	19		
MLC MKPF - MLC Diversified Debt Fund	Retail Fund	Yes	3.3%	37	3.8%	46	3.3%	45	3.6%	42	4.2%	41
smartMonday PENSION - Fixed Interest International Index (\$A hedged)	Retail Fund	Yes	3.3%	39	3.8%	47	3.5%	36	4.1%	29	4.5%	35
CareSuper Pension - Fixed Interest	Industry Fund	Yes	2.3%	57	3.8%	48	3.4%	38	4.0%	31	5.2%	12
REI Super Pension - Bonds	Industry Fund	Yes	3.0%	46	3.7%	49	3.5%	33	4.3%	21	5.0%	18
MLC MKPF - Vanguard International Fixed Interest Index Fund (Hedged)	Retail Fund	Yes	3.3%	37	3.7%	50	3.3%	45	4.0%	32	4.5%	34
Investment Options			73		72		65		56		55	
Maximum			6.5%		7.2%		5.6%		5.7%		6.8%	
Quartile 1			3.8%		4.7%		4.2%		4.5%		5.1%	
Median			3.3%		4.1%		3.5%		4.1%		4.7%	
Quartile 3			2.5%		3.5%		3.2%		3.6%		4.2%	
Minimum			-0.5%		0.4%		1.0%		1.2%		2.3%	

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.