

Sunsuper Investment Performance Summary to 31 August 2021 for Super-savings accounts

Lifecycle Investment Strategy						
	Three Months	1 Year (% p.a.)	3 Years (% p.a.)	5 Years (% p.a.)	7 Years (% p.a.)	10 Years (% p.a.)
Balanced Pool						
Net return	5.4%	21.5%	9.1%	9.9%	9.0%	9.7% ⁽¹⁾
SuperRatings Index	4.8%	18.3%	8.1%	8.6%	8.1%	9.0%
Retirement Pool						
Net return	4.5%	15.8%	7.1%	7.6%	7.0%	7.4% ⁽²⁾
SuperRatings Index	3.7%	13.3%	6.5%	6.7%	6.4%	7.2%
Cash Pool						
Net return	0.0%	0.2%	0.8%	1.2%	1.4%	1.9% ⁽³⁾
SuperRatings Index	0.0%	0.2%	0.9%	1.2%	1.5%	2.0%

Diversified options						
	Three Months	1 Year (% p.a.)	3 Years (% p.a.)	5 Years (% p.a.)	7 Years (% p.a.)	10 Years (% p.a.)
Growth						
Net return	6.3%	26.3%	10.4%	11.5%	10.2%	10.6%
SuperRatings Index	5.6%	22.3%	9.3%	10.0%	9.1%	10.2%
Balanced						
Net return	5.5%	21.6%	9.1%	10.0%	9.1%	9.7%
SuperRatings Index	4.8%	18.3%	8.1%	8.6%	8.1%	9.0%
Balanced-Index						
Net return	5.4%	19.4%	9.5%	9.0%	8.7%	9.9%
SuperRatings Index	4.8%	18.3%	8.1%	8.6%	8.1%	9.0%
Socially Conscious Balanced						
Net return	4.4%	19.1%	8.7%	8.8%	7.6%	9.0%
SuperRatings Index	4.8%	18.3%	8.1%	8.6%	8.1%	9.0%
Retirement						
Net return	4.5%	15.8%	7.1%	7.7%	7.0%	7.5%
SuperRatings Index	3.7%	13.3%	6.5%	6.7%	6.4%	7.2%
Conservative						
Net return	3.1%	10.2%	5.3%	5.6%	5.5%	6.0%
SuperRatings Index	2.4%	8.0%	4.6%	4.6%	4.8%	5.5%
Diversified Alternatives						
Net return	4.5%	19.4%	8.7%	n/a	n/a	n/a

- Net return is after investment fees and taxes but before all other fees and costs.
- Past performance is not a reliable indication of future performance.
- "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.

Notes

- (1) The Balanced Pool commenced on 4 October 2013. The Balanced Pool has identical investments to the Balanced Option. To show our performance for the Balanced Pool we have shown the returns for the Balanced Option up to 4 October 2013 with the returns for the Balanced Pool from the 4 October 2013.
- (2) The Retirement Pool commenced on 4 October 2013. The Retirement Pool has identical investments to the Retirement Option. To show our performance for the Retirement Pool we have shown the returns for the Retirement Option (adjusted to reflect fee differences) up to 4 October 2013 with the returns for the Retirement Pool from the 4 October 2013.
- (3) The Cash Pool commenced on 4 October 2013. The Cash Pool has identical investments to the Cash Option. To show our performance for the Cash Pool we have shown the returns for the Cash Option (adjusted to reflect fee differences) up to 4 October 2013 with the returns for the Cash Pool from the 4 October 2013.

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Single asset class options						
	Three Months	1 Year (% p.a.)	3 Years (% p.a.)	5 Years (% p.a.)	7 Years (% p.a.)	10 Years (% p.a.)
Shares						
Net return	6.4%	28.7%	11.9%	12.8%	10.5%	11.6%
SuperRatings Index	6.4%	25.6%	10.6%	11.3%	10.0%	11.1%
Australian Shares						
Net return	6.0%	28.5%	9.8%	10.9%	8.8%	10.4%
Australian Shares - Index						
Net return	5.6%	26.1%	10.1%	10.8%	8.8%	10.4%
SuperRatings Index	5.6%	26.8%	9.5%	10.4%	8.7%	10.2%
International Shares - Index (hedged)						
Net return	6.3%	27.9%	12.2%	13.3%	11.0%	13.1%
International Shares - Index (unhedged)						
Net return	11.0%	30.1%	13.1%	14.4%	14.0%	15.7%
SuperRatings Index	8.3%	28.5%	12.7%	13.4%	12.4%	13.7%
Emerging Markets Shares						
Net return	2.2%	23.1%	9.2%	10.3%	7.2%	7.5%
Property						
Net return	5.7%	18.6%	7.6%	7.4%	8.0%	9.1%
Australian Property - Index						
Net return	11.3%	27.9%	8.6%	6.5%	9.7%	12.1%
SuperRatings Index	5.2%	16.0%	5.9%	6.5%	8.0%	8.5%
Diversified Bonds						
Net return	1.7%	1.8%	4.0%	3.3%	3.4%	4.3%
Diversified Bonds - Index						
Net return	1.3%	0.1%	3.6%	2.5%	3.6%	4.4%
SuperRatings Index	1.2%	1.3%	3.4%	2.8%	3.2%	4.1%
Cash						
Net return	0.1%	0.3%	1.1%	1.5%	1.7%	2.3%
SuperRatings Index	0.0%	0.2%	0.9%	1.2%	1.5%	2.0%

- Net return is after investment fees and taxes but before all other fees and costs.
- Past performance is not a reliable indication of future performance.
- "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.

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