

Sunsuper Investment Performance Summary to 31 January 2019 for Retirement income accounts

Diversified options	Three Months	Financial Year to Date	1 Year (% p.a.)	3 Years (% p.a.)	5 Years (% p.a.)	7 Years (% p.a.)	10 Years (% p.a.)
Growth							
Net return	1.2%	0.1%	3.5%	11.4%	9.7%	11.2%	9.7%
SuperRatings Index	0.8%	-1.0%	1.6%	9.4%	8.4%	10.7%	9.8%
Balanced							
Net return	1.4%	0.7%	3.8%	10.2%	9.0%	10.5%	9.5%
SuperRatings Index	1.0%	-0.1%	2.3%	8.5%	7.5%	9.5%	9.2%
Balanced-Index							
Net return	1.0%	-0.5%	2.1%	7.9%	8.1%	10.0%	n/a
SuperRatings Index	1.0%	-0.1%	2.3%	8.5%	7.5%	9.5%	9.2%
Socially Conscious Balanced							
Net return	0.4%	-0.7%	1.9%	7.2%	6.9%	9.0%	n/a
SuperRatings Index	1.0%	-0.1%	2.3%	8.5%	7.5%	9.5%	9.2%
Retirement							
Net return	1.4%	1.2%	3.9%	8.3%	7.2%	8.3%	7.8%
SuperRatings Index	1.0%	0.5%	2.6%	6.6%	6.4%	7.8%	8.1%
Conservative							
Net return	1.5%	1.6%	3.6%	6.6%	6.0%	6.9%	7.1%
SuperRatings Index	1.2%	1.2%	2.7%	5.2%	5.2%	6.0%	6.5%
Diversified Alternatives							
Net return	1.7%	4.4%	9.7%	n/a	n/a	n/a	n/a

Single asset class options	Three Months	Financial Year to Date	1 Year (% p.a.)	3 Years (% p.a.)	5 Years (% p.a.)	7 Years (% p.a.)	10 Years (% p.a.)
Shares							
Net return	1.2%	-2.1%	0.4%	11.8%	8.9%	11.4%	n/a
SuperRatings Index	0.5%	-1.8%	1.2%	9.8%	8.7%	11.7%	10.6%
Australian Shares							
Net return	1.1%	-4.0%	1.3%	10.9%	8.2%	10.5%	10.9%
Australian Shares - Index							
Net return	2.3%	-2.1%	3.1%	11.6%	8.6%	10.6%	10.9%
SuperRatings Index	-0.3%	-4.4%	-0.2%	10.4%	8.1%	10.1%	10.9%
International Shares - Index (hedged)							
Net return	-0.3%	-2.8%	-4.5%	11.8%	9.9%	13.0%	13.7%

- Net return is after investment fees but before all other fees and costs.
- Past performance is not a reliable indication of future performance.
- Financial year to date is the period from 1 July.
- "n/a" where option return for the period is not available.

Source: SuperRatings Fund Crediting Rate Survey.
- The SuperRatings Index return is after investment fees and tax.
- The SuperRatings Index for each option is the median return for the largest investment options with a similar asset allocation.

The information contained in this publication is given in good faith and is not a substitute for professional advice. While all reasonable care has been taken in producing this information, Sunsuper Pty Ltd, its subsidiary Sunsuper Financial Services Pty Ltd, and their directors and employees do not warrant the accuracy or completeness of this information and will not be held responsible for any loss suffered as a result of relying on this information.

Sunsuper Pty Ltd (ABN 88 010 720 840, AFSL 228975) is the trustee and issuer of the Sunsuper Superannuation Fund (ABN 98 503 137 921, USI 98 503 137 921 001). A Product Disclosure Statement (PDS) is available by calling 13 11 84 or visiting www.sunsuper.com.au. You should consider the relevant PDS before acquiring any financial product.

**Sunsuper Investment Performance
Summary to 31 January 2019
for Retirement income accounts**

Single asset class options	Three Months	Financial Year to Date	1 Year (% p.a.)	3 Years (% p.a.)	5 Years (% p.a.)	7 Years (% p.a.)	10 Years (% p.a.)
International Shares - Index (unhedged)							
Net return	-2.0%	-1.2%	4.0%	10.5%	11.4%	16.1%	n/a
SuperRatings Index	0.0%	-1.6%	0.2%	10.8%	9.8%	13.8%	10.3%
Emerging Markets Shares							
Net return	7.1%	0.2%	-5.3%	13.4%	6.8%	7.2%	n/a
Property							
Net return	4.0%	5.2%	9.6%	10.8%	10.5%	10.7%	10.2%
Australian Property - Index							
Net return	7.5%	6.2%	13.0%	9.3%	13.8%	14.5%	12.2%
SuperRatings Index	4.2%	5.2%	9.8%	9.2%	10.9%	10.7%	10.2%
Diversified Bonds							
Net return	2.1%	2.5%	2.9%	4.2%	3.9%	4.9%	n/a
Diversified Bonds - Index							
Net return	2.6%	3.0%	4.3%	3.4%	4.9%	5.1%	6.0%
SuperRatings Index	1.8%	2.4%	2.9%	3.5%	4.1%	4.7%	5.5%
Cash							
Net return	0.6%	1.4%	2.3%	2.4%	2.6%	3.0%	3.6%
SuperRatings Index	0.5%	1.2%	2.0%	2.0%	2.3%	2.7%	3.3%
Capital Guaranteed							
Net return	0.7%	1.5%	2.9%	3.0%	3.6%	3.8%	3.9%
SuperRatings Index	0.6%	1.2%	2.0%	2.3%	2.7%	3.3%	4.0%

- Net return is after investment fees but before all other fees and costs.
- Past performance is not a reliable indication of future performance.
- Financial year to date is the period from 1 July.
- "n/a" where option return for the period is not available.

Source: SuperRatings Fund Crediting Rate Survey.

- The SuperRatings Index return is after investment fees and tax.
- The SuperRatings Index for each option is the median return for the largest investment options with a similar asset allocation.

The information contained in this publication is given in good faith and is not a substitute for professional advice. While all reasonable care has been taken in producing this information, Sunsuper Pty Ltd, its subsidiary Sunsuper Financial Services Pty Ltd, and their directors and employees do not warrant the accuracy or completeness of this information and will not be held responsible for any loss suffered as a result of relying on this information.

Sunsuper Pty Ltd (ABN 88 010 720 840, AFSL 228975) is the trustee and issuer of the Sunsuper Superannuation Fund (ABN 98 503 137 921, USI 98 503 137 921 001). A Product Disclosure Statement (PDS) is available by calling 13 11 84 or visiting www.sunsuper.com.au. You should consider the relevant PDS before acquiring any financial product.