

Sunsuper Investment Performance Summary to 29 February 2020 for Super-savings accounts

Lifecycle Investment Strategy							
	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.)
Balanced Pool							
Net return	-1.5%	2.8%	7.9%	8.6%	7.5%	9.0%	8.3% ⁽¹⁾
SuperRatings Index	-1.4%	2.9%	7.5%	7.6%	6.3%	8.1%	7.7%
Retirement Pool							
Net return	-0.5%	3.0%	7.3%	7.1%	6.1%	7.0%	6.6% ⁽²⁾
SuperRatings Index	-0.7%	2.5%	6.6%	6.3%	5.1%	6.5%	6.6%
Cash Pool							
Net return	0.2%	0.6%	1.1%	1.5%	1.6%	1.8%	2.5% ⁽³⁾
SuperRatings Index	0.3%	0.8%	1.3%	1.6%	1.7%	1.9%	2.5%

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	-2.2%	2.7%	8.4%	9.5%	8.3%	9.7%	8.8%
SuperRatings Index	-2.0%	2.8%	7.8%	8.3%	6.9%	9.0%	8.3%
Balanced							
Net return	-1.4%	2.9%	8.1%	8.6%	7.6%	9.1%	8.3%
SuperRatings Index	-1.4%	2.9%	7.5%	7.6%	6.3%	8.1%	7.7%
Balanced-Index							
Net return	-1.8%	3.3%	9.2%	7.6%	6.0%	8.5%	8.1%
SuperRatings Index	-1.4%	2.9%	7.5%	7.6%	6.3%	8.1%	7.7%
Socially Conscious Balanced							
Net return	-1.1%	3.1%	8.2%	7.5%	5.3%	7.4%	7.3%
SuperRatings Index	-1.4%	2.9%	7.5%	7.6%	6.3%	8.1%	7.7%
Retirement							
Net return	-0.5%	3.0%	7.5%	7.2%	6.2%	7.1%	6.7%
SuperRatings Index	-0.7%	2.5%	6.6%	6.3%	5.1%	6.5%	6.6%
Conservative							
Net return	0.4%	3.0%	6.6%	5.8%	5.2%	5.8%	5.9%
SuperRatings Index	0.1%	2.5%	5.5%	4.9%	4.2%	5.2%	5.5%
Diversified Alternatives							
Net return	1.6%	4.5%	9.1%	n/a	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.
- 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.

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	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	-4.6%	1.1%	7.8%	9.4%	7.3%	9.5%	8.5%
SuperRatings Index	-3.3%	2.4%	7.9%	9.0%	7.1%	9.7%	9.0%
Australian Shares							
Net return	-5.7%	-0.6%	7.2%	8.2%	6.5%	8.3%	7.9%
Australian Shares - Index							
Net return	-4.4%	0.7%	8.9%	8.9%	6.6%	8.5%	8.2%
SuperRatings Index	-5.2%	0.6%	7.7%	8.3%	6.5%	7.9%	7.9%
International Shares - Index (hedged)							
Net return	-6.4%	-0.9%	3.6%	6.4%	6.3%	9.6%	10.2%
International Shares - Index (unhedged)							
Net return	-1.8%	7.2%	13.5%	12.7%	9.7%	15.2%	11.9%
SuperRatings Index	-1.8%	5.0%	10.9%	11.1%	8.3%	12.5%	10.3%
Emerging Markets Shares							
Net return	1.4%	4.4%	7.1%	9.9%	5.5%	6.7%	5.0%
Property							
Net return	0.3%	3.4%	5.4%	7.1%	6.6%	8.4%	9.1%
Australian Property - Index							
Net return	-2.7%	1.6%	11.3%	9.3%	8.2%	10.9%	11.1%
SuperRatings Index	-0.8%	1.9%	6.9%	8.1%	7.9%	8.7%	8.9%
Diversified Bonds							
Net return	1.7%	3.2%	6.9%	4.5%	3.8%	4.1%	5.2%
Diversified Bonds - Index							
Net return	1.8%	3.7%	7.9%	4.6%	4.0%	4.7%	5.5%
SuperRatings Index	1.3%	2.9%	6.0%	4.0%	3.3%	3.9%	4.9%
Cash							
Net return	0.3%	1.0%	1.7%	1.9%	2.0%	2.2%	2.9%
SuperRatings Index	0.3%	0.8%	1.3%	1.6%	1.7%	1.9%	2.5%

- 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.
- 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.

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Single asset class options							
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Capital Guaranteed							
Net return	0.4%	1.3%	3.1%	2.7%	2.9%	3.1%	3.5%
SuperRatings Index	0.3%	1.2%	2.2%	2.1%	2.0%	2.4%	2.9%

- 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.
- Financial year to date is the period from 1 July.
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Source: SuperRatings Fund Crediting Rate Survey.

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