

# SuperRatings Fund Crediting Rate Survey - Growth (77-90)

September 2019

Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Acumen - Diversified	Ind-NPO	77	2	130	1.12	160	1.70	178	1.70	178	5.87	159	8.34	127	7.84	98	9.70	53	8.35	31	7.85	15	8.14	2
AMG Corp - High Growth	MT-Corp	90	3	126	0.67	179	2.06	149	2.06	149	8.54	51	9.31	88	8.45	66	10.11	44	8.19	41	-	-	-	-
AMIST Super - Growth	Ind-PO	85	69	102	1.37	116	1.67	181	1.67	181	6.93	132	8.83	105	8.74	44	10.36	33	8.71	22	-	-	-	-
AMP CS - AMP Balanced Growth	MT-Corp	78	1,627	23	1.37	115	2.14	137	2.14	136	6.08	152	7.18	146	6.51	133	8.09	82	6.43	77	-	-	-	-
AMP CS - AMP High Growth	MT-Corp	90	779	46	1.56	46	2.11	144	2.11	144	6.50	145	8.65	114	7.44	117	9.20	67	6.90	70	-	-	-	-
AMP FLS - AMP High Growth	MT-Pers	90	1,806	21	1.56	46	2.11	144	2.11	144	6.50	145	8.65	114	7.44	117	9.20	67	6.98	69	-	-	-	-
AMP FLS - Future Directions Growth	MT-Pers	86	717	51	1.70	28	1.80	174	1.80	174	4.98	176	7.77	137	7.25	121	9.14	69	7.32	68	-	-	-	-
AMP FS Choice - Super Easy Growth	MT-Pers	85	680	53	1.74	21	2.59	85	2.59	85	8.85	38	9.35	84	8.49	59	10.27	37	-	-	-	-	-	-
AMP SDF MySuper - MySuper 1970s	MT-MyS	88	309	69	1.18	149	2.24	126	2.24	126	6.04	154	8.26	129	7.73	104	-	-	-	-	-	-	-	-
AMP SignatureSuper - MySuper 1970s	MT-MyS	86	271	74	1.27	138	1.88	166	1.88	166	5.67	164	8.40	124	7.85	97	-	-	-	-	-	-	-	-
AMP SS - AMP High Growth	MT-Corp	86	134	92	1.61	35	2.26	124	2.26	124	7.15	104	9.31	89	8.09	84	9.86	50	7.56	63	-	-	-	-
ANZ Smart Choice Super - 1970's	MT-Pers	82	2,789	10	1.44	81	2.56	88	2.56	88	8.79	41	9.23	92	8.33	68	-	-	-	-	-	-	-	-
ANZ Smart Choice Super - 1980's	MT-Pers	89	1,906	18	1.59	36	2.63	78	2.63	78	8.91	36	9.84	44	8.81	41	-	-	-	-	-	-	-	-
ANZ Smart Choice Super - 1990's	MT-Pers	90	326	67	1.61	33	2.63	78	2.63	78	8.83	39	9.97	31	8.89	38	-	-	-	-	-	-	-	-
ANZ Smart Choice Super - 2000's	MT-Pers	90	-	-	1.52	51	2.57	86	2.57	86	8.62	48	-	-	-	-	-	-	-	-	-	-	-	-
ANZ Smart Choice Super - MySuper 1970's	MT-MyS	82	1,183	39	1.44	81	2.56	88	2.56	88	8.79	41	9.23	92	8.33	68	-	-	-	-	-	-	-	-
ANZ Smart Choice Super - MySuper 1980's	MT-MyS	89	977	43	1.59	36	2.63	78	2.63	78	8.91	36	9.84	44	8.81	41	-	-	-	-	-	-	-	-
ANZ Smart Choice Super - MySuper 1990's	MT-MyS	90	170	88	1.61	33	2.63	78	2.63	78	8.83	39	9.97	31	8.89	38	-	-	-	-	-	-	-	-
ANZ Smart Choice Super - MySuper 2000's	MT-MyS	90	-	-	1.52	51	2.57	86	2.57	86	8.62	48	-	-	-	-	-	-	-	-	-	-	-	-
ASGARD Emp Super - SMA Growth	MT-Corp	84	547	55	1.36	119	2.13	142	2.13	142	7.57	94	9.98	30	8.30	70	9.23	66	-	-	-	-	-	-
Asgard Employer Superannuation Account - 1970s Lifestage PST Fund	MT-MyS	87	-	-	1.40	107	2.73	58	2.73	58	7.05	121	9.66	56	7.59	114	-	-	-	-	-	-	-	-
Asgard Employer Superannuation Account - 1980s Lifestage PST Fund	MT-MyS	87	-	-	1.40	108	2.72	60	2.72	60	7.06	118	9.66	57	7.64	109	-	-	-	-	-	-	-	-
Asgard Employer Superannuation Account - 1990s Lifestage PST Fund	MT-MyS	87	-	-	1.41	98	2.77	51	2.77	51	7.05	119	9.64	59	7.61	110	-	-	-	-	-	-	-	-
Asgard Employer Superannuation Account - 2000s Lifestage PST Fund	MT-MyS	87	-	-	1.43	86	2.85	39	2.85	39	7.05	122	9.64	60	7.53	116	-	-	-	-	-	-	-	-
Asset Administrator - Pental Wsale Plus Active Growth Fund	MT-Pers	0	-	-	1.19	146	2.15	133	2.15	133	4.73	177	8.61	117	-	-	-	-	-	-	-	-	-	-
Asset Administrator - Pental Wsale Plus Active High Growth Fund	MT-Pers	0	-	-	1.36	120	1.82	171	1.82	171	5.57	166	9.89	41	-	-	-	-	-	-	-	-	-	-
Aust Catholic Super & Ret - LifetimeOne 40 and below	Ind-MyS	89	1,442	29	1.65	31	2.27	123	2.27	123	5.94	155	-	-	-	-	-	-	-	-	-	-	-	-
Aust Catholic Super & Ret - LifetimeOne 45	Ind-MyS	82	-	-	1.51	56	2.23	127	2.23	127	5.90	158	-	-	-	-	-	-	-	-	-	-	-	-
Aust Ethical Pers - Growth	MT-Pers	85	334	66	0.71	178	2.34	118	2.34	118	10.00	9	9.39	78	8.66	49	9.94	48	6.55	74	-	-	-	-
AustralianSuper - High Growth	Ind-PO	84	10,794	1	1.09	162	2.40	108	2.40	108	8.15	69	10.98	6	10.18	3	11.73	2	9.59	3	8.39	4	7.82	5
AvSuper - Growth (MySuper)	Ind-MyS	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AvSuper - Growth (MySuper)	Ind-PO	83	244	79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bendigo MySuper - Growth Index Fund	MT-MyS	80	180	85	1.12	155	2.45	98	2.45	98	8.36	54	9.35	80	8.50	56	-	-	-	-	-	-	-	-
Bendigo SmartOptions - Bendigo Socially Responsible Growth Fund	MT-Pers	0	0	143	0.90	173	3.25	7	3.25	7	11.40	2	-	-	-	-	-	-	-	-	-	-	-	-
Bendigo SmartOptions - Growth Index Fund	MT-Pers	80	0	138	1.12	155	2.45	98	2.45	98	8.36	54	9.35	80	-	-	-	-	-	-	-	-	-	-
Bendigo SmartOptions - Growth Wholesale Fund	MT-Pers	80	11	121	0.63	180	2.37	112	2.37	112	4.99	173	7.40	142	-	-	-	-	-	-	-	-	-	-
Bendigo SmartStart Emp - Bendigo Socially Responsible Growth Fund	MT-Corp	0	0	143	0.90	173	3.25	7	3.25	7	11.40	2	-	-	-	-	-	-	-	-	-	-	-	-
Bendigo SmartStart Emp - Growth Index Fund	MT-Corp	80	16	119	1.12	155	2.45	98	2.45	98	8.36	54	9.35	80	8.50	56	-	-	-	-	-	-	-	-
Bendigo SmartStart Emp - Growth Wholesale Fund	MT-Corp	80	2	128	0.63	180	2.37	112	2.37	112	4.99	173	7.40	142	7.21	123	-	-	-	-	-	-	-	-



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Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Bendigo SmartStart Pers - Bendigo Socially Responsible Growth Fund	MT-Pers	0	6	123	0.90	173	3.25	7	3.25	7	11.40	2	-	-	-	-	-	-	-	-	-	-	-	-
Bendigo Smartstart Pers - Growth Index Fund	MT-Pers	80	249	77	1.12	155	2.45	98	2.45	98	8.36	54	9.35	80	8.50	56	10.22	39	-	-	-	-	-	-
Bendigo Smartstart Pers - Growth Wholesale Fund	MT-Pers	80	30	113	0.63	180	2.37	112	2.37	112	4.99	173	7.40	142	7.21	123	9.10	70	7.35	67	6.41	29	-	-
BT Bus Super - BT Active Balanced	MT-Corp	73	60	104	0.75	177	1.91	162	1.91	162	3.74	183	6.22	149	5.91	136	7.24	87	5.87	80	-	-	-	-
BT Bus Super - BT Multi-manager Growth	MT-Corp	85	26	115	1.22	142	1.95	158	1.95	158	5.47	169	8.12	132	6.69	131	8.00	84	6.49	76	-	-	-	-
BT Bus Super - Westpac Dynamic Growth	MT-Corp	81	57	105	0.91	172	1.72	177	1.72	177	5.06	172	6.63	148	5.75	137	7.33	86	5.90	79	-	-	-	-
BT Business Super - MySuper 1970s Lifestage Fund	MT-MyS	87	1,403	30	1.41	93	2.72	59	2.72	59	7.10	116	9.66	58	8.25	76	-	-	-	-	-	-	-	-
BT Business Super - MySuper 1980s Lifestage Fund	MT-MyS	87	1,101	42	1.40	101	2.72	64	2.72	64	7.10	117	9.67	55	8.15	82	-	-	-	-	-	-	-	-
BT Business Super - MySuper 1990s Lifestage Fund	MT-MyS	87	284	72	1.40	102	2.75	56	2.75	56	7.10	112	9.64	61	8.01	90	-	-	-	-	-	-	-	-
BT Business Super - MySuper 2000s Lifestage Fund	MT-MyS	87	1	136	1.38	110	2.95	21	2.95	21	7.12	110	9.36	79	8.01	89	-	-	-	-	-	-	-	-
BT Lifetime Employer Super - MySuper 1970s Lifestage Fund	MT-MyS	87	1,822	20	1.42	90	2.72	61	2.72	61	7.10	113	9.39	75	7.61	111	9.31	63	7.73	57	-	-	-	-
BT Lifetime Employer Super - MySuper 1980s Lifestage Fund	MT-MyS	87	1,279	35	1.41	95	2.71	66	2.71	66	7.14	105	9.44	69	7.72	105	9.54	58	7.88	50	-	-	-	-
BT Lifetime Employer Super - MySuper 1990s Lifestage Fund	MT-MyS	87	241	80	1.40	104	2.75	53	2.75	53	7.17	100	9.58	63	7.83	101	9.67	55	7.99	45	-	-	-	-
BT Lifetime Employer Super - MySuper 2000s Lifestage Fund	MT-MyS	87	1	134	1.42	87	2.89	22	2.89	22	6.86	134	9.78	48	8.21	78	-	-	-	-	-	-	-	-
BT Lifetime Super Emp - BT Future Goals	MT-Corp	85	158	90	0.95	171	2.39	111	2.39	111	3.94	180	7.54	140	7.03	127	8.63	78	6.65	72	-	-	-	-
BT Lifetime Super Emp - BT Multi-manager Growth	MT-Corp	85	307	70	1.23	140	1.98	156	1.98	156	5.77	162	8.39	125	6.92	129	7.91	85	6.52	75	-	-	-	-
BT Panorama Compact Menu - Pental Wsale Plus Active Growth Fund	MT-Pers	0	-	-	1.19	146	2.15	133	2.15	133	4.73	177	8.61	117	-	-	-	-	-	-	-	-	-	-
BT Panorama Compact Menu - Pental Wsale Plus Active High Growth Fund	MT-Pers	0	-	-	1.36	120	1.82	171	1.82	171	5.57	166	9.89	41	-	-	-	-	-	-	-	-	-	-
BT Panorama Full Menu - Pental Wsale Plus Active Growth Fund	MT-Pers	0	-	-	1.19	146	2.15	133	2.15	133	4.73	177	8.61	117	-	-	-	-	-	-	-	-	-	-
BT Panorama Full Menu - Pental Wsale Plus Active High Growth Fund	MT-Pers	0	-	-	1.36	120	1.82	171	1.82	171	5.57	166	9.89	41	-	-	-	-	-	-	-	-	-	-
BT Super for Life - 1970s Lifestage Fund	MT-Pers	87	2,649	11	1.42	90	2.72	61	2.72	61	7.10	113	9.39	75	7.61	111	9.31	63	7.73	57	-	-	-	-
BT Super for Life - 1980s Lifestage Fund	MT-Pers	87	2,825	8	1.41	95	2.71	66	2.71	66	7.14	105	9.44	69	7.72	105	9.54	58	7.88	50	-	-	-	-
BT Super for Life - 1990s Lifestage Fund	MT-Pers	87	770	47	1.40	104	2.75	53	2.75	53	7.17	100	9.58	63	7.83	101	9.67	55	7.99	45	-	-	-	-
BT Super for Life - 2000s Lifestage Fund	MT-Pers	87	1	131	1.42	87	2.89	22	2.89	22	6.86	134	9.78	48	8.21	78	-	-	-	-	-	-	-	-
BT Super for Life - MySuper 1970s Lifestage Fund - Savings	MT-MyS	87	2,649	11	1.42	90	2.72	61	2.72	61	7.10	113	9.39	75	7.61	111	9.31	63	7.73	57	-	-	-	-
BT Super for Life - MySuper 1980s Lifestage Fund - Savings	MT-MyS	87	2,825	8	1.41	95	2.71	66	2.71	66	7.14	105	9.44	69	7.72	105	9.54	58	7.88	50	-	-	-	-
BT Super for Life - MySuper 1990s Lifestage Fund - Savings	MT-MyS	87	770	47	1.40	104	2.75	53	2.75	53	7.17	100	9.58	63	7.83	101	9.67	55	7.99	45	-	-	-	-
BT Super for Life - MySuper 2000s Lifestage Fund - Savings	MT-MyS	87	1	131	1.42	87	2.89	22	2.89	22	6.86	134	9.78	48	8.21	78	-	-	-	-	-	-	-	-
BUSSQ Premium Choice - High Growth	Ind-Pers	83	315	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CareSuper - Growth	Ind-PO	82	928	45	1.39	109	2.05	152	2.05	152	6.84	137	10.01	29	9.38	17	11.15	8	9.27	7	8.42	3	8.10	4
Catholic Super - Moderately Aggressive	Ind-PO	80	299	71	1.37	113	2.45	96	2.45	96	5.90	156	9.18	95	9.18	24	10.39	28	8.71	20	8.33	5	-	-
CFS-FC Wsale Pers - FirstChoice Wsale Growth	MT-Pers	80	1,461	27	1.34	124	2.30	119	2.30	119	6.21	149	8.08	133	7.35	120	9.02	71	7.46	65	-	-	-	-
CFS FC Emp - FirstChoice Growth	MT-Corp	80	-	-	1.29	135	2.13	140	2.13	140	5.40	170	7.18	145	6.48	134	8.15	81	6.64	73	-	-	-	-
CFS FC MySuper - Lifestage 1965-69	MT-MyS	86	1,284	34	1.67	30	2.22	128	2.22	128	7.64	91	8.89	104	7.98	94	-	-	-	-	-	-	-	-
CFS FC MySuper - Lifestage 1970-74	MT-MyS	90	1,538	24	1.93	17	2.47	95	2.47	95	8.12	73	9.16	97	8.12	83	-	-	-	-	-	-	-	-
CFS FC MySuper - Lifestage 1975-79	MT-MyS	90	1,464	26	2.09	14	2.42	104	2.42	104	8.01	78	9.12	98	8.04	86	-	-	-	-	-	-	-	-
CFS FC MySuper - Lifestage 1980-84	MT-MyS	90	1,380	32	2.11	11	2.41	105	2.41	105	7.98	81	9.11	99	8.04	86	-	-	-	-	-	-	-	-
CFS FC MySuper - Lifestage 1985-89	MT-MyS	90	928	44	2.10	12	2.40	109	2.40	109	7.94	82	9.10	100	8.04	86	-	-	-	-	-	-	-	-
CFS FC MySuper - Lifestage 1990-94	MT-MyS	90	398	64	2.06	15	2.39	110	2.39	110	7.86	86	9.07	101	8.01	91	-	-	-	-	-	-	-	-



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			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
CFS FC MySuper - Lifestage 1995-99	MT-MyS	90	72	100	1.99	16	2.36	115	2.36	115	7.66	90	9.02	103	7.99	93	-	-	-	-	-	-	-	-
CFS FC MySuper - Lifestage 2000-04	MT-MyS	90	1	133	1.89	18	2.30	120	2.30	120	7.35	97	8.68	111	-	-	-	-	-	-	-	-	-	-
Club Plus Super - Growth	Ind-PO	86	75	98	1.12	159	1.69	180	1.69	180	5.68	163	10.31	19	9.24	21	10.07	46	7.83	54	7.00	22	-	-
Club Super - Growth	Ind-NPO	90	24	116	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commonwealth Bank Group Super - Growth	Corp	80	1,136	40	0.79	176	1.87	168	1.87	168	7.27	98	8.46	122	7.83	100	9.32	62	8.33	33	8.23	10	-	-
CSC PSSap - Aggressive	Gov-NPO	79	1,386	31	1.03	167	2.14	139	2.14	139	8.76	43	10.14	25	9.19	22	10.91	12	9.00	10	-	-	-	-
EISS Retire - Growth	Ind-NPO	87	542	56	1.25	139	1.55	183	1.55	183	6.93	133	8.24	130	7.24	122	8.69	76	7.46	65	-	-	-	-
EmPlus - m+ Growth	MT-Pers	85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Energy Super - Growth	Ind-PO	90	697	52	1.71	23	1.84	170	1.84	170	5.17	171	9.04	102	8.89	38	10.77	16	9.00	10	8.30	8	-	-
Equip MyFuture - Growth	Ind-PO	85	272	73	1.74	22	2.51	91	2.51	91	6.20	150	9.96	33	9.03	32	10.76	18	8.72	19	-	-	-	-
ESSSuper Accum - Basic Growth	Ind-NPO	80	10	122	1.14	154	2.04	153	2.04	153	8.04	76	-	-	-	-	-	-	-	-	-	-	-	-
First State Super Pers Ret Plan - Growth Fund	Ind-Pers	80	251	76	1.09	164	1.93	159	1.93	159	6.72	141	6.93	147	6.75	130	8.84	75	7.64	62	6.35	30	5.20	17
First State Super Tailored Super Plan - Growth Fund	Ind-Pers	80	186	84	1.14	153	2.08	147	2.08	147	8.74	44	7.83	135	7.58	115	-	-	-	-	-	-	-	-
First Super - Shares Plus	Ind-PO	90	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GESB Super - Growth Plan	Gov-NPO	90	252	75	1.52	50	2.13	141	2.13	141	6.97	128	8.72	109	7.99	92	9.71	52	8.26	37	-	-	-	-
Goldman Sachs & JBWere Superannuation - MySuper	Corp-MyS	87	391	65	1.40	103	2.47	94	2.47	94	9.56	35	10.29	20	9.57	12	11.99	1	9.41	5	-	-	-	-
GuildSuper MySuper - Growing Lifestage	MT-MyS	81	239	81	1.33	132	2.05	150	2.05	150	8.68	45	8.64	116	7.67	108	-	-	-	-	-	-	-	-
HESTA - Shares Plus	Ind-PO	91	1,209	36	1.70	24	2.64	77	2.64	77	8.01	79	10.78	8	9.36	18	11.01	10	9.08	9	8.15	11	7.73	6
Hostplus - Shares Plus	Ind-PO	86	525	58	1.41	94	2.48	92	2.48	92	6.97	127	11.21	5	10.19	2	11.45	4	9.43	4	8.73	1	8.27	1
HUB24 Super Pers Choice - Russell Growth Fund Class A	MT-Pers	85	-	-	1.86	19	2.53	90	2.53	90	6.30	148	8.72	107	7.98	94	10.13	41	8.07	44	-	-	-	-
IOOF Employer Super (Corporate 100) - IOOF MultiMix Growth Trust	MT-Corp	90	-	-	1.47	73	3.61	4	3.61	4	8.55	50	10.04	28	9.34	19	11.07	9	8.17	42	-	-	-	-
IOOF Employer Super Core - IOOF MultiMix Growth Trust	MT-Corp	90	55	107	1.45	74	3.57	5	3.57	5	8.40	52	9.70	54	8.96	35	10.56	23	7.51	64	-	-	-	-
legalsuper - Growth	Ind-PO	80	206	83	1.29	134	2.43	103	2.43	103	7.05	120	9.79	47	8.96	34	10.62	22	8.23	39	-	-	-	-
LGIAsuper Accum - Aggressive *	Ind-PO	88	463	61	1.44	80	2.19	130	2.19	130	6.81	138	10.26	23	8.99	33	10.49	26	8.73	18	-	-	-	-
LGS MySuper Age Based Investment Strategy - High Growth	Ind-MyS	90	1,183	38	1.70	25	2.66	72	2.66	72	6.94	130	10.32	17	9.39	15	10.69	19	8.46	25	-	-	-	-
Local Government Super Accum - High Growth	Ind-NPO	90	1,854	19	1.70	25	2.66	72	2.66	72	6.94	130	10.32	17	9.39	15	10.69	19	8.46	25	-	-	-	-
LUCRF Pers - Targeted Return	Ind-Pers	78	0	139	0.19	184	0.89	184	0.89	184	3.84	181	5.31	150	5.44	138	-	-	-	-	-	-	-	-
LUCRF Super - Targeted Return	Ind-PO	78	4	125	0.19	184	0.89	184	0.89	184	3.84	181	5.31	150	5.44	138	-	-	-	-	-	-	-	-
Macquarie SuperOptions - Macquarie Growth	MT-Pers	85	30	114	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MAP - High Growth	MT-Corp	85	43	112	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maritime Stevedores AccumPlus - Growth	Ind-PO	90	1,523	25	1.70	25	2.68	71	2.68	71	6.07	153	9.40	74	8.41	67	10.04	47	8.38	28	-	-	-	-
Media Super - Growth	Ind-PO	80	22	117	1.63	32	2.47	93	2.47	93	8.30	59	10.64	12	9.42	14	10.55	24	8.27	36	7.60	19	7.10	12
Mercer SmartPath - MySuper Born 1964 - 1968	MT-MyS	78	1,920	17	1.40	100	3.00	17	3.00	17	8.06	75	9.31	86	8.27	73	-	-	-	-	-	-	-	-
Mercer SmartPath - MySuper Born 1969 - 1973	MT-MyS	88	2,074	15	1.57	44	3.15	12	3.15	12	8.14	70	9.92	37	8.64	51	-	-	-	-	-	-	-	-
Mercer SmartPath - MySuper Born 1974 - 1978	MT-MyS	88	1,743	22	1.57	41	3.16	11	3.16	11	8.18	65	9.94	36	8.62	53	-	-	-	-	-	-	-	-
Mercer SmartPath - MySuper Born 1979 - 1983	MT-MyS	88	1,309	33	1.56	45	3.15	13	3.15	13	8.17	66	9.95	34	8.63	52	-	-	-	-	-	-	-	-
Mercer SmartPath - MySuper Born 1984 - 1988	MT-MyS	88	762	49	1.55	48	3.14	14	3.14	14	8.17	67	9.91	40	8.66	50	-	-	-	-	-	-	-	-
Mercer SmartPath - MySuper Born 1989 - 1993	MT-MyS	88	-	-	1.53	49	3.08	15	3.08	15	8.03	77	9.78	51	8.48	62	-	-	-	-	-	-	-	-

\* Interim rate



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# SuperRatings Fund Crediting Rate Survey - Growth (77-90)

September 2019

Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Mercer SmartPath - MySuper Born 1994 - 1998	MT-MyS	85	54	108	1.52	54	3.05	16	3.05	16	7.92	85	9.72	53	8.48	60	-	-	-	-	-	-	-	-
Mercer SmartPath - MySuper Born 1999 - 2003	MT-MyS	86	2	127	1.47	72	2.99	18	2.99	18	7.64	92	9.31	87	8.18	81	-	-	-	-	-	-	-	-
Mercer Super Trust - Mercer High Growth	MT-Corp	83	1,124	41	1.52	55	3.17	10	3.17	10	8.29	60	10.05	26	8.67	48	9.93	49	7.74	55	7.16	20	-	-
Mine Super - Growth	Ind-PO	80	-	-	1.17	150	2.40	106	2.40	106	6.61	142	7.76	138	7.20	125	8.44	79	7.70	60	6.99	23	6.48	13
Mine Super MySuper - Growth	Ind-MyS	80	2,233	13	1.17	150	2.40	106	2.40	106	6.61	142	7.76	138	7.20	125	8.44	79	7.70	60	6.99	23	6.48	13
MLC MasterKey Business Super - MySuper Growth Portfolio	MT-MyS	85	-	-	1.02	169	1.91	163	1.91	163	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MLC MK Super Fundamentals - MLC Index Plus Growth Portfolio	MT-Pers	83	53	109	1.36	117	2.17	131	2.17	131	7.39	95	9.43	72	8.27	74	10.37	31	-	-	-	-	-	-
MLC MKey - Horizon 5 - Growth Portfolio	MT-Corp	81	1,193	37	1.32	133	2.09	146	2.09	146	8.00	80	9.72	52	8.74	45	10.35	34	8.20	40	-	-	-	-
MLC MKey - MLC Index Plus Growth Portfolio	MT-Corp	83	50	110	1.36	117	2.17	131	2.17	131	7.39	95	9.43	72	8.27	74	10.37	31	-	-	-	-	-	-
MTAA Super - Growth	Ind-PO	81	495	60	1.34	125	1.98	155	1.98	155	8.32	58	10.61	13	9.95	7	10.52	25	7.73	56	6.99	25	7.11	11
MyLife Emp - Moderately Aggressive	Ind-PO	80	2	129	1.37	113	2.45	96	2.45	96	5.90	156	9.18	95	9.18	24	10.39	28	8.71	20	8.33	5	-	-
NGS Super - High Growth	Ind-PO	88	433	62	1.07	165	1.78	175	1.78	175	7.77	88	9.94	35	8.93	37	10.38	30	8.44	27	-	-	-	-
OnePath Integra - OptiMix Growth	MT-Corp	84	170	89	1.45	75	2.20	129	2.20	129	6.18	151	7.45	141	6.46	135	8.03	83	5.85	81	-	-	-	-
OnePath OA Frontier - OptiMix Growth	MT-Pers	84	73	99	1.52	51	2.45	98	2.45	98	7.15	103	8.43	123	7.42	119	9.00	72	-	-	-	-	-	-
Plum - Active Assertive	MT-Corp	86	-	-	1.28	137	1.89	165	1.89	165	6.50	147	9.26	90	8.30	71	10.11	43	8.14	43	-	-	-	-
Plum - Essentials Assertive	MT-Corp	86	-	-	1.23	141	2.07	148	2.07	148	7.13	108	9.59	62	8.48	61	10.23	38	8.25	38	-	-	-	-
Plum - MLC Assertive	MT-Corp	86	-	-	1.34	127	1.97	157	1.97	157	6.59	144	9.20	94	8.27	72	10.09	45	8.35	30	-	-	-	-
Plum - Pre-mixed Assertive	MT-Corp	85	-	-	1.20	145	2.05	151	2.05	151	7.00	125	9.32	85	8.46	64	10.28	36	8.50	23	-	-	-	-
Plum Super - MySuper Growth Portfolio	MT-MyS	85	-	-	1.02	168	1.93	160	1.93	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prime Super - Managed Growth	Ind-PO	78	178	86	1.33	130	1.89	164	1.89	164	7.02	123	10.33	16	10.23	1	11.54	3	8.74	17	-	-	-	-
QANTAS Super Gateway - Aggressive	Corp	90	433	63	1.34	125	2.63	84	2.63	84	7.12	109	10.23	24	8.46	65	10.21	40	8.32	34	-	-	-	-
QANTAS Super Gateway MySuper - Glidepath Take-Off	Corp-MyS	90	-	-	1.35	123	2.65	76	2.65	76	7.12	111	10.27	21	-	-	-	-	-	-	-	-	-	-
QSuper - Aggressive	Gov-PO	79	4,163	5	0.28	183	3.31	6	3.31	6	12.29	1	10.04	27	10.04	4	11.29	7	9.77	1	8.26	9	-	-
Rest - Diversified	Ind-PO	77	516	59	1.12	160	1.70	178	1.70	178	5.87	159	8.34	127	7.84	98	9.70	53	8.35	31	7.85	15	8.14	2
RetireSelect Super - High Growth	MT-Pers	85	12	120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Russell iQ Super Emp - Growth	MT-Corp	88	244	78	1.59	36	2.01	154	2.01	154	5.65	165	8.82	106	8.06	85	9.78	51	7.85	53	6.93	26	-	-
SD Bus - Multi-manager Growth	MT-Corp	85	106	95	1.49	69	2.14	138	2.14	138	6.73	140	8.02	134	6.55	132	8.67	77	6.79	71	-	-	-	-
smartMonday MySuper - Aon MySuper 35	MT-MyS	90	-	-	1.67	29	2.74	57	2.74	57	9.65	27	11.54	1	10.04	5	-	-	-	-	-	-	-	-
smartMonday MySuper - Aon MySuper 40	MT-MyS	85	-	-	1.57	43	2.70	69	2.70	69	9.59	31	11.48	2	10.00	6	-	-	-	-	-	-	-	-
smartMonday MySuper - Aon MySuper 45	MT-MyS	80	-	-	1.43	83	2.65	75	2.65	75	9.56	34	11.25	4	9.86	9	-	-	-	-	-	-	-	-
smartMonday PRIME - Growth - Active	MT-Corp	85	174	87	2.12	10	2.72	65	2.72	65	6.97	129	9.51	68	8.47	63	10.43	27	7.92	48	6.57	28	6.27	16
smartMonday PRIME - Growth - Index	MT-Corp	85	48	111	1.09	163	2.24	125	2.24	125	9.62	30	10.27	22	9.15	27	10.96	11	8.38	29	7.07	21	-	-
StatewideSuper - MySuper	Ind-MyS	80	6,021	2	1.33	131	1.61	182	1.61	182	5.86	161	9.23	91	9.09	29	-	-	-	-	-	-	-	-
Suncorp - Suncorp Lifestage Fund 1970 to 1974	MT-MyS	81	-	-	2.09	13	2.66	72	2.66	72	8.14	71	7.80	136	8.24	77	-	-	-	-	-	-	-	-
Suncorp - Suncorp Lifestage Fund 1975 to 1979	MT-MyS	87	-	-	2.28	9	2.76	52	2.76	52	8.25	61	8.22	131	8.72	47	-	-	-	-	-	-	-	-
Suncorp - Suncorp Lifestage Fund 1980 to 1984	MT-MyS	90	-	-	2.37	5	2.80	47	2.80	47	8.25	61	8.48	121	8.95	36	-	-	-	-	-	-	-	-
Suncorp - Suncorp Lifestage Fund 1985 to 1989	MT-MyS	90	-	-	2.37	5	2.80	47	2.80	47	8.20	63	8.65	112	9.09	30	-	-	-	-	-	-	-	-
Suncorp - Suncorp Lifestage Fund 1990 to 1994	MT-MyS	90	-	-	2.37	5	2.80	47	2.80	47	8.15	68	8.72	107	9.17	26	-	-	-	-	-	-	-	-
Suncorp - Suncorp Lifestage Fund 1995 to 1999	MT-MyS	90	-	-	2.37	5	2.81	46	2.81	46	8.19	64	8.70	110	9.19	22	-	-	-	-	-	-	-	-



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# SuperRatings Fund Crediting Rate Survey - Growth (77-90)

September 2019

Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year		
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	
Suncorp - Suncorp Lifestage Fund 2000 to 2009	MT-MyS	90	-		2.38	4	2.80	47	2.80	47	8.14	71	8.65	112	9.14	28	-	-	-	-	-	-	-	-	-
Suncorp Brighter Super Bus - Suncorp Multi-Manager High Growth Fund	MT-Corp	90	-		1.21	143	2.35	116	2.35	116	8.64	46	10.70	9	-	-	-	-	-	-	-	-	-	-	
Suncorp Brighter Super Pers - Suncorp Multi-Manager High Growth Fund	MT-Pers	90	-		1.21	143	2.35	116	2.35	116	8.64	46	10.70	9	-	-	-	-	-	-	-	-	-	-	
Sunsuper for Life - Growth	Ind-PO	85	5,070	4	1.57	41	2.14	136	2.14	136	8.40	53	11.41	3	9.86	10	10.91	13	8.84	13	7.76	17	-	-	
Super SA Flexi R/O - Growth	Gov-Pers	86	138	91	1.07	166	1.76	176	1.76	176	6.98	126	8.58	120	7.97	96	8.96	73	7.90	49	-	-	-	-	
Super SA Flexi R/O - High Growth	Gov-Pers	86	61	103	1.28	136	1.85	169	1.85	169	7.01	124	9.58	66	8.79	43	10.11	42	8.49	24	-	-	-	-	
Super SA Triple S - Growth	Gov-NPO	86	732	50	1.16	152	1.87	167	1.87	167	7.80	87	9.82	46	9.07	31	10.32	35	9.14	8	-	-	-	-	
Super SA Triple S - High Growth	Gov-NPO	86	1,457	28	1.37	112	1.91	161	1.91	161	7.61	93	10.84	7	9.86	11	11.43	5	9.62	2	8.30	7	7.72	7	
Tasplan - Growth	Ind-PO	90	574	54	2.73	1	3.73	1	3.73	1	9.80	22	10.67	11	9.46	13	10.77	17	8.84	14	7.95	14	-	-	
Tasplan - Tasplan OnTrack Build	Ind-PO	90	3,152	6	2.73	2	3.72	2	3.72	2	10.05	7	-	-	-	-	-	-	-	-	-	-	-	-	
Tasplan MySuper - Tasplan OnTrack Build	Ind-MyS	90	3,152	6	2.73	2	3.72	2	3.72	2	10.05	7	-	-	-	-	-	-	-	-	-	-	-	-	
TelstraSuper - MySuper Growth	Corp-MyS	88	2,148	14	1.57	39	2.63	78	2.63	78	7.94	82	9.91	38	8.56	54	10.81	14	8.79	15	8.04	12	7.43	8	
TelstraSuper Corp Plus - Growth	Corp	88	1,983	16	1.57	39	2.63	78	2.63	78	7.94	82	9.91	38	8.56	54	10.81	14	8.79	15	8.04	12	7.43	8	
UniSuper Accum (1) - Growth	Ind-PO	85	5,459	3	1.40	99	2.11	143	2.11	143	8.11	74	10.60	14	9.89	8	11.38	6	9.34	6	8.48	2	-	-	
Virgin Money Super - LifeStage Tracker Born 1964 - 1968	MT-MyS	75	-		1.33	128	2.85	40	2.85	40	9.82	20	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1964 - 1968	MT-Pers	75	70	101	1.33	128	2.85	40	2.85	40	9.82	20	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1969 - 1973	MT-Pers	85	106	94	1.49	63	2.88	29	2.88	29	9.84	14	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1969 - 1973	MT-MyS	85	-		1.49	63	2.88	29	2.88	29	9.84	14	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1974 - 1978	MT-MyS	85	-		1.51	57	2.89	25	2.89	25	9.84	12	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1974 - 1978	MT-Pers	85	115	93	1.51	57	2.89	25	2.89	25	9.84	12	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1979 - 1983	MT-Pers	85	105	96	1.49	65	2.86	35	2.86	35	9.82	16	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1979 - 1983	MT-MyS	85	-		1.49	65	2.86	35	2.86	35	9.82	16	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1984 - 1988	MT-MyS	85	-		1.49	65	2.86	35	2.86	35	9.82	16	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1984 - 1988	MT-Pers	85	57	106	1.49	65	2.86	35	2.86	35	9.82	16	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1989 - 1993	MT-MyS	85	-		1.49	61	2.89	27	2.89	27	9.79	23	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1989 - 1993	MT-Pers	85	22	118	1.49	61	2.89	27	2.89	27	9.79	23	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1994 - 1998	MT-Pers	85	4	124	1.48	70	2.88	31	2.88	31	9.73	25	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1994 - 1998	MT-MyS	85	-		1.48	70	2.88	31	2.88	31	9.73	25	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1999 - 2003	MT-Pers	85	0	137	1.45	75	2.82	44	2.82	44	9.62	28	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1999 - 2003	MT-MyS	85	-		1.45	75	2.82	44	2.82	44	9.62	28	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 2004 - 2008	MT-MyS	85	-		1.43	84	2.84	42	2.84	42	10.33	5	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 2004 - 2008	MT-Pers	85	0	141	1.43	84	2.84	42	2.84	42	10.33	5	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 2009 - 2013	MT-Pers	85	0	142	1.50	59	2.88	33	2.88	33	9.94	10	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 2009 - 2013	MT-MyS	85	-		1.50	59	2.88	33	2.88	33	9.94	10	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 2014 - 2018	MT-Pers	85	0	140	1.44	78	2.95	19	2.95	19	9.58	32	-	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 2014 - 2018	MT-MyS	85	-		1.44	78	2.95	19	2.95	19	9.58	32	-	-	-	-	-	-	-	-	-	-	-	-	
Vision SS - Growth	Ind-PO	84	235	82	1.37	111	2.27	122	2.27	122	7.18	99	10.55	15	9.32	20	10.68	21	8.91	12	7.71	18	7.12	10	
WA Super Super Solutions Emp - Diversified High Growth	Ind-PO	81	528	57	1.01	170	2.28	121	2.28	121	7.76	89	9.55	67	8.73	46	9.45	61	8.32	35	6.68	27	6.45	15	
YellowBrickRoad - Go for Growth Option	MT-Pers	85	79	97	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



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# SuperRatings Fund Crediting Rate Survey - Growth (77-90)

September 2019

Option Name	Product Type	Growth Asset Ratio		Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
		%	rank	\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Zurich Super - Zurich Priority Growth NCF	MT-Pers	88	1	135	1.76	20	2.68	70	2.68	70	6.78	139	8.35	126	6.97	128	8.90	74	6.38	78	5.99	31	-	-	
Number of Investment Options Ranked	-	0	-	144	-	185	-	185	-	185	-	183	-	151	-	139	-	87	-	81	-	31	-	17	
Top Quartile	-	88	1,197	1.56	2.80	2.80	8.64	9.91	8.95	10.59	8.71	8.28	7.82												
Median	-	85	278	1.41	2.47	2.47	7.64	9.39	8.30	10.11	8.19	7.85	7.43												
Bottom Quartile	-	83	54	1.25	2.14	2.14	6.82	8.65	7.72	9.27	7.70	6.99	6.48												
Not for Profit Fund Median	-	85	506	1.36	2.21	2.21	7.02	9.91	9.01	10.53	8.71	8.04	7.43												
Master Trust Median	-	85	172	1.43	2.66	2.66	8.00	9.35	8.18	9.54	7.73	6.75	6.27												



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# SuperRatings Fund Crediting Rate Survey - Balanced (60-76)

September 2019

Option Name	Product Type	Growth Asset Ratio		Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
		%	rank	\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Acumen - Core Strategy	Ind-NPO	76	67	145	1.00	117	1.71	166	1.71	166	5.48	181	7.94	120	7.37	116	9.24	57	8.11	36	7.76	19	7.88	7	
Alcoa - Growth	Corp	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMG Corp - Balanced	MT-Corp	60	3	168	0.22	205	1.90	139	1.90	139	8.98	26	7.90	130	7.48	104	8.41	113	7.19	104	-	-	-	-	
AMG Corp - Managed Growth	MT-Corp	75	3	169	0.44	197	1.88	140	1.88	140	8.22	55	8.30	101	7.78	78	9.18	63	7.61	74	-	-	-	-	
AMG Super - MySuper	MT-MyS	70	29	156	2.26	6	3.71	2	3.71	2	9.42	20	7.45	153	6.95	142	-	-	-	-	-	-	-	-	
AMIST - MySuper	Ind-MyS	75	1,470	62	1.19	66	1.56	191	1.56	191	6.31	145	8.24	104	7.88	69	8.95	83	7.79	58	-	-	-	-	
AMIST Super - Balanced	Ind-PO	75	42	152	1.19	66	1.56	191	1.56	191	6.31	145	8.24	104	7.88	69	8.95	83	7.79	58	-	-	-	-	
AMP - MySuper Balanced	MT-MyS	72	215	121	1.36	26	2.33	70	2.33	70	8.53	40	8.56	71	7.64	91	-	-	-	-	-	-	-	-	
AMP CS - Future Directions Balanced	MT-Corp	75	502	100	1.17	71	1.65	177	1.65	177	4.79	203	6.56	179	6.33	158	7.95	129	6.54	120	-	-	-	-	
AMP FLS - AMP Balanced Growth	MT-Pers	71	4,451	38	1.37	24	2.14	93	2.14	93	6.08	153	7.18	166	6.51	157	8.09	127	6.45	122	-	-	-	-	
AMP FLS - Future Directions Balanced	MT-Pers	75	2,132	53	1.17	71	1.65	177	1.65	177	4.79	203	6.56	179	6.33	158	7.95	129	6.56	119	-	-	-	-	
AMP FS Core - Super Easy Balanced	MT-Pers	70	352	111	1.35	27	2.47	32	2.47	32	8.99	25	8.08	113	7.56	99	9.01	78	7.48	84	-	-	-	-	
AMP SDF MySuper - MySuper 1960s	MT-MyS	63	243	118	0.79	171	1.95	134	1.95	134	6.13	151	6.66	176	6.23	165	-	-	-	-	-	-	-	-	
AMP SignatureSuper - MySuper 1960s	MT-MyS	61	185	127	1.06	109	1.80	160	1.80	160	5.73	167	6.70	174	6.29	160	-	-	-	-	-	-	-	-	
AMP SS - AMP Balanced Growth	MT-Corp	74	428	107	1.42	19	2.30	77	2.30	77	6.72	123	7.83	136	7.16	129	8.75	96	7.09	106	-	-	-	-	
AMP SS - Future Directions Balanced	MT-Corp	75	2,883	47	1.22	58	1.80	158	1.80	158	5.43	184	7.21	163	6.98	139	8.61	105	7.21	103	-	-	-	-	
ANZ Smart Choice Super - 1960's	MT-Pers	69	2,377	51	1.17	73	2.43	43	2.43	43	8.59	38	7.99	118	7.42	107	-	-	-	-	-	-	-	-	
ANZ Smart Choice Super - Growth	MT-Pers	70	109	135	1.18	69	2.46	35	2.46	35	8.45	42	8.37	94	7.74	82	-	-	-	-	-	-	-	-	
ANZ Smart Choice Super - MySuper 1960's	MT-MyS	69	964	79	1.17	73	2.43	43	2.43	43	8.59	38	7.99	118	7.42	107	-	-	-	-	-	-	-	-	
ANZ Staff MySuper - Balanced Growth	Corp-MyS	70	-	-	1.82	9	1.57	190	1.57	190	7.13	101	8.47	86	7.61	93	9.02	77	8.44	23	7.03	51	-	-	
ANZ Super Adv - OnePath Managed Growth	MT-Corp	71	593	94	0.97	126	2.04	120	2.04	120	6.57	133	7.23	158	6.60	153	7.87	134	6.37	124	-	-	-	-	
ASGARD Emp Super - SMA Balanced	MT-Corp	69	313	115	1.11	92	2.05	115	2.05	115	7.69	79	8.85	55	7.53	101	8.25	118	-	-	-	-	-	-	
Asset Administrator - Pandal Wsale Plus Active Balanced Fund	MT-Pers	0	-	-	0.96	130	2.10	104	2.10	104	5.32	187	7.92	126	-	-	-	-	-	-	-	-	-	-	
Aust Catholic Super & Ret - Balanced	Ind-PO	74	436	106	1.39	20	2.24	82	2.24	82	5.97	159	8.25	103	6.99	138	8.72	104	6.88	110	6.49	62	-	-	
Aust Catholic Super & Ret - LifetimeOne 50	Ind-MyS	74	1,447	63	1.37	22	2.20	86	2.20	86	5.85	164	8.31	99	7.03	136	8.75	97	6.89	109	-	-	-	-	
Aust Catholic Super & Ret - LifetimeOne 55	Ind-MyS	66	-	-	1.22	57	2.15	92	2.15	92	5.75	166	-	-	-	-	-	-	-	-	-	-	-	-	
Aust Ethical MySuper - Balanced	MT-MyS	70	-	-	0.70	175	2.86	17	2.86	17	10.41	4	8.46	87	8.09	57	8.73	101	6.66	117	-	-	-	-	
Aust Ethical Pers - Balanced	MT-Pers	70	955	81	0.70	175	2.86	17	2.86	17	10.41	4	8.46	87	8.09	57	8.73	101	6.66	117	-	-	-	-	
AustChoice Emp - IOOF MultiSeries 70	MT-Corp	70	-	-	0.67	184	2.45	37	2.45	37	8.68	30	7.87	132	7.13	130	8.22	120	6.17	126	-	-	-	-	
AustChoice Pers - IOOF MultiSeries 70	MT-Pers	70	-	-	0.67	184	2.45	37	2.45	37	8.68	30	7.87	132	7.13	130	8.22	120	6.17	126	-	-	-	-	
AustralianSuper - Balanced	Ind-PO	70	115,915	1	0.84	159	2.24	83	2.24	83	8.35	49	10.24	1	9.55	3	10.69	2	9.11	3	8.28	1	7.97	5	
AustralianSuper - Indexed Diversified	Ind-PO	70	549	96	1.28	38	2.38	54	2.38	54	8.40	45	8.87	52	7.73	83	8.50	109	-	-	-	-	-	-	
AustralianSuper - MySuper Balanced	Ind-MyS	70	115,915	1	0.84	159	2.24	83	2.24	83	8.35	49	10.24	1	9.55	3	10.69	2	9.11	3	8.28	1	7.97	5	
AustralianSuper - Socially Aware	Ind-PO	70	1,984	57	1.11	91	1.95	133	1.95	133	6.24	148	9.25	31	8.63	24	10.23	11	8.75	13	7.75	22	-	-	
AustralianSuper Select - Balanced	Ind-NPO	70	-	-	0.84	159	2.24	83	2.24	83	8.35	49	-	-	-	-	-	-	-	-	-	-	-	-	
Bendigo MySuper - Balanced Index Fund	MT-MyS	60	41	153	0.68	178	2.31	73	2.31	73	8.13	61	7.64	146	7.20	126	-	-	-	-	-	-	-	-	
Bendigo SmartOptions - Balanced Index Fund	MT-Pers	60	1	173	0.68	178	2.31	73	2.31	73	8.13	61	7.64	146	-	-	-	-	-	-	-	-	-	-	
Bendigo SmartOptions - Balanced Wholesale Fund	MT-Pers	60	20	157	0.34	199	2.06	111	2.06	111	5.17	195	6.29	185	-	-	-	-	-	-	-	-	-	-	
Bendigo SmartStart Emp - Balanced Index Fund	MT-Corp	60	2	170	0.68	178	2.31	73	2.31	73	8.13	61	7.64	146	7.20	126	-	-	-	-	-	-	-	-	



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# SuperRatings Fund Crediting Rate Survey - Balanced (60-76)

September 2019

Option Name	Product Type	Growth Asset Ratio		Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
		%	rank	\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Bendigo SmartStart Emp - Balanced Wholesale Fund	MT-Corp	60	1	172	0.34	199	2.06	111	2.06	111	5.17	195	6.29	185	6.29	161	-	-	-	-	-	-	-	-	-
Bendigo Smartstart Pers - Balanced Index Fund	MT-Pers	60	196	123	0.68	178	2.31	73	2.31	73	8.13	61	7.64	146	7.20	126	8.53	108	-	-	-	-	-	-	
Bendigo Smartstart Pers - Balanced Wholesale Fund	MT-Pers	60	59	148	0.34	199	2.06	111	2.06	111	5.17	195	6.29	185	6.29	161	7.75	137	6.75	112	5.98	68	-	-	
BOC MySuper - High Growth	Corp-MyS	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
BT Bus Super - BT Multi-manager Balanced	MT-Corp	70	17	158	0.93	142	1.59	183	1.59	183	5.69	170	7.07	168	5.94	170	6.93	143	5.95	133	-	-	-	-	
BT Bus Super - Westpac Balanced Growth	MT-Corp	73	304	116	0.71	174	1.60	182	1.60	182	5.01	201	5.87	191	5.29	178	6.45	150	5.53	136	-	-	-	-	
BT Lifetime Super Emp - BT Balanced Returns	MT-Corp	61	320	113	0.51	196	1.54	195	1.54	195	4.23	205	5.27	193	5.43	176	6.56	149	5.56	135	-	-	-	-	
BT Lifetime Super Emp - BT Multi-manager Balanced	MT-Corp	70	499	101	0.85	158	1.51	200	1.51	200	5.83	165	7.22	162	6.13	166	6.85	146	5.97	131	-	-	-	-	
BT Panorama Compact Menu - Pental Wsale Plus Active Balanced Fund	MT-Pers	0	-	-	0.96	130	2.10	104	2.10	104	5.32	187	7.92	126	-	-	-	-	-	-	-	-	-	-	
BT Panorama Full Menu - Pental Wsale Plus Active Balanced Fund	MT-Pers	0	-	-	0.96	130	2.10	104	2.10	104	5.32	187	7.92	126	-	-	-	-	-	-	-	-	-	-	
BT Super for Life - Pental Sustainable Balanced	MT-Pers	72	527	98	0.71	173	2.25	81	2.25	81	5.28	192	6.53	181	6.53	155	8.13	125	6.72	115	-	-	-	-	
BT SuperWrap Open Personal Super Plan - Adv Balanced Multi-blend Fund	MT-Pers	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
BT SuperWrap Open Personal Super Plan - Pental Wsale Plus Active Balanced Fund	MT-Pers	0	-	-	0.96	130	2.10	104	2.10	104	5.32	187	7.92	126	-	-	-	-	-	-	-	-	-	-	
BUSSQ MySuper - Balanced Growth	Ind-MyS	70	3,431	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
BUSSQ Premium Choice - Balanced Growth	Ind-Pers	70	620	93	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CareSuper - Alternative Growth	Ind-PO	70	92	138	1.08	106	1.62	180	1.62	180	6.08	154	8.51	77	8.57	28	9.86	21	8.76	9	-	-	-	-	
CareSuper - Balanced	Ind-PO	70	11,385	23	1.17	75	1.85	145	1.85	145	6.67	125	8.95	42	8.73	20	9.98	17	8.71	14	8.01	9	8.06	3	
CareSuper - MySuper Balanced	Ind-MyS	70	11,838	22	1.17	75	1.85	145	1.85	145	6.67	125	8.95	42	8.73	20	9.98	17	8.71	14	8.01	9	8.06	3	
CareSuper - Sustainable Balanced	Ind-PO	70	123	132	1.20	61	1.59	189	1.59	189	7.97	70	8.76	56	8.20	51	9.56	38	8.24	29	7.27	38	-	-	
Catholic Super - Balanced (MySuper)	Ind-MyS	70	-	-	1.26	45	2.39	50	2.39	50	5.64	174	8.47	82	8.53	30	9.52	43	8.17	32	7.90	11	7.23	23	
Catholic Super - Balanced (MySuper)	Ind-PO	70	3,741	42	1.26	45	2.39	50	2.39	50	5.64	174	8.47	82	8.53	30	9.52	43	8.17	32	7.90	11	7.23	23	
Catholic Super - PositiveIMPACT	Ind-PO	75	10	161	0.76	172	1.68	174	1.68	174	8.38	46	-	-	-	-	-	-	-	-	-	-	-	-	
Cbus - Growth (Cbus MySuper)	Ind-MyS	70	45,902	6	1.23	55	2.12	98	2.12	98	7.43	93	9.42	20	9.09	9	10.39	9	8.75	11	8.08	5	7.62	11	
Cbus - Growth (Cbus MySuper)	Ind-PO	70	45,902	6	1.23	55	2.12	98	2.12	98	7.43	93	9.42	20	9.09	9	10.39	9	8.75	11	8.08	5	7.62	11	
CFS-FC Wsale Pers - CFS Wsale Diversified	MT-Pers	70	191	124	0.90	152	2.34	66	2.34	66	9.44	19	8.42	90	7.79	75	9.11	72	7.24	98	-	-	-	-	
CFS-FC Wsale Pers - FirstChoice Wsale Moderate	MT-Pers	60	1,282	69	0.96	137	1.99	128	1.99	128	6.01	156	6.64	177	6.23	164	7.53	139	6.73	114	-	-	-	-	
CFS-FC Wsale Pers - FirstChoice Wsale Multi-Index Balanced	MT-Pers	70	1,014	75	1.85	8	2.25	80	2.25	80	8.34	52	8.07	116	7.50	103	8.96	82	7.74	62	-	-	-	-	
CFS-FC Wsale Pers - FirstChoice Wsale Multi-Index Moderate	MT-Pers	60	6	167	1.55	12	2.07	110	2.07	110	7.80	76	7.26	157	-	-	-	-	-	-	-	-	-	-	
CFS FC Emp - CFS Diversified	MT-Corp	70	34	154	0.84	164	2.13	97	2.13	97	8.61	37	7.54	152	6.92	144	8.24	119	6.44	123	-	-	-	-	
CFS FC Emp - FirstChoice Balanced	MT-Corp	70	-	-	1.10	95	2.05	118	2.05	118	5.52	179	6.46	182	5.92	171	7.35	142	6.22	125	-	-	-	-	
CFS FC Emp - FirstChoice Moderate	MT-Corp	60	-	-	0.91	149	1.84	148	1.84	148	5.29	191	5.79	192	5.41	177	6.72	148	5.95	132	-	-	-	-	
CFS FC MySuper - Lifestage 1960-64	MT-MyS	61	1,075	73	0.96	138	1.80	157	1.80	157	6.58	132	7.03	169	6.70	151	-	-	-	-	-	-	-	-	
Child Care Super MySuper - Growing Lifestage	MT-MyS	81	152	131	1.33	33	2.05	116	2.05	116	8.68	34	8.64	67	7.67	88	-	-	-	-	-	-	-	-	
Christian Super - MyEthicalSuper	Ind-PO	74	673	88	1.14	83	1.59	184	1.59	184	5.93	162	7.34	155	6.79	147	8.35	114	6.95	107	6.23	66	-	-	
Christian Super - MyEthicalSuper	Ind-MyS	74	673	88	1.14	83	1.59	184	1.59	184	5.93	162	7.34	155	6.79	147	8.35	114	6.95	107	6.23	66	-	-	
Clearview - Assertive	MT-Pers	75	94	137	1.05	111	2.15	91	2.15	91	8.81	29	6.33	183	6.28	163	7.96	128	-	-	-	-	-	-	
Club Plus Super - MySuper	Ind-PO	76	2,488	49	0.97	128	1.59	187	1.59	187	5.42	185	9.37	27	8.38	39	9.14	70	7.45	85	7.21	42	7.07	27	
Club Plus Super - MySuper	Ind-MyS	76	2,488	49	0.97	128	1.59	187	1.59	187	5.42	185	9.37	27	8.38	39	9.14	70	7.45	85	7.21	42	7.07	27	
Club Super - Club MySuper	Ind-NPO	75	454	104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



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# SuperRatings Fund Crediting Rate Survey - Balanced (60-76)

September 2019

Option Name	Product Type	Growth Asset Ratio		Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
		%	rank	\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Club Super - Club MySuper	Ind-MyS	75	454	104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Colonial FS RO - Diversified Option	MT-Pers	70	418	109	0.83	165	2.12	100	2.12	100	8.63	36	7.57	151	6.93	143	8.29	116	6.46	121	-	-	-	-	
Commonwealth Bank Group Super - Balanced	Corp	69	5,753	30	0.58	192	1.74	163	1.74	163	7.19	96	7.22	160	6.77	149	7.91	131	7.54	82	7.51	33	-	-	
Commonwealth Bank Group Super MySuper - Balanced	Corp-MyS	68	5,753	30	0.58	192	1.74	163	1.74	163	7.19	96	7.22	160	6.77	149	7.91	131	7.54	82	7.51	33	-	-	
Cruelty Free Growth Investment Strategy	MT-Pers	70	73	144	0.44	197	1.53	197	1.53	197	6.96	110	4.69	194	6.05	167	6.79	147	-	-	-	-	-	-	
CSC PSSap - MySuper Balanced	Gov-MyS	63	12,018	20	0.91	147	1.96	131	1.96	131	7.56	82	8.51	78	7.76	79	9.17	66	7.83	55	-	-	-	-	
CSC PSSap - MySuper Balanced	Gov-NPO	63	12,018	20	0.91	147	1.96	131	1.96	131	7.56	82	8.51	78	7.76	79	9.17	66	7.83	55	-	-	-	-	
EISS Super - Balanced	Ind-PO	75	317	114	1.02	113	1.55	194	1.55	194	6.63	129	7.69	145	6.97	140	8.13	126	7.17	105	-	-	-	-	
EmPlus - m+ Balanced	MT-Pers	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Energy Super - Balanced	Ind-PO	75	2,067	54	1.37	21	1.59	186	1.59	186	5.00	202	7.80	140	7.84	72	9.40	52	8.07	43	7.23	41	-	-	
Energy Super - Indexed Balanced	Ind-PO	75	-	-	1.14	81	2.59	26	2.59	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Energy Super - MySuper	Ind-MyS	75	2,004	55	1.48	16	1.63	179	1.63	179	5.04	200	7.82	138	7.85	71	-	-	-	-	-	-	-	-	
Equip - MySuper	Ind-MyS	70	6,273	28	1.35	28	2.26	79	2.26	79	5.95	160	8.33	96	7.96	67	-	-	-	-	-	-	-	-	
Equip MyFuture - Balanced Growth	Ind-PO	70	1,298	67	1.36	25	2.28	78	2.28	78	6.01	155	8.94	44	8.40	38	9.77	27	8.37	25	7.67	24	7.80	10	
ESSSuper Accum - Ethically Minded	Ind-NPO	74	8	165	1.31	34	1.61	181	1.61	181	6.33	142	-	-	-	-	-	-	-	-	-	-	-	-	
ESSSuper Accum - Growth	Ind-NPO	73	1,317	66	0.82	166	1.43	205	1.43	205	5.94	161	7.62	150	7.08	134	8.28	117	7.82	57	-	-	-	-	
FESS - Growth	Gov-NPO	72	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
First State Super - Growth	Ind-PO	75	47,536	5	0.96	135	1.92	137	1.92	137	7.16	98	9.53	16	8.35	46	9.74	28	8.07	44	7.42	36	6.90	30	
First State Super MySuper - Life Cycle Growth	Ind-MyS	75	30,240	11	0.96	135	1.92	137	1.92	137	7.16	98	9.53	16	8.35	46	9.74	28	8.07	44	7.42	36	6.90	30	
First Super - Balanced	Ind-PO	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
First Super - Growth	Ind-PO	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
First Super MySuper - Balanced	Ind-MyS	59	1,994	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Future Super - Balanced Impact	MT-Pers	65	287	117	-0.46	207	0.84	209	0.84	209	5.99	157	6.06	190	6.88	145	-	-	-	-	-	-	-	-	
Future Super - Balanced Index	MT-Pers	70	12	160	-0.58	209	1.03	207	1.03	207	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Future Super - Renewables Plus Growth	MT-Pers	75	162	130	-0.51	208	0.96	208	0.96	208	7.53	86	-	-	-	-	-	-	-	-	-	-	-	-	
GESB Super - Balanced Plan	Gov-NPO	65	173	128	0.99	121	1.88	141	1.88	141	6.70	124	7.20	164	6.63	152	7.89	133	7.34	96	-	-	-	-	
GESB Super - My GESB Super Plan	Gov-NPO	75	3,879	41	1.27	44	2.10	108	2.10	108	7.03	106	7.82	139	7.30	121	8.74	99	7.68	65	-	-	-	-	
Grow Super - Growth (MySuper)	MT-MyS	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grow Super Emp - GROW 60	MT-Pers	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grow Super Pers - GROW 60	MT-Pers	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grow Wrap - Vanguard Growth Index Fund	MT-Pers	70	-	-	1.23	53	2.69	23	2.69	23	9.11	22	9.40	22	9.00	14	10.54	6	8.87	5	-	-	-	-	
HESTA - Core Pool	Ind-PO	73	40,401	8	1.33	31	2.42	47	2.42	47	7.45	91	9.26	29	8.44	36	9.67	31	8.50	19	7.63	26	7.50	13	
HESTA MySuper - Core Pool	Ind-MyS	73	40,401	8	1.33	31	2.42	47	2.42	47	7.45	91	9.26	29	8.44	36	9.67	31	8.50	19	7.63	26	7.50	13	
Hostplus - Balanced	Ind-PO	75	24,858	12	0.92	144	1.45	203	1.45	203	6.78	121	10.06	5	9.50	5	10.64	4	9.12	1	8.13	3	8.19	1	
Hostplus - Indexed Balanced	Ind-PO	75	960	80	1.42	17	2.36	62	2.36	62	7.78	77	9.39	25	8.35	45	10.05	16	-	-	-	-	-	-	
Hostplus MySuper - Balanced	Ind-MyS	75	24,858	12	0.92	144	1.45	203	1.45	203	6.78	121	10.06	5	9.50	5	10.64	4	9.12	1	8.13	3	8.19	1	
HUB24 Super Pers Choice - Russell Balanced Fund Class A	MT-Pers	72	-	-	1.51	13	2.36	61	2.36	61	6.19	149	7.36	154	6.97	140	8.78	90	7.60	75	-	-	-	-	
IAG & NRMA Super - MySuper	Corp-MyS	70	1,181	71	1.20	62	2.61	24	2.60	24	6.80	119	7.80	141	7.40	109	8.76	92	7.40	89	-	-	-	-	
IAG & NRMA Super (IAG) - Growth	Corp	70	-	-	1.20	62	2.61	24	2.60	24	6.80	119	7.80	141	7.40	109	8.76	92	7.40	89	-	-	-	-	



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# SuperRatings Fund Crediting Rate Survey - Balanced (60-76)

September 2019

Option Name	Product Type	Growth Asset Ratio		Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
		%	rank	\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
ING Super - Balanced	MT-Pers	62	999	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ING Super - Growth	MT-Pers	70	168	129	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Intrust Core Super - MySuper	Ind-PO	75	1,814	59	0.91	150	1.53	198	1.53	198	5.23	193	8.65	63	8.37	43	9.79	24	8.10	39	7.52	29	7.31	20	
Intrust Core Super - MySuper	Ind-MyS	75	-	-	0.91	150	1.53	198	1.53	198	5.23	193	8.65	63	8.37	43	9.79	24	8.10	39	7.52	29	7.31	20	
IOOF Employer Super (Corporate 100) - IOOF MultiMix Balanced Growth Trust	MT-Corp	72	-	-	1.17	70	3.15	11	3.15	11	8.27	53	8.75	57	8.06	61	9.48	48	7.40	88	-	-	-	-	
IOOF Employer Super (Corporate 100) - IOOF MultiSeries 70	MT-Corp	70	-	-	0.68	177	2.48	31	2.48	31	8.83	28	8.21	106	7.51	102	8.73	103	6.84	111	-	-	-	-	
IOOF Employer Super Core - IOOF Balanced Investor Trust	MT-Corp	70	-	-	0.68	182	2.37	58	2.37	58	8.36	47	8.10	111	7.79	76	-	-	-	-	-	-	-	-	
IOOF Employer Super Core - IOOF MultiMix Balanced Growth Trust	MT-Corp	72	421	108	1.16	78	3.11	12	3.11	12	8.12	65	8.42	91	7.68	87	8.97	79	6.74	113	-	-	-	-	
IOOF Employer Super Core - IOOF MultiSeries 70	MT-Corp	70	-	-	0.67	184	2.45	37	2.45	37	8.68	30	7.87	132	7.13	130	8.22	120	6.17	126	-	-	-	-	
IOOF MySuper - IOOF Balanced Investor Trust	MT-MyS	70	-	-	0.68	182	2.37	58	2.37	58	8.36	47	8.10	111	7.79	76	-	-	-	-	-	-	-	-	
IOOF Personal Super Core - IOOF MultiSeries 70	MT-Pers	70	-	-	0.67	184	2.45	37	2.45	37	8.68	30	7.87	132	7.13	130	8.22	120	6.17	126	-	-	-	-	
IPE MySuper - Active Balanced	Corp-MyS	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
legalsuper - Balanced	Ind-PO	71	221	120	1.06	108	2.34	69	2.34	69	7.13	100	8.67	60	8.04	65	9.48	47	7.63	70	6.95	54	-	-	
legalsuper - MySuper Balanced	Ind-MyS	71	1,968	58	1.08	107	2.39	49	2.39	49	7.11	102	8.61	69	8.10	56	9.52	42	7.65	69	6.96	53	6.69	36	
LGIAsuper - MySuper Lifecycle Under 75 *	Ind-MyS	75	7,571	26	1.10	94	2.03	122	2.03	122	6.47	140	8.66	62	7.82	74	8.84	88	7.87	53	7.19	45	-	-	
LGIAsuper Accum - Diversified Growth *	Ind-PO	75	634	92	1.09	97	2.03	123	2.03	123	6.48	139	8.67	61	7.83	73	8.84	87	7.88	50	7.19	44	-	-	
LGS MySuper Age Based Investment Strategy - Balanced Growth	Ind-MyS	70	533	97	1.27	42	2.38	55	2.38	55	6.93	113	8.65	65	8.09	57	9.11	72	7.72	63	-	-	-	-	
Local Government Super Accum - Balanced Growth	Ind-NPO	70	1,210	70	1.27	42	2.38	55	2.38	55	6.93	113	8.65	65	8.09	57	9.11	72	7.72	63	-	-	-	-	
Local Government Super Retirement - Growth	Ind-NPO	70	1,291	68	1.28	39	2.37	60	2.37	60	6.52	136	8.50	80	8.13	55	9.20	61	7.55	81	-	-	-	-	
LUCRF Super - MySuper Balanced	Ind-MyS	71	4,928	32	0.99	122	1.82	154	1.82	154	5.72	168	8.08	114	7.21	124	8.49	110	7.39	91	6.70	57	-	-	
LUCRF Super - MySuper Balanced	Ind-PO	71	4,928	32	0.99	122	1.82	154	1.82	154	5.72	168	8.08	114	7.21	124	8.49	110	7.39	91	6.70	57	-	-	
Lutheran Super - Balanced Growth	Ind-NPO	75	-	-	1.05	112	2.44	42	2.44	42	8.07	67	9.12	36	7.58	96	8.74	98	7.33	97	-	-	-	-	
Macquarie SuperOptions - Macquarie Balanced	MT-Pers	65	59	147	0.94	139	2.14	94	2.14	94	8.66	35	9.04	38	8.04	64	9.19	62	8.06	46	-	-	-	-	
MAP - Growth	MT-Corp	70	52	149	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maritime MySuper - Moderate	Ind-MyS	67	-	-	0.97	126	1.80	159	1.80	159	4.20	206	6.68	175	6.00	168	-	-	-	-	-	-	-	-	
Maritime Stevedores AccumPlus - Balanced	Ind-PO	70	934	82	1.23	53	2.16	90	2.16	90	5.48	180	7.82	137	7.07	135	8.44	112	7.58	78	-	-	-	-	
max MySuper - Balanced	MT-MyS	75	-	-	0.62	191	4.23	1	4.23	1	10.26	8	9.44	19	-	-	-	-	-	-	-	-	-	-	
Media Super - Balanced	Ind-PO	71	358	110	1.51	14	2.10	102	2.10	102	7.53	87	9.67	14	8.60	26	9.57	35	7.88	51	7.18	48	6.81	32	
Media Super - MySuper Balanced	Ind-MyS	71	3,682	43	1.51	14	2.10	102	2.10	102	7.53	87	9.67	14	8.60	26	9.57	35	7.88	51	7.18	48	6.81	32	
Mercer SmartPath - MySuper Born 1959 - 1963	MT-MyS	68	1,685	60	1.21	60	2.80	19	2.80	19	7.77	78	8.45	89	7.55	100	-	-	-	-	-	-	-	-	
Mercer Super Trust - Mercer Growth	MT-Corp	76	2,762	48	1.27	41	2.73	22	2.73	22	7.65	81	8.60	70	7.75	81	8.94	85	7.22	101	6.77	56	6.45	41	
Mercer Super Trust - Mercer Select Growth	MT-Corp	74	-	-	1.16	80	3.22	10	3.22	10	7.88	72	9.23	32	-	-	-	-	-	-	-	-	-	-	
Mercy Super - MySuper Balanced	Corp-MyS	70	-	-	1.34	29	2.74	20	2.74	20	8.16	58	10.05	7	8.97	16	10.08	14	8.53	17	7.51	31	7.34	16	
Mercy Super - MySuper Balanced	Corp	70	1,033	74	1.34	29	2.74	20	2.74	20	8.16	58	10.05	7	8.97	16	10.08	14	8.53	17	7.51	31	7.34	16	
MLC MK Super Fundamentals - MLC Index Plus Balanced Portfolio	MT-Pers	69	96	136	1.11	89	1.94	135	1.94	135	6.86	117	8.19	108	7.37	114	9.04	75	-	-	-	-	-	-	
MLC MKey - Horizon 4 - Balanced Portfolio	MT-Corp	68	901	84	1.09	103	2.05	117	2.05	117	7.67	80	8.69	59	7.89	68	9.18	65	7.57	79	-	-	-	-	
MLC MKey - MLC Index Plus Balanced Portfolio	MT-Corp	69	189	126	1.11	89	1.94	135	1.94	135	6.86	117	8.19	108	7.37	114	9.04	75	-	-	-	-	-	-	
MTAA Super - My AutoSuper	Ind-PO	69	10,570	24	1.09	98	1.68	172	1.68	172	7.54	84	8.93	49	9.06	11	9.52	40	7.24	98	6.26	64	6.67	37	

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# SuperRatings Fund Crediting Rate Survey - Balanced (60-76)

September 2019

Option Name	Product Type	Growth Asset Ratio		Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year		
		%	rank	\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	
MTAA Super - My AutoSuper	Ind-MyS	69	10,570	24	1.09	98	1.68	172	1.68	172	1.68	172	7.54	84	8.93	49	9.06	11	9.52	40	7.24	98	6.26	64	6.67	37
MyLife - Balanced (MySuper)	Ind-MyS	70	-	-	1.26	45	2.39	50	2.39	50	5.64	174	8.47	82	8.53	30	9.52	43	8.17	32	7.90	11	7.23	23		
MyLife Emp - Balanced (MySuper)	Ind-PO	70	89	139	1.26	45	2.39	50	2.39	50	5.64	174	8.47	82	8.53	30	9.52	43	8.17	32	7.90	11	7.23	23		
NGS Super - Diversified (MySuper)	Ind-PO	70	7,439	27	0.89	153	1.65	175	1.65	175	6.93	111	8.99	40	8.05	62	9.14	68	7.63	71	-	-	-	-		
NGS Super - Diversified (MySuper)	Ind-MyS	70	-	-	0.89	153	1.65	175	1.65	175	6.93	111	8.99	40	8.05	62	9.14	68	7.63	71	-	-	-	-		
NGS Super - Indexed Growth	Ind-PO	73	76	143	0.86	157	2.04	119	2.04	119	9.97	12	9.21	33	8.51	34	9.35	53	-	-	-	-	-	-		
OnePath Integra - OnePath Managed Growth	MT-Corp	71	902	83	0.94	139	1.69	169	1.69	169	5.66	171	6.25	189	5.63	174	6.88	145	5.36	137	-	-	-	-		
OnePath Integra - OptiMix Balanced	MT-Corp	71	559	95	1.02	113	1.87	144	1.87	144	5.62	178	6.32	184	5.65	173	6.92	144	5.28	138	-	-	-	-		
OnePath OA Frontier - OnePath Managed Growth	MT-Pers	71	15	159	0.96	134	2.03	121	2.03	121	6.50	138	7.16	167	6.53	154	7.81	135	-	-	-	-	-	-		
OnePath OA Frontier - OptiMix Balanced	MT-Pers	71	79	142	1.09	98	2.08	109	2.08	109	6.51	137	7.20	165	6.52	156	7.80	136	-	-	-	-	-	-		
OnePath OA Frontier - Vanguard Growth Index	MT-Pers	70	507	99	1.16	79	2.43	43	2.43	43	8.10	66	8.26	102	7.98	66	9.41	51	-	-	-	-	-	-		
Perpetual MySuper - Balanced Growth	MT-MyS	76	66	146	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Perpetual WealthFocus - Perpetual Balanced Growth Fund	MT-Pers	70	112	134	1.24	52	1.56	193	1.56	193	6.14	150	6.27	188	5.54	175	7.65	138	6.68	116	-	-	-	-		
Plum - Active Moderate	MT-Corp	73	-	-	1.05	110	1.74	161	1.74	161	6.43	141	8.30	100	7.57	97	9.18	63	7.62	73	-	-	-	-		
Plum - Essentials Moderate	MT-Corp	73	-	-	1.02	115	1.87	142	1.87	142	6.89	115	8.53	74	7.70	86	9.21	60	7.59	77	-	-	-	-		
Plum - MLC Moderate	MT-Corp	73	-	-	1.13	85	1.82	153	1.82	153	6.27	147	8.07	117	7.32	120	8.74	100	7.60	76	-	-	-	-		
Plum - Pre-mixed Moderate	MT-Corp	70	-	-	1.00	120	1.85	147	1.85	147	6.89	116	8.12	110	7.37	113	8.80	89	7.67	66	-	-	-	-		
Prime Super - MySuper	Ind-MyS	61	4,378	39	1.09	104	1.69	170	1.69	170	6.32	143	8.93	47	8.66	22	9.81	22	8.05	47	-	-	-	-		
Prime Super - MySuper	Ind-PO	61	4,378	39	1.09	104	1.69	170	1.69	170	6.32	143	8.93	47	8.66	22	9.81	22	8.05	47	-	-	-	-		
QANTAS Super Gateway - Growth	Corp	70	759	87	1.13	87	2.47	33	2.47	33	6.98	109	8.93	46	7.26	122	8.54	107	7.39	93	-	-	-	-		
QANTAS Super Gateway MySuper - Glidepath Altitude	Corp-MyS	70	-	-	1.13	87	2.47	33	2.47	33	7.00	107	8.94	45	-	-	-	-	-	-	-	-	-	-		
QANTAS Super Gateway MySuper - Glidepath Cruising	Corp-MyS	60	114	133	1.10	93	2.45	41	2.45	41	7.11	104	8.40	92	-	-	-	-	-	-	-	-	-	-		
QSuper - Balanced	Gov-PO	62	13,155	18	0.26	204	3.02	13	3.02	13	11.07	3	8.32	98	8.94	18	9.33	54	8.59	16	7.85	16	7.30	22		
QSuper Lifetime - Aspire 1	Gov-MyS	56	1,134	72	0.29	202	3.31	8	3.31	8	12.35	1	9.01	39	9.74	1	-	-	-	-	-	-	-	-		
QSuper Lifetime - Outlook	Gov-MyS	56	12,292	19	0.28	203	3.30	9	3.30	9	12.20	2	8.87	53	9.61	2	-	-	-	-	-	-	-	-		
REI MySuper - Balanced	Ind-MyS	73	1,340	64	1.31	35	1.99	128	1.99	128	5.64	172	6.99	170	7.59	94	8.75	94	7.66	67	6.69	59	-	-		
REI Super - Balanced	Ind-PO	73	1,340	64	1.31	35	1.99	128	1.99	128	5.64	172	6.99	170	7.59	94	8.75	94	7.66	67	6.69	59	-	-		
Rest - Core Strategy	Ind-PO	76	48,544	3	1.00	117	1.71	166	1.71	166	5.48	181	7.94	120	7.37	116	9.24	57	8.11	36	7.76	19	7.88	7		
Rest MySuper - Core Strategy	Ind-MyS	76	48,544	3	1.00	117	1.71	166	1.71	166	5.48	181	7.94	120	7.37	116	9.24	57	8.11	36	7.76	19	7.88	7		
RetireSelect Super - Growth	MT-Pers	70	9	164	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Russell iQ Super Emp - Balanced	MT-Corp	73	476	103	1.42	18	2.17	87	2.17	87	6.09	152	7.72	144	7.22	123	8.55	106	7.34	95	6.55	61	-	-		
Russell iQ Super MySuper - MySuper	MT-MyS	74	3,581	44	1.22	59	2.06	111	2.06	111	6.63	129	7.78	143	7.38	111	-	-	-	-	-	-	-	-		
SD Bus - Multi-manager Balanced	MT-Corp	70	209	122	1.18	68	1.99	127	1.99	127	6.60	131	6.79	173	5.67	172	7.43	141	6.16	130	-	-	-	-		
smartMonday MySuper - Aon MySuper 50	MT-MyS	73	-	-	1.28	37	2.59	27	2.59	27	9.52	17	9.81	11	8.85	19	-	-	-	-	-	-	-	-		
smartMonday MySuper - Aon MySuper 55	MT-MyS	66	-	-	1.09	96	2.52	30	2.52	30	9.46	18	8.36	95	7.70	85	-	-	-	-	-	-	-	-		
smartMonday PRIME - Balanced Growth - Active	MT-Corp	70	322	112	1.64	10	2.45	36	2.45	36	6.99	108	8.37	93	7.64	92	9.28	56	7.35	94	6.40	63	6.24	43		
smartMonday PRIME - Balanced Growth - Index	MT-Corp	70	84	141	0.81	169	2.11	101	2.11	101	9.10	23	8.87	54	8.14	54	9.56	37	7.57	80	-	-	-	-		
Smartsave Emp - Growth	MT-Corp	70	7	166	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Smartsave MySuper - Smartsave MySuper Growth	MT-MyS	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		



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# SuperRatings Fund Crediting Rate Survey - Balanced (60-76)

September 2019

Option Name	Product Type	Growth Asset Ratio		Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year		
		%	rank	\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	
State Super (SASS) - Growth	Gov-NPO	67	6,222	29	0.80	170	2.00	125	2.00	125	7.30	95	8.70	58	8.20	53	9.72	30	8.10	41	-	-	-	-	-	-
StatewideSuper - Active Balanced	Ind-PO	70	190	125	1.17	77	1.54	196	1.54	196	5.98	158	8.64	68	8.55	29	-	-	-	-	-	-	-	-	-	-
Suncorp - Suncorp Lifestage Fund 1960 to 1964	MT-MyS	63	-	-	1.55	11	2.35	65	2.35	65	7.81	75	6.58	178	6.85	146	-	-	-	-	-	-	-	-	-	-
Suncorp - Suncorp Lifestage Fund 1965 to 1969	MT-MyS	73	-	-	1.85	7	2.53	29	2.53	29	8.03	68	7.23	158	7.57	98	-	-	-	-	-	-	-	-	-	-
Suncorp Brighter Super Bus - Suncorp Multi-Manager Growth Fund	MT-Corp	75	-	-	0.88	155	2.14	94	2.14	94	7.84	73	9.84	9	-	-	-	-	-	-	-	-	-	-	-	-
Suncorp Brighter Super Pers - Suncorp Multi-Manager Growth Fund	MT-Pers	75	-	-	0.88	155	2.14	94	2.14	94	7.84	73	9.84	9	-	-	-	-	-	-	-	-	-	-	-	-
Sunsuper for Life - Balanced	Ind-PO	69	4,517	35	1.27	40	2.02	124	2.02	124	8.23	54	10.16	3	9.02	13	10.16	12	8.37	24	7.63	25	-	-	-	-
Sunsuper for Life - Balanced-Index	Ind-PO	70	241	119	1.14	82	2.53	28	2.53	28	8.46	41	8.48	81	8.23	50	9.78	26	8.09	42	7.07	50	-	-	-	-
Sunsuper for Life - Socially Conscious Balanced	Ind-PO	70	85	140	0.94	139	1.81	156	1.81	156	6.54	135	8.20	107	7.01	137	8.76	91	7.22	102	7.01	52	-	-	-	-
Sunsuper for Life MySuper - Lifecycle Investment Strategy (Balanced Pool)	Ind-MyS	69	31,103	10	1.26	49	2.00	126	2.00	126	8.15	60	10.13	4	8.99	15	10.14	13	8.36	26	7.62	28	-	-	-	-
Super SA Flexi R/O - Balanced	Gov-Pers	76	662	90	0.92	146	1.73	165	1.73	165	7.06	105	7.88	131	7.35	119	8.15	124	7.45	87	-	-	-	-	-	-
Super SA Select - Balanced	Gov-NPO	76	9	163	0.92	143	1.74	162	1.74	162	7.11	103	7.93	123	7.38	112	-	-	-	-	-	-	-	-	-	-
Super SA Triple S - Balanced	Gov-NPO	76	15,554	15	1.02	116	1.87	143	1.87	143	8.00	69	9.11	37	8.49	35	9.56	39	8.77	8	7.71	23	7.49	15	-	-
Tasplan - Balanced	Ind-PO	75	651	91	2.56	1	3.65	3	3.65	3	10.07	9	9.45	18	8.61	25	9.32	55	7.90	49	7.44	35	6.99	29	-	-
Tasplan - Sustainable	Ind-PO	75	52	150	0.55	194	2.17	88	2.17	88	8.93	27	8.92	51	-	-	-	-	-	-	-	-	-	-	-	-
Tasplan - Tasplan OnTrack Control	Ind-PO	60	996	77	2.29	4	3.45	6	3.45	6	9.92	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tasplan - Tasplan OnTrack Sustain	Ind-PO	75	896	85	2.54	2	3.59	4	3.59	4	10.04	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tasplan MySuper - Tasplan OnTrack Control	Ind-MyS	60	996	77	2.29	4	3.45	6	3.45	6	9.92	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tasplan MySuper - Tasplan OnTrack Sustain	Ind-MyS	75	896	85	2.54	2	3.59	4	3.59	4	10.04	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TelstraSuper - MySuper Balanced	Corp-MyS	72	4,863	34	1.20	62	2.32	71	2.32	71	7.47	89	8.52	75	7.65	89	9.59	33	8.21	30	7.77	17	7.34	18	-	-
TelstraSuper Corp Plus - Balanced	Corp	72	2,226	52	1.20	62	2.32	71	2.32	71	7.47	89	8.52	75	7.65	89	9.59	33	8.21	30	7.77	17	7.34	18	-	-
TWUSUPER - Balanced *	Ind-PO	75	4,455	36	1.25	50	1.83	149	1.83	149	5.10	198	7.93	124	7.46	105	8.97	80	7.75	60	-	-	-	-	-	-
TWUSUPER MySuper - Balanced (MySuper) *	Ind-MyS	75	4,455	36	1.25	50	1.83	149	1.83	149	5.10	198	7.93	124	7.46	105	8.97	80	7.75	60	-	-	-	-	-	-
UniSuper Accum - MySuper Balanced	Ind-MyS	70	-	-	0.64	189	1.51	201	1.51	201	10.34	6	9.71	12	9.39	7	10.41	7	8.81	6	8.05	7	-	-	-	-
UniSuper Accum (1) - Balanced	Ind-PO	70	20,179	14	0.64	189	1.51	201	1.51	201	10.34	6	9.71	12	9.39	7	10.41	7	8.81	6	8.05	7	-	-	-	-
Verve Super Balanced	MT-Pers	65	31	155	-0.44	206	1.04	206	1.04	206	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VicSuper - Growth (MySuper)	Ind-MyS	74	13,473	16	0.84	162	2.35	63	2.35	63	8.18	56	9.40	23	8.38	41	9.96	19	8.44	21	7.25	39	6.52	39	-	-
VicSuper FutureSaver - Balanced Option	Ind-PO	61	1,620	61	0.66	188	2.16	89	2.16	89	7.92	71	8.33	97	7.73	84	8.90	86	7.86	54	6.91	55	6.38	42	-	-
VicSuper FutureSaver - Growth (MySuper) Option	Ind-PO	74	13,473	16	0.84	162	2.35	63	2.35	63	8.18	56	9.40	23	8.38	41	9.96	19	8.44	21	7.25	39	6.52	39	-	-
VicSuper FutureSaver - Socially Conscious Option	Ind-PO	61	498	102	0.51	195	2.37	57	2.37	57	9.08	24	9.39	26	8.20	52	10.74	1	8.76	10	7.88	15	-	-	-	-
Virgin Money Super - Enhanced Indexed Growth	MT-Pers	70	1	171	1.13	86	2.88	14	2.88	14	9.30	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Virgin Money Super - LifeStage Tracker Born 1959 - 1963	MT-MyS	65	-	-	1.09	101	2.86	15	2.86	15	9.93	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Virgin Money Super - LifeStage Tracker Born 1959 - 1963	MT-Pers	65	48	151	1.09	101	2.86	15	2.86	15	9.93	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vision Personal - Sustainable Balanced	Ind-Pers	70	-	-	0.81	167	2.34	67	2.34	67	8.41	43	8.54	72	-	-	-	-	-	-	-	-	-	-	-	-
Vision SS - Balanced Growth	Ind-PO	67	3,261	46	0.99	124	1.83	151	1.83	151	6.66	127	9.21	34	8.28	48	9.43	49	8.25	27	7.18	46	6.75	34	-	-
Vision SS - Sustainable Balanced	Ind-PO	70	-	-	0.81	167	2.34	67	2.34	67	8.41	43	8.54	72	-	-	-	-	-	-	-	-	-	-	-	-
Vision Super - MySuper Balanced Growth	Ind-MyS	67	-	-	0.99	124	1.83	151	1.83	151	6.66	127	9.21	34	8.28	48	9.43	49	8.25	27	7.18	46	6.75	34	-	-
VISSF - Balanced	Ind-NPO	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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# SuperRatings Fund Crediting Rate Survey - Balanced (60-76)

September 2019

Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
VISSF MySuper - Balanced	Ind-MyS	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Zurich Super - Zurich Managed Growth NCF	MT-Pers	72	10	162	1.37	23	2.42	46	2.42	46	6.55	134	6.88	172	5.99	169	7.50	140	5.77	134	5.31	69	-	-
<b>Number of Investment Options Ranked</b>	-	<b>0</b>	-	<b>173</b>	-	<b>209</b>	-	<b>209</b>	-	<b>209</b>	-	<b>206</b>	-	<b>194</b>	-	<b>178</b>	-	<b>150</b>	-	<b>138</b>	-	<b>69</b>	-	<b>43</b>
<b>Top Quartile</b>	-	74	3,581		1.23		2.39		2.39		8.32		8.93		8.35		9.56		8.15		7.77		7.62	
<b>Median</b>	-	70	759		1.09		2.10		2.10		7.11		8.32		7.65		9.04		7.64		7.44		7.30	
<b>Bottom Quartile</b>	-	69	162		0.86		1.80		1.80		6.03		7.65		7.09		8.42		7.19		7.01		6.81	
<b>Not for Profit Fund Median</b>	-	70	1,976		1.10		2.02		2.02		7.00		8.65		8.20		9.43		8.05		7.51		7.31	
<b>Master Trust Median</b>	-	70	191		1.00		2.13		2.13		7.69		7.87		7.20		8.29		6.73		6.40		6.34	



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# SuperRatings Fund Crediting Rate Survey - Conservative Balanced (41-59)

September 2019

Option Name	Product Type	Growth Asset Ratio		Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
		%	rank	\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Acumen - Balanced	Ind-NPO	57	2	108	0.79	52	1.42	121	1.42	121	4.90	124	6.51	63	6.19	52	7.56	27	7.03	15	6.71	6	7.00	1	
AMP CS - AMP Moderate Growth	MT-Corp	56	840	29	0.83	41	1.63	93	1.63	93	5.39	115	5.63	93	5.11	95	6.30	65	5.53	54	-	-	-	-	
AMP CS - Future Directions Moderately Conservative	MT-Corp	54	162	64	0.81	46	1.49	117	1.49	117	5.02	120	5.14	104	4.99	101	6.11	69	5.41	57	-	-	-	-	
AMP FLS - AMP Moderate Growth	MT-Pers	56	1,045	23	0.83	41	1.63	93	1.63	93	5.39	115	5.63	93	5.11	95	6.30	65	5.60	53	-	-	-	-	
AMP FLS - Future Directions Moderately Conservative	MT-Pers	54	256	52	0.81	46	1.49	117	1.49	117	5.02	120	5.14	104	4.99	101	6.11	69	5.44	56	-	-	-	-	
AMP SDF MySuper - MySuper 1950s	MT-MyS	49	103	72	0.53	111	1.68	85	1.68	85	5.81	100	5.42	100	5.09	97	-	-	-	-	-	-	-	-	
AMP SDF MySuper - MySuper Capital Stable	MT-MyS	45	17	96	0.58	106	1.70	81	1.70	81	6.01	86	4.99	113	4.72	106	-	-	-	-	-	-	-	-	
AMP SignatureSuper - MySuper 1950s	MT-MyS	48	65	78	0.75	71	1.65	89	1.65	89	5.66	106	5.45	99	5.14	93	-	-	-	-	-	-	-	-	
AMP SignatureSuper - MySuper Capital Stable	MT-MyS	45	6	103	0.86	35	1.77	73	1.77	73	5.96	89	5.22	103	4.83	103	-	-	-	-	-	-	-	-	
AMP SS - AMP Moderate Growth	MT-Corp	52	107	71	0.88	31	1.78	71	1.78	71	6.03	84	6.27	75	5.74	78	6.94	49	6.18	48	-	-	-	-	
AMP SS - Future Directions Moderately Conservative	MT-Corp	54	587	36	0.86	36	1.64	92	1.64	92	5.65	107	5.77	89	5.62	83	6.75	56	6.06	50	-	-	-	-	
ANZ Smart Choice Super - 1940's	MT-Pers	41	108	70	0.61	97	2.28	31	2.28	31	7.99	21	5.60	96	5.16	91	-	-	-	-	-	-	-	-	
ANZ Smart Choice Super - 1950's	MT-Pers	49	1,007	26	0.76	67	2.35	22	2.35	22	8.41	16	6.49	66	6.25	48	-	-	-	-	-	-	-	-	
ANZ Smart Choice Super - Moderate	MT-Pers	50	64	79	0.75	70	2.33	25	2.33	25	8.23	19	6.64	58	6.41	37	-	-	-	-	-	-	-	-	
ANZ Smart Choice Super - MySuper 1940's	MT-MyS	41	60	80	0.61	97	2.28	31	2.28	31	7.99	21	5.60	96	5.16	91	-	-	-	-	-	-	-	-	
ANZ Smart Choice Super - MySuper 1950's	MT-MyS	49	460	41	0.76	67	2.35	22	2.35	22	8.41	16	6.49	66	6.25	48	-	-	-	-	-	-	-	-	
ANZ Super Adv - OnePath Balanced	MT-Corp	54	238	54	0.58	105	1.78	72	1.78	72	6.53	72	5.85	85	5.59	85	6.53	62	5.51	55	-	-	-	-	
ASGARD Emp Super - SMA Moderate	MT-Corp	50	47	83	0.73	75	2.02	51	2.02	51	7.72	27	7.29	28	6.26	47	6.68	59	-	-	-	-	-	-	
Asgard Employer Superannuation Account - 1960s Lifestage PST Fund	MT-MyS	59	-	-	0.90	28	2.30	26	2.30	26	6.86	57	7.37	22	6.10	62	-	-	-	-	-	-	-	-	
Aust Catholic Super & Ret - Conservative Balanced	Ind-PO	58	735	33	1.10	7	2.12	41	2.12	41	5.72	103	7.05	37	6.16	56	7.64	23	6.38	44	6.02	19	-	-	
Aust Catholic Super & Ret - LifetimeOne 60	Ind-MyS	58	1,276	17	1.08	10	2.09	44	2.09	44	5.65	108	7.12	36	6.20	51	7.66	19	6.39	43	-	-	-	-	
Aust Catholic Super & Ret - LifetimeOne 65	Ind-MyS	48	-	-	0.90	29	2.06	45	2.06	45	5.97	88	-	-	-	-	-	-	-	-	-	-	-	-	
AustralianSuper - Conservative Balanced	Ind-PO	49	3,291	5	0.52	114	2.05	46	2.05	46	7.87	25	8.06	4	7.84	3	8.77	1	8.07	1	-	-	-	-	
AvSuper - Stable Growth	Ind-PO	52	15	97	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
BT Business Super - MySuper 1960s Lifestage Fund	MT-MyS	59	1,092	21	0.90	23	2.29	27	2.29	27	6.91	53	7.26	29	6.56	29	-	-	-	-	-	-	-	-	
BT Lifetime Employer Super - MySuper 1960s Lifestage Fund	MT-MyS	59	1,273	18	0.90	24	2.29	28	2.29	28	6.86	54	7.15	33	6.07	63	7.65	20	6.69	25	-	-	-	-	
BT Super for Life - 1960s Lifestage Fund	MT-Pers	59	1,872	9	0.90	24	2.29	28	2.29	28	6.86	54	7.15	33	6.07	63	7.65	20	6.69	25	-	-	-	-	
BT Super for Life - MySuper 1960s Lifestage Fund - Savings	MT-MyS	59	1,872	9	0.90	24	2.29	28	2.29	28	6.86	54	7.15	33	6.07	63	7.65	20	6.69	25	-	-	-	-	
CareSuper - Conservative Balanced	Ind-PO	50	188	59	0.85	38	1.40	123	1.40	123	5.34	117	6.71	51	6.56	31	7.57	26	7.16	9	-	-	-	-	
Catholic Super - Conservative Balanced	Ind-PO	55	110	69	1.05	12	2.15	38	2.15	38	5.45	112	7.60	15	7.69	5	8.51	3	-	-	-	-	-	-	
Catholic Super - RetirePlus	Ind-PO	50	115	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Cbus - Conservative Growth	Ind-PO	50	339	47	0.75	72	1.90	61	1.90	61	7.42	43	-	-	-	-	-	-	-	-	-	-	-	-	
CFS-FC Wsale Pers - CFS Wsale Balanced	MT-Pers	50	77	76	0.55	109	1.96	55	1.96	55	8.17	20	6.71	50	6.27	44	7.12	45	5.73	51	-	-	-	-	
CFS-FC Wsale Pers - FirstChoice Wsale Diversified	MT-Pers	50	6	104	0.77	63	1.82	69	1.82	69	5.76	102	5.81	88	-	-	-	-	-	-	-	-	-	-	
CFS FC Emp - CFS Balanced	MT-Corp	50	6	101	0.49	122	1.74	78	1.74	78	7.26	48	5.84	86	5.41	88	6.26	67	4.91	60	-	-	-	-	
CFS FC MySuper - Lifestage 1945-49	MT-MyS	41	79	74	0.51	116	1.54	111	1.54	111	5.87	94	5.01	111	5.08	98	-	-	-	-	-	-	-	-	
CFS FC MySuper - Lifestage 1950-54	MT-MyS	41	237	55	0.49	120	1.54	112	1.54	112	5.82	98	5.00	112	5.03	99	-	-	-	-	-	-	-	-	
CFS FC MySuper - Lifestage 1955-59	MT-MyS	41	614	35	0.50	119	1.54	110	1.54	110	5.83	96	5.12	107	5.23	89	-	-	-	-	-	-	-	-	
CFS FC Pers - FirstChoice Diversified	MT-Pers	50	6	104	0.72	78	1.67	86	1.67	86	5.06	119	5.07	108	-	-	-	-	-	-	-	-	-	-	



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September 2019

Option Name	Product Type	Growth Asset Ratio		Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
		%	rank	\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
CFS FC Pers - FirstChoice Multi-Index Moderate	MT-Pers	60	6	102	1.47	4	1.90	62	1.90	62	6.98	51	6.45	68	-	-	-	-	-	-	-	-	-	-	-
Child Care Super MySuper - Consolidating Lifestage	MT-MyS	69	41	86	1.10	8	1.94	58	1.94	58	9.61	9	7.37	24	6.55	32	-	-	-	-	-	-	-	-	-
Christian Super - Ethical Conservative Balanced	Ind-PO	57	128	67	0.78	61	1.55	104	1.55	104	5.84	95	6.05	82	5.80	76	6.92	50	6.10	49	5.67	21	-	-	
Clearview - Prudent	MT-Pers	55	152	66	0.79	50	1.92	60	1.92	60	7.22	49	4.73	116	5.00	100	6.13	68	-	-	-	-	-	-	
Colonial FS RO - Balanced Option	MT-Pers	50	221	56	0.49	121	1.75	74	1.75	74	7.45	39	6.13	80	5.57	86	6.40	64	5.02	59	-	-	-	-	
Commonwealth Bank Group Super - Moderate	Corp	48	345	45	0.35	125	1.62	95	1.62	95	6.75	67	5.83	87	5.61	84	6.46	63	6.74	22	6.75	3	-	-	
Commonwealth Essential Super MySuper - Lifestage 1945-49	MT-MyS	43	27	91	0.52	115	1.59	99	1.59	99	6.24	75	5.22	102	5.21	90	-	-	-	-	-	-	-	-	
Commonwealth Essential Super MySuper - Lifestage 1950-54	MT-MyS	43	172	63	0.50	117	1.55	108	1.55	108	6.09	82	5.13	106	5.12	94	-	-	-	-	-	-	-	-	
Commonwealth Essential Super MySuper - Lifestage 1960-64	MT-MyS	59	448	42	0.95	20	1.83	68	1.83	68	6.80	61	7.02	39	6.78	21	-	-	-	-	-	-	-	-	
EISS Super - MySuper Conservative Balanced	Ind-PO	59	1,360	14	0.81	44	1.44	119	1.44	119	6.13	80	6.40	69	5.89	72	6.86	52	6.54	37	-	-	-	-	
EISS Super - MySuper Conservative Balanced	Ind-MyS	59	1,360	14	0.81	44	1.44	119	1.44	119	6.13	80	6.40	69	5.89	72	6.86	52	6.54	37	-	-	-	-	
EmPlus - m+ Moderate	MT-Pers	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Energy Super - Capital Managed	Ind-PO	50	239	53	0.97	19	1.15	128	1.15	128	4.01	126	6.05	81	6.28	43	7.36	32	6.86	19	6.77	2	-	-	
Equip MyFuture - Balanced	Ind-PO	50	875	28	0.94	21	1.75	75	1.75	75	5.22	118	6.64	57	6.56	30	7.61	24	6.95	18	-	-	-	-	
ESSSuper Accum - Balanced	Ind-NPO	57	753	32	0.57	108	1.29	125	1.29	125	5.54	110	6.22	79	5.91	71	6.59	61	6.64	33	-	-	-	-	
First State Super - Balanced Growth	Ind-PO	55	13,545	1	0.65	84	1.65	87	1.65	87	6.85	58	7.92	7	7.17	16	8.09	12	7.12	10	6.72	4	6.51	3	
First State Super MySuper - Life Cycle Balanced Growth	Ind-MyS	55	6,923	3	0.65	84	1.65	87	1.65	87	6.85	58	7.92	7	7.17	16	8.09	12	7.12	10	6.72	4	6.51	3	
First State Super Pers Ret Plan - Balanced Fund	Ind-Pers	57	437	43	0.57	107	1.57	103	1.57	103	6.69	68	5.62	95	5.71	79	6.81	55	6.33	45	5.68	20	5.20	11	
First State Super Tailored Super Plan - Balanced Fund	Ind-Pers	57	553	38	0.61	96	1.69	82	1.69	82	7.55	34	6.25	77	6.35	39	-	-	-	-	-	-	-	-	
GuildSuper MySuper - Consolidating Lifestage	MT-MyS	69	89	73	1.10	8	1.94	58	1.94	58	9.61	9	7.37	24	6.55	32	-	-	-	-	-	-	-	-	
Hostplus - Conservative Balanced	Ind-PO	51	176	61	0.63	92	1.62	96	1.62	96	5.63	109	7.77	10	7.34	10	8.24	6	7.61	4	-	-	-	-	
HUB24 Super Pers Choice - Russell Diversified 50 Fund Class A	MT-Pers	0	-	-	1.03	15	2.21	35	2.21	35	6.96	52	6.26	76	6.12	60	7.45	29	6.96	17	-	-	-	-	
IAG & NRMA Super (IAG) - Balanced	Corp	50	161	65	1.00	18	2.21	36	2.20	36	6.20	77	6.30	73	6.30	42	7.22	39	6.50	39	-	-	-	-	
IOOF Employer Super (Corporate 100) - IOOF MultiMix Moderate Trust	MT-Corp	55	-	-	0.78	60	2.28	33	2.28	33	7.47	37	6.95	40	6.50	36	7.36	31	6.28	47	-	-	-	-	
IOOF Employer Super Core - IOOF MultiMix Moderate Trust	MT-Corp	55	335	48	0.77	65	2.24	34	2.24	34	7.33	45	6.62	59	6.12	59	6.86	54	5.62	52	-	-	-	-	
legalsuper - Conservative Balanced	Ind-PO	49	79	75	0.72	77	1.87	63	1.87	63	6.07	83	6.81	47	6.41	38	7.74	17	6.64	32	-	-	-	-	
LGIAsuper - MySuper Lifecycle 75 Plus *	Ind-MyS	55	29	89	0.78	55	1.95	57	1.95	57	6.76	64	7.03	38	6.67	28	7.20	40	7.08	14	6.58	9	-	-	
LGIAsuper Accum - Balanced *	Ind-PO	55	480	40	0.78	54	1.96	56	1.96	56	6.78	63	7.15	32	6.74	23	7.25	35	7.12	12	6.60	8	-	-	
LGS MySuper Age Based Investment Strategy - Balanced	Ind-MyS	50	521	39	0.78	58	2.10	42	2.10	42	6.76	65	6.92	41	6.70	25	7.13	43	6.72	23	-	-	-	-	
Local Government Super Accum - Balanced	Ind-NPO	50	1,141	20	0.78	58	2.10	42	2.10	42	6.76	65	6.92	41	6.70	25	7.13	43	6.72	23	-	-	-	-	
LUCRF Super - Moderate	Ind-PO	51	41	85	0.77	64	1.73	79	1.73	79	6.16	78	6.85	45	6.27	44	7.02	46	-	-	-	-	-	-	
MAP - Balanced	MT-Corp	50	7	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mercer SmartPath - MySuper Born 1929 - 1933	MT-MyS	49	0	114	0.79	51	2.48	14	2.48	14	7.59	31	6.69	54	5.94	68	-	-	-	-	-	-	-	-	
Mercer SmartPath - MySuper Born 1934 - 1938	MT-MyS	49	2	110	0.76	69	2.34	24	2.34	24	7.63	30	6.79	48	6.17	55	-	-	-	-	-	-	-	-	
Mercer SmartPath - MySuper Born 1939 - 1943	MT-MyS	49	14	98	0.77	62	2.40	19	2.40	19	7.72	28	6.83	46	6.18	54	-	-	-	-	-	-	-	-	
Mercer SmartPath - MySuper Born 1944 - 1948	MT-MyS	49	58	81	0.87	34	2.48	15	2.48	15	7.45	38	6.69	53	6.06	66	-	-	-	-	-	-	-	-	
Mercer SmartPath - MySuper Born 1949 - 1953	MT-MyS	49	195	58	0.80	49	2.42	18	2.42	18	7.50	36	6.92	43	6.33	40	-	-	-	-	-	-	-	-	
Mercer SmartPath - MySuper Born 1954 - 1958	MT-MyS	58	775	31	1.03	14	2.73	8	2.73	8	7.93	24	7.75	11	6.91	20	-	-	-	-	-	-	-	-	

\* Interim rate



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# SuperRatings Fund Crediting Rate Survey - Conservative Balanced (41-59)

September 2019

Option Name	Product Type	Growth Asset Ratio		Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
		%	rank	\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Mercer SmartPath - MySuper Born Prior to 1929	MT-MyS	49	0	113	0.78	57	2.45	16	2.45	16	7.78	26	6.76	49	5.97	67	-	-	-	-	-	-	-	-	-
Mercer Super Trust - Mercer Moderate Growth	MT-Corp	53	959	27	0.90	27	2.60	13	2.60	13	7.94	23	7.25	30	6.72	24	7.41	30	6.44	42	6.12	18	-	-	
Mine Super - Balanced	Ind-PO	59	-	-	0.64	90	1.69	83	1.69	83	4.95	122	5.71	90	5.63	81	6.74	57	6.67	30	6.35	12	6.08	8	
Mine Super MySuper - Balanced	Ind-MyS	59	2,468	7	0.64	90	1.69	83	1.69	83	4.95	122	5.71	90	5.63	81	6.74	57	6.67	30	6.35	12	6.08	8	
MLC MasterKey Business Super - MySuper Conservative Growth Portfolio	MT-MyS	50	-	-	0.61	99	1.57	102	1.57	102	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MLC MK Super Fundamentals - MLC Index Plus Conservative Growth Portfolio	MT-Pers	49	26	92	0.74	73	1.55	105	1.55	105	5.67	104	6.36	71	5.93	69	7.23	37	-	-	-	-	-	-	
MLC MKey - Horizon 3 - Conservative Growth Portfolio	MT-Corp	48	280	51	0.72	76	1.49	116	1.49	116	5.92	91	6.56	61	6.13	57	7.18	41	6.29	46	-	-	-	-	
MLC MKey - MLC Index Plus Conservative Growth Portfolio	MT-Corp	49	18	95	0.74	73	1.55	105	1.55	105	5.67	104	6.36	71	5.93	69	7.23	37	-	-	-	-	-	-	
MTAA Super - Income Focussed	Ind-PO	46	27	90	1.20	6	1.60	98	1.60	98	6.02	85	5.69	92	-	-	-	-	-	-	-	-	-	-	
MyLife Emp - Conservative Balanced	Ind-PO	55	0	112	1.05	12	2.15	38	2.15	38	5.45	112	7.60	15	7.69	5	8.51	3	-	-	-	-	-	-	
MyLife Emp - RetirePlus	Ind-PO	50	1	111	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NGS Super - Balanced	Ind-PO	52	410	44	0.63	93	1.33	124	1.33	124	6.21	76	7.46	20	6.78	22	7.61	25	6.81	20	-	-	-	-	
OnePath Integra - OnePath Balanced	MT-Corp	54	1,292	16	0.55	110	1.54	113	1.54	113	5.80	101	5.02	110	4.74	105	5.67	73	4.70	63	-	-	-	-	
OnePath Integra - OptiMix Moderate	MT-Corp	54	48	82	0.60	101	1.64	91	1.64	91	5.82	98	5.07	108	4.78	104	5.68	72	4.77	62	-	-	-	-	
OnePath OA Frontier - OptiMix Moderate	MT-Pers	54	31	88	0.67	81	1.87	64	1.87	64	6.79	62	5.99	84	5.68	80	6.60	60	-	-	-	-	-	-	
Plum - Active Cautious	MT-Corp	53	-	-	0.66	82	1.55	107	1.55	107	5.97	87	6.54	62	6.12	58	7.25	36	6.55	36	-	-	-	-	
Plum - Essentials Cautious	MT-Corp	53	-	-	0.65	87	1.61	97	1.61	97	6.14	79	6.70	52	6.27	46	7.29	34	-	-	-	-	-	-	
Plum - MLC Cautious	MT-Corp	53	-	-	0.70	80	1.51	114	1.51	114	5.40	114	6.27	74	5.88	75	6.88	51	6.47	40	-	-	-	-	
Plum - Pre-mixed Cautious	MT-Corp	50	-	-	0.66	83	1.55	109	1.55	109	5.83	97	6.25	78	5.88	74	6.96	47	6.47	41	-	-	-	-	
Plum Super - MySuper Conservative Growth Portfolio	MT-MyS	50	-	-	0.61	100	1.59	101	1.59	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
QANTAS Super Gateway - Balanced	Corp	50	219	57	1.01	16	2.40	20	2.40	20	6.38	74	7.40	21	6.10	61	7.15	42	6.57	35	-	-	-	-	
QANTAS Super Gateway MySuper - Glidepath Destination	Corp-MyS	50	-	-	1.01	16	2.40	20	2.40	20	6.40	73	7.36	26	-	-	-	-	-	-	-	-	-	-	
QSuper Lifetime - Aspire 2	Gov-MyS	45	12,477	2	0.14	128	3.46	1	3.46	1	13.83	1	8.28	1	9.04	1	-	-	-	-	-	-	-	-	
QSuper Lifetime - Focus 1	Gov-MyS	45	1,918	8	0.21	127	3.07	5	3.07	5	12.20	2	8.01	6	8.62	2	-	-	-	-	-	-	-	-	
Rest - Balanced	Ind-PO	57	703	34	0.79	52	1.42	121	1.42	121	4.90	124	6.51	63	6.19	52	7.56	27	7.03	15	6.71	6	7.00	1	
RetireSelect Super - Balanced	MT-Pers	50	3	107	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SD Bus - Multi-manager Secure Growth	MT-Corp	49	21	93	0.78	56	1.59	100	1.59	100	5.48	111	4.97	115	4.30	108	5.56	74	5.11	58	-	-	-	-	
smartMonday MySuper - Aon MySuper 60	MT-MyS	55	-	-	0.85	37	2.43	17	2.43	17	9.36	11	6.87	44	6.52	35	-	-	-	-	-	-	-	-	
Smartsave Emp - Balanced	MT-Corp	50	46	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
State Super (SASS) - Balanced	Gov-NPO	51	560	37	0.50	118	1.70	80	1.70	80	5.90	92	6.50	65	6.70	25	7.99	15	7.10	13	-	-	-	-	
StatewideSuper - Conservative Balanced	Ind-PO	50	328	49	0.82	43	1.29	126	1.29	126	5.89	93	7.34	27	7.25	11	-	-	-	-	-	-	-	-	
Suncorp - Suncorp Lifestage Fund 1949 or earlier	MT-MyS	42	-	-	0.93	22	1.97	53	1.97	53	7.30	46	5.30	101	5.51	87	-	-	-	-	-	-	-	-	
Suncorp - Suncorp Lifestage Fund 1950 to 1954	MT-MyS	46	-	-	1.06	11	2.02	47	2.02	47	7.30	46	5.58	98	5.79	77	-	-	-	-	-	-	-	-	
Suncorp - Suncorp Lifestage Fund 1955 to 1959	MT-MyS	53	-	-	1.27	5	2.15	37	2.15	37	7.52	35	6.01	83	6.24	50	-	-	-	-	-	-	-	-	
Suncorp Brighter Super Bus - Suncorp Multi-Manager Balanced Fund	MT-Corp	63	-	-	0.52	112	1.74	76	1.74	76	6.64	69	7.64	13	-	-	-	-	-	-	-	-	-	-	
Suncorp Brighter Super Pers - Suncorp Multi-Manager Balanced Fund	MT-Pers	63	-	-	0.52	112	1.74	76	1.74	76	6.64	69	7.64	13	-	-	-	-	-	-	-	-	-	-	
Sunsuper for Life - Retirement	Ind-PO	49	1,057	22	0.84	39	1.85	66	1.85	66	7.68	29	8.13	3	7.19	15	7.78	16	6.67	29	6.44	10	-	-	
Sunsuper for Life MySuper - Lifecycle Investment Strategy (Retirement Pool)	Ind-MyS	49	3,980	4	0.83	40	1.83	67	1.83	67	7.57	33	8.04	5	7.10	18	7.69	18	6.61	34	6.35	11	-	-	
Super SA Flexi R/O - Moderate	Gov-Pers	53	172	62	0.72	79	1.50	115	1.50	115	6.54	71	6.65	56	6.31	41	6.95	48	6.69	28	-	-	-	-	



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# SuperRatings Fund Crediting Rate Survey - Conservative Balanced (41-59)

September 2019

Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Super SA Triple S - Moderate	Gov-NPO	53	345	46	0.80	48	1.64	90	1.64	90	7.58	32	7.74	12	7.35	9	8.20	8	7.84	2	-	-	-	-
Tasplan - Moderate	Ind-PO	45	290	50	2.00	1	3.15	4	3.15	4	8.96	15	7.25	31	-	-	-	-	-	-	-	-	-	
Tasplan - Tasplan OnTrack Maintain	Ind-PO	45	1,021	24	1.99	2	3.16	2	3.16	2	9.24	12	-	-	-	-	-	-	-	-	-	-	-	
Tasplan MySuper - Tasplan OnTrack Maintain	Ind-MyS	45	1,021	24	1.99	2	3.16	2	3.16	2	9.24	12	-	-	-	-	-	-	-	-	-	-	-	
TelstraSuper Corp Plus - Defensive Growth	Corp	55	838	30	0.38	123	1.96	54	1.96	54	8.29	18	7.89	9	7.80	4	8.61	2	-	-	-	-	-	
TelstraSuper Corp Plus - Diversified Income	Corp	55	72	77	0.65	86	2.14	40	2.14	40	7.41	44	7.37	23	6.97	19	8.04	14	-	-	-	-	-	
UniSuper Accum (1) - Conservative Balanced	Ind-PO	50	2,685	6	0.22	126	1.29	127	1.29	127	9.23	14	6.57	60	7.47	8	8.24	7	7.48	5	6.97	1	-	
VicSuper FutureSaver - Capital Stable Option	Ind-PO	41	1,212	19	0.35	124	1.81	70	1.81	70	7.18	50	6.66	55	6.54	34	7.30	33	6.77	21	6.14	17	5.85	
Virgin Money Super - LifeStage Tracker Born 1949 - 1953	MT-MyS	45	-	-	0.65	88	2.69	11	2.69	11	9.63	7	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1949 - 1953	MT-Pers	45	7	100	0.65	88	2.69	11	2.69	11	9.63	7	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1954 - 1958	MT-Pers	55	19	94	0.88	32	2.75	6	2.75	6	9.72	3	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born 1954 - 1958	MT-MyS	55	-	-	0.88	32	2.75	6	2.75	6	9.72	3	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born Prior to 1949	MT-Pers	45	5	106	0.63	94	2.70	9	2.70	9	9.63	5	-	-	-	-	-	-	-	-	-	-	-	
Virgin Money Super - LifeStage Tracker Born Prior to 1949	MT-MyS	45	-	-	0.63	94	2.70	9	2.70	9	9.63	5	-	-	-	-	-	-	-	-	-	-	-	
Vision SS - Balanced	Ind-PO	56	183	60	0.77	66	1.86	65	1.86	65	6.80	60	8.22	2	7.54	7	8.37	5	7.80	3	-	-	-	
WA Super Super Solutions - My WA Super	Ind-MyS	57	1,816	11	0.60	101	2.02	47	2.02	47	7.44	40	7.51	17	7.20	12	8.18	9	7.40	6	6.30	14	6.26	
WA Super Super Solutions Emp - My WA Super	Ind-PO	57	1,816	11	0.60	101	2.02	47	2.02	47	7.44	40	7.51	17	7.20	12	8.18	9	7.40	6	6.30	14	6.26	
WA Super Super Solutions Pers - My WA Super	Ind-PO	57	1,816	11	0.60	101	2.02	47	2.02	47	7.44	40	7.51	17	7.20	12	8.18	9	7.40	6	6.30	14	6.26	
YellowBrickRoad - 50/50 Option	MT-Pers	50	39	87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Zurich Super - Zurich Balanced NCF	MT-Pers	52	2	109	0.89	30	1.99	52	1.99	52	5.93	90	4.97	114	4.66	107	5.78	71	4.90	61	4.55	22	-	
<b>Number of Investment Options Ranked</b>	-	<b>0</b>	<b>-</b>	<b>114</b>	<b>-</b>	<b>128</b>	<b>-</b>	<b>128</b>	<b>-</b>	<b>128</b>	<b>-</b>	<b>126</b>	<b>-</b>	<b>116</b>	<b>-</b>	<b>108</b>	<b>-</b>	<b>74</b>	<b>-</b>	<b>63</b>	<b>-</b>	<b>22</b>	<b>-</b>	<b>11</b>
<b>Top Quartile</b>	-	<b>55</b>	<b>839</b>	<b>-</b>	<b>0.88</b>	<b>-</b>	<b>2.28</b>	<b>-</b>	<b>2.28</b>	<b>-</b>	<b>7.58</b>	<b>-</b>	<b>7.25</b>	<b>-</b>	<b>6.68</b>	<b>-</b>	<b>7.66</b>	<b>-</b>	<b>6.99</b>	<b>-</b>	<b>6.71</b>	<b>-</b>	<b>6.51</b>	
<b>Median</b>	-	<b>50</b>	<b>207</b>	<b>-</b>	<b>0.77</b>	<b>-</b>	<b>1.87</b>	<b>-</b>	<b>1.87</b>	<b>-</b>	<b>6.77</b>	<b>-</b>	<b>6.63</b>	<b>-</b>	<b>6.18</b>	<b>-</b>	<b>7.23</b>	<b>-</b>	<b>6.64</b>	<b>-</b>	<b>6.35</b>	<b>-</b>	<b>6.26</b>	
<b>Bottom Quartile</b>	-	<b>49</b>	<b>41</b>	<b>-</b>	<b>0.61</b>	<b>-</b>	<b>1.62</b>	<b>-</b>	<b>1.62</b>	<b>-</b>	<b>5.85</b>	<b>-</b>	<b>5.83</b>	<b>-</b>	<b>5.63</b>	<b>-</b>	<b>6.76</b>	<b>-</b>	<b>6.23</b>	<b>-</b>	<b>6.18</b>	<b>-</b>	<b>6.08</b>	
<b>Not for Profit Fund Median</b>	-	<b>51</b>	<b>501</b>	<b>-</b>	<b>0.78</b>	<b>-</b>	<b>1.84</b>	<b>-</b>	<b>1.84</b>	<b>-</b>	<b>6.62</b>	<b>-</b>	<b>7.04</b>	<b>-</b>	<b>6.70</b>	<b>-</b>	<b>7.61</b>	<b>-</b>	<b>6.79</b>	<b>-</b>	<b>6.39</b>	<b>-</b>	<b>6.26</b>	
<b>Master Trust Median</b>	-	<b>50</b>	<b>71</b>	<b>-</b>	<b>0.76</b>	<b>-</b>	<b>1.91</b>	<b>-</b>	<b>1.91</b>	<b>-</b>	<b>6.86</b>	<b>-</b>	<b>6.27</b>	<b>-</b>	<b>5.93</b>	<b>-</b>	<b>6.86</b>	<b>-</b>	<b>5.73</b>	<b>-</b>	<b>5.34</b>	<b>-</b>	<b>-</b>	



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# SuperRatings Fund Crediting Rate Survey - Capital Stable (20-40)

September 2019

Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Acumen - Capital Stable	Ind-NPO	38	3	112	0.50	30	1.20	111	1.20	111	4.22	129	4.98	55	4.81	66	5.83	34	5.93	23	5.78	19	6.11	6
Alcoa - Capital Stable	Corp	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMG Corp - Capital Stable	MT-Corp	40	0	124	-0.17	137	1.45	76	1.45	76	7.99	9	5.91	23	5.84	15	6.50	12	5.84	31	-	-	-	-
AMG Corp - Conservative	MT-Corp	20	0	123	-0.27	138	1.12	123	1.12	123	6.36	49	4.17	109	4.34	92	5.05	73	4.87	76	-	-	-	-
AMIST Super - Capital Stable	Ind-PO	30	9	103	0.56	22	1.08	125	1.08	125	5.99	65	5.09	49	5.03	48	5.49	53	-	-	-	-	-	-
AMP CS - AMP Conservative	MT-Corp	36	306	36	0.41	48	1.51	70	1.51	70	5.48	82	4.00	114	3.88	106	4.65	87	4.49	83	-	-	-	-
AMP CS - Future Directions Conservative	MT-Corp	35	58	78	0.41	50	1.25	104	1.25	104	4.64	113	3.38	128	3.52	120	4.33	95	4.25	90	-	-	-	-
AMP FLS - AMP Conservative	MT-Pers	36	454	23	0.41	48	1.51	70	1.51	70	5.48	82	4.00	114	3.88	106	4.65	87	4.50	82	-	-	-	-
AMP FLS - Future Directions Conservative	MT-Pers	35	166	57	0.41	50	1.25	104	1.25	104	4.64	113	3.38	128	3.52	120	4.33	95	4.27	88	-	-	-	-
AMP SS - AMP Conservative	MT-Corp	32	46	85	0.46	36	1.66	49	1.66	49	6.12	61	4.63	81	4.50	83	5.29	61	5.14	65	-	-	-	-
AMP SS - Future Directions Conservative	MT-Corp	35	339	31	0.46	38	1.40	83	1.40	83	5.27	91	4.01	113	4.15	100	4.96	80	4.90	74	-	-	-	-
ANZ Smart Choice Super - Conservative	MT-Pers	30	71	72	0.37	68	1.93	17	1.93	17	7.12	23	4.78	72	4.59	73	-	-	-	-	-	-	-	-
ANZ Super Adv - ANZ Diversified Stable	MT-Corp	0	4	110	0.20	104	1.57	64	1.57	64	6.51	45	4.61	82	4.67	69	5.05	73	5.10	66	-	-	-	-
ANZ Super Adv - OnePath Capital Stable	MT-Corp	20	7	107	0.01	124	1.23	108	1.23	108	5.90	68	3.07	134	3.22	124	3.75	104	4.26	89	-	-	-	-
ASGARD Emp Super - SMA Defensive	MT-Corp	30	32	92	0.45	40	1.83	28	1.83	28	7.32	15	5.46	35	4.82	65	4.97	79	-	-	-	-	-	-
Asgard Employer Superannuation Account - 1940s Lifestage PST Fund	MT-MyS	25	-	-	0.25	94	1.74	37	1.74	37	6.50	46	4.30	95	3.80	113	-	-	-	-	-	-	-	-
Asgard Employer Superannuation Account - 1950s Lifestage PST Fund	MT-MyS	33	-	-	0.40	59	1.88	21	1.88	21	6.59	40	5.08	50	4.53	81	-	-	-	-	-	-	-	-
Asset Administrator - Pental Wsale Plus Active Conservative Fund	MT-Pers	0	-	-	0.06	121	1.72	38	1.72	38	5.78	76	4.27	98	-	-	-	-	-	-	-	-	-	-
Aust Catholic Super & Ret - Conservative	Ind-PO	38	240	46	0.71	6	2.02	14	2.02	14	6.32	52	5.70	30	5.19	42	6.28	18	5.82	32	-	-	-	-
Aust Catholic Super & Ret - LifetimeOne 70 and over	Ind-MyS	38	305	37	0.71	5	2.02	15	2.02	15	6.28	54	5.79	27	5.24	39	6.31	17	5.66	39	-	-	-	-
Aust Ethical Pers - Conservative	MT-Pers	25	77	71	-0.08	135	1.56	65	1.56	65	8.12	8	4.64	78	4.58	76	4.38	91	-	-	-	-	-	-
AustralianSuper - Stable	Ind-PO	30	3,123	3	0.25	95	1.71	41	1.71	41	7.13	22	6.47	6	6.46	5	6.94	4	6.82	2	6.51	4	-	-
Bendigo MySuper - Conservative Index Fund	MT-MyS	40	49	82	0.26	84	2.08	10	2.08	10	7.63	10	5.92	19	5.84	15	-	-	-	-	-	-	-	-
Bendigo SmartOptions - Conservative Index Fund	MT-Pers	40	0	122	0.26	84	2.08	10	2.08	10	7.63	10	5.92	19	-	-	-	-	-	-	-	-	-	-
Bendigo SmartOptions - Conservative Wholesale Fund	MT-Pers	40	4	108	0.12	118	1.65	50	1.65	50	4.86	105	4.88	66	-	-	-	-	-	-	-	-	-	-
Bendigo SmartOptions - Defensive Index Fund	MT-Pers	20	0	121	-0.06	127	1.84	25	1.84	25	7.26	16	4.43	88	-	-	-	-	-	-	-	-	-	-
Bendigo SmartOptions - Defensive Wholesale Fund	MT-Pers	20	3	111	-0.08	132	1.19	113	1.19	113	4.45	120	3.62	123	-	-	-	-	-	-	-	-	-	-
Bendigo SmartStart Emp - Conservative Index Fund	MT-Corp	40	49	82	0.26	84	2.08	10	2.08	10	7.63	10	5.92	19	5.84	15	-	-	-	-	-	-	-	-
Bendigo SmartStart Emp - Conservative Wholesale Fund	MT-Corp	40	1	118	0.12	118	1.65	50	1.65	50	4.86	105	4.88	66	5.01	49	-	-	-	-	-	-	-	-
Bendigo SmartStart Emp - Defensive Index Fund	MT-Corp	20	0	125	-0.06	127	1.84	25	1.84	25	7.26	16	4.43	88	4.67	69	-	-	-	-	-	-	-	-
Bendigo SmartStart Emp - Defensive Wholesale Fund	MT-Corp	20	0	120	-0.08	132	1.19	113	1.19	113	4.45	120	3.62	123	3.87	108	-	-	-	-	-	-	-	-
Bendigo Smartstart Pers - Conservative Index Fund	MT-Pers	40	146	59	0.26	84	2.08	10	2.08	10	7.63	10	5.92	19	5.84	15	6.78	9	-	-	-	-	-	-
Bendigo Smartstart Pers - Conservative Wholesale Fund	MT-Pers	40	35	89	0.12	118	1.65	50	1.65	50	4.86	105	4.88	66	5.01	49	6.13	26	6.03	19	5.65	27	-	-
Bendigo Smartstart Pers - Defensive Index Fund	MT-Pers	20	25	95	-0.06	127	1.84	25	1.84	25	7.26	16	4.43	88	4.67	69	5.08	71	-	-	-	-	-	-
Bendigo Smartstart Pers - Defensive Wholesale Fund	MT-Pers	20	9	105	-0.08	132	1.19	113	1.19	113	4.45	120	3.62	123	3.87	108	4.59	89	-	-	-	-	-	-
BT Bus Super - BT Multi-manager Conservative	MT-Corp	30	9	106	0.17	109	1.36	88	1.36	88	5.35	89	3.55	127	3.00	126	3.20	108	3.65	98	-	-	-	-
BT Bus Super - Westpac Moderate Growth	MT-Corp	32	12	101	-0.12	136	1.12	122	1.12	122	4.59	115	2.41	136	3.07	125	3.73	105	3.82	96	-	-	-	-
BT Business Super - MySuper 1940s Lifestage Fund	MT-MyS	25	51	79	0.26	83	1.78	32	1.78	32	6.60	39	4.13	110	4.39	88	-	-	-	-	-	-	-	-
BT Business Super - MySuper 1950s Lifestage Fund	MT-MyS	33	443	24	0.41	52	1.89	20	1.89	20	6.67	34	4.86	69	4.98	51	-	-	-	-	-	-	-	-



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# SuperRatings Fund Crediting Rate Survey - Capital Stable (20-40)

September 2019

Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
BT Lifetime Employer Super - MySuper 1940s Lifestage Fund	MT-MyS	25	24	96	0.26	90	1.74	34	1.74	34	6.55	41	4.24	104	3.84	110	4.33	92	4.71	79	-	-	-	-
BT Lifetime Employer Super - MySuper 1950s Lifestage Fund	MT-MyS	33	384	28	0.41	55	1.88	22	1.88	22	6.61	36	4.95	58	4.54	78	5.77	38	5.55	49	-	-	-	-
BT Lifetime Super Emp - BT Conservative Outlook	MT-Corp	32	36	88	-0.03	126	1.27	101	1.27	101	3.98	136	2.63	135	3.51	122	4.19	99	4.27	86	-	-	-	-
BT Lifetime Super Emp - BT Multi-manager Conservative	MT-Corp	30	93	69	0.18	107	1.38	85	1.38	85	5.45	85	3.86	117	3.54	119	3.65	106	4.00	92	-	-	-	-
BT Panorama Compact Menu - Pental Wsale Plus Active Conservative Fund	MT-Pers	0	-	-	0.06	121	1.72	38	1.72	38	5.78	76	4.27	98	-	-	-	-	-	-	-	-	-	-
BT Panorama Full Menu - Pental Wsale Plus Active Conservative Fund	MT-Pers	0	-	-	0.06	121	1.72	38	1.72	38	5.78	76	4.27	98	-	-	-	-	-	-	-	-	-	-
BT Super for Life - 1940s Lifestage Fund	MT-Pers	25	50	80	0.26	90	1.74	34	1.74	34	6.55	41	4.24	104	3.84	110	4.33	92	4.71	79	-	-	-	-
BT Super for Life - 1950s Lifestage Fund	MT-Pers	33	595	16	0.41	55	1.88	22	1.88	22	6.61	36	4.95	58	4.54	78	5.77	38	5.55	49	-	-	-	-
BT Super for Life - MySuper 1940s Lifestage Fund - Savings	MT-MyS	25	50	80	0.26	90	1.74	34	1.74	34	6.55	41	4.24	104	3.84	110	4.33	92	4.71	79	-	-	-	-
BT Super for Life - MySuper 1950s Lifestage Fund - Savings	MT-MyS	33	595	16	0.41	55	1.88	22	1.88	22	6.61	36	4.95	58	4.54	78	5.77	38	5.55	49	-	-	-	-
BT Super for Life - Pental Sustainable Conservative	MT-Pers	32	270	42	-0.03	125	1.52	68	1.52	68	5.02	95	3.28	132	3.64	117	4.05	101	4.24	91	-	-	-	-
BUSSQ Premium Choice - Defensive	Ind-Pers	37	121	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CareSuper - Capital Stable	Ind-PO	35	314	33	0.60	18	1.16	118	1.16	118	4.88	104	5.51	33	5.53	31	6.34	15	6.35	10	6.15	9	-	-
Catholic Super - Conservative	Ind-PO	25	198	51	0.64	10	1.69	43	1.69	43	4.17	132	5.33	39	5.67	23	6.19	21	6.01	20	6.10	10	-	-
Catholic Super - Moderately Conservative	Ind-PO	40	210	48	0.84	3	1.91	18	1.91	18	5.00	98	6.47	7	6.66	3	7.33	1	6.74	3	6.58	2	-	-
Catholic Super - RetireStable	Ind-PO	26	20	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Catholic Super Pers - RetireStable	Ind-Pers	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cbus - Conservative	Ind-PO	30	983	11	0.26	84	1.65	54	1.65	54	7.08	25	5.80	26	5.76	20	6.33	16	6.20	17	6.21	8	6.12	5
CFS-FC Wsale Pers - CFS Wsale Conservative	MT-Pers	30	133	61	0.28	81	1.59	61	1.59	61	7.08	26	5.12	47	4.94	54	5.54	52	5.01	72	-	-	-	-
CFS-FC Wsale Pers - FirstChoice Wsale Conservative	MT-Pers	30	187	52	0.41	53	1.43	80	1.43	80	5.08	94	4.26	103	4.27	96	4.96	81	5.09	67	-	-	-	-
CFS FC Emp - CFS Conservative	MT-Corp	30	28	93	0.22	99	1.39	84	1.39	84	6.28	55	4.36	93	4.17	99	4.75	86	4.27	87	-	-	-	-
CFS FC Emp - FirstChoice Conservative	MT-Corp	30	-	-	0.36	69	1.30	92	1.30	92	4.46	118	3.59	126	3.61	118	4.30	97	4.44	84	-	-	-	-
Christian Super - Ethical Stable	Ind-PO	39	61	76	0.53	25	1.27	100	1.27	100	5.48	84	5.01	54	4.98	52	5.81	36	5.59	47	5.28	35	-	-
Clearview - Cautious	MT-Pers	35	39	86	0.45	39	1.26	102	1.26	102	6.17	59	3.32	131	3.74	115	4.43	90	-	-	-	-	-	-
Club Plus Super - Conservative Balanced	Ind-PO	35	178	55	0.15	114	0.88	137	0.88	137	4.08	134	5.23	44	5.45	33	5.66	44	5.51	52	5.64	28	-	-
Club Super - Capital Stable	Ind-NPO	30	21	98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Colonial FS RO - Conservative Option	MT-Pers	30	70	73	0.23	97	1.42	82	1.42	82	6.54	44	4.63	80	4.33	93	4.90	84	4.40	85	-	-	-	-
Commonwealth Bank Group Super - Conservative	Corp	27	281	39	0.16	113	1.28	99	1.28	99	5.59	79	4.28	97	4.29	94	4.88	85	5.63	43	5.80	18	-	-
CSC PSSap - Income Focused	Gov-NPO	33	308	34	0.32	75	1.69	45	1.69	45	7.16	21	6.34	9	6.28	8	6.39	14	6.26	14	-	-	-	-
EISS Super - Conservative	Ind-PO	40	242	45	0.43	45	1.42	81	1.42	81	6.32	51	5.09	48	4.83	63	5.35	57	5.64	40	-	-	-	-
EmPlus - m+ Conservative	MT-Pers	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Energy Super - Stable	Ind-PO	35	160	58	0.65	9	0.87	138	0.87	138	3.50	138	4.76	73	5.17	43	5.93	29	5.87	28	5.93	16	-	-
Equip MyFuture - Conservative	Ind-PO	30	641	15	0.52	27	1.29	97	1.29	97	4.50	116	4.60	83	4.85	60	5.59	48	5.76	37	5.75	21	5.90	9
ESSSuper Accum - Conservative	Ind-NPO	34	410	27	0.31	76	0.94	135	0.94	135	4.49	117	4.48	87	4.48	85	4.99	77	5.27	62	-	-	-	-
FESS - Moderate	Gov-NPO	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
First State Super - Conservative Growth	Ind-PO	30	1,953	5	0.22	103	1.16	119	1.16	119	5.41	87	5.26	43	5.12	44	5.62	46	5.39	57	5.52	30	5.63	15
First State Super Pers Ret Plan - Capital Stable Fund	Ind-Pers	25	268	43	0.14	115	1.02	130	1.02	130	4.71	110	3.66	121	3.67	116	3.61	107	3.81	97	4.12	39	4.37	21
First State Super Pers Ret Plan - Moderate Fund	Ind-Pers	38	252	44	0.25	96	1.35	89	1.35	89	4.99	100	4.17	108	4.51	82	5.07	72	-	-	-	-	-	-
First State Super Tailored Super Plan - Capital Stable Fund	Ind-Pers	25	270	41	0.19	106	1.16	117	1.16	117	5.41	88	4.34	94	4.36	91	-	-	-	-	-	-	-	-



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# SuperRatings Fund Crediting Rate Survey - Capital Stable (20-40)

September 2019

Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
First State Super Tailored Super Plan - Moderate Fund	Ind-Pers	38	441	25	0.30	80	1.50	72	1.50	72	6.76	33	4.97	57	5.30	35	-	-	-	-	-	-	-	-
First Super - Conservative Balanced	Ind-PO	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GESB Super - Conservative Plan	Gov-NPO	37	102	66	0.60	16	1.52	69	1.52	69	5.78	75	5.32	41	5.11	45	5.88	32	5.90	26	-	-	-	
HESTA - Conservative Pool	Ind-PO	36	1,364	9	0.67	8	1.78	31	1.78	31	7.11	24	6.64	3	6.41	6	6.87	7	6.44	7	6.07	13	6.10	8
Hostplus - Capital Stable	Ind-PO	33	166	56	0.16	111	1.13	120	1.13	120	4.43	123	5.74	29	5.53	29	6.28	19	6.44	8	6.23	7	6.32	2
HUB24 Super Pers Choice - Russell Conservative Fund Class A	MT-Pers	33	-	-	0.55	23	1.97	16	1.97	16	6.95	29	4.90	65	5.04	47	5.84	33	6.21	16	-	-	-	
IAG & NRMA Super (IAG) - Conservative	Corp	25	102	67	0.60	17	1.81	29	1.80	30	4.70	112	3.80	119	4.50	84	5.05	75	5.20	64	-	-	-	
Intrust Core Super - Stable	Ind-PO	30	99	68	0.32	74	1.00	132	1.00	132	4.29	126	5.03	53	5.20	40	5.60	47	5.77	35	5.51	31	5.46	18
Intrust Exec Super - Conservative	Ind-PO	40	1	115	0.40	58	1.26	103	1.26	103	5.34	90	6.01	13	5.96	11	7.13	3	6.35	11	-	-	-	
IOOF Employer Super (Corporate 100) - IOOF MultiMix Conservative Trust	MT-Corp	30	1,169	10	0.42	47	1.68	46	1.68	46	6.33	50	5.06	51	4.95	53	5.54	51	5.49	53	-	-	-	
IOOF Employer Super Core - IOOF MultiMix Conservative Trust	MT-Corp	30	120	64	0.41	54	1.64	55	1.64	55	6.18	57	4.73	75	4.57	77	5.03	76	4.82	78	-	-	-	
legalsuper - Conservative	Ind-PO	33	103	65	0.45	41	1.43	79	1.43	79	5.00	96	5.04	52	4.82	64	5.76	42	5.29	61	-	-	-	
LGIAsuper Accum - Defensive *	Ind-PO	21	77	70	0.33	72	1.35	90	1.35	90	5.11	93	3.82	118	3.97	104	4.10	100	4.87	77	-	-	-	
LGIAsuper Accum - Stable *	Ind-PO	40	203	49	0.59	19	1.65	53	1.65	53	6.42	48	5.41	38	5.31	34	5.57	49	5.88	27	5.67	24	-	
LGS MySuper Age Based Investment Strategy - Conservative	Ind-MyS	30	798	14	0.30	77	1.58	62	1.58	62	5.83	71	4.94	61	4.92	56	5.20	66	5.64	40	-	-	-	
Local Government Super Accum - Conservative	Ind-NPO	30	1,391	8	0.30	77	1.58	62	1.58	62	5.83	71	4.94	61	4.92	56	5.20	66	5.64	40	-	-	-	
LUCRF Super - Conservative	Ind-PO	37	47	84	0.58	20	1.30	94	1.30	94	5.00	96	5.16	46	4.91	58	5.45	54	-	-	-	-	-	
Lutheran Super - Conservative Growth	Ind-NPO	30	-	-	0.48	34	1.31	91	1.31	91	4.76	108	4.58	84	4.41	87	5.09	70	5.04	70	-	-	-	
Macquarie SuperOptions - Macquarie Capital Stable	MT-Pers	25	9	104	0.49	33	1.63	56	1.63	56	7.01	27	5.46	36	4.84	61	5.56	50	5.77	36	-	-	-	
MAP - Moderate	MT-Corp	30	11	102	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maritime Stevedores AccumPlus - Conservative	Ind-PO	30	212	47	0.50	29	1.30	94	1.30	94	4.29	125	4.40	92	4.28	95	5.15	69	5.32	60	-	-	-	
Media Super - Stable	Ind-PO	34	184	53	0.61	12	1.45	77	1.45	77	6.20	56	5.93	18	5.53	28	5.90	30	5.61	46	5.66	26	5.69	11
Mercer Super Trust - Mercer Conservative Growth	MT-Corp	35	552	18	0.52	26	2.36	4	2.36	4	7.18	20	5.80	25	5.53	30	5.76	41	5.44	54	5.37	33	5.40	19
Mine Super - Stable	Ind-PO	40	-	-	0.38	64	1.45	74	1.45	74	4.28	127	4.27	101	4.39	89	5.22	63	5.63	44	5.74	22	5.65	13
Mine Super MySuper - Stable	Ind-MyS	40	965	13	0.38	64	1.45	74	1.45	74	4.28	127	4.27	101	4.39	89	5.22	63	5.63	44	5.74	22	5.65	13
MLC MKey - Horizon 2 - Capital Stable Portfolio	MT-Corp	30	202	50	0.44	43	1.05	127	1.05	127	4.20	131	4.63	79	4.42	86	5.22	65	4.88	75	-	-	-	
MTAA Super - Conservative	Ind-PO	30	178	54	0.39	61	1.18	116	1.18	116	5.83	71	5.46	36	5.55	27	5.63	45	5.06	69	5.00	37	5.28	20
MyLife Emp - Conservative	Ind-PO	25	0	119	0.64	10	1.69	43	1.69	43	4.17	132	5.33	39	5.67	23	6.19	21	6.01	20	6.10	10	-	
MyLife Emp - Moderately Conservative	Ind-PO	40	1	117	0.84	3	1.91	18	1.91	18	5.00	98	6.47	7	6.66	3	7.33	1	6.74	3	6.58	2	-	
MyLife Emp - RetireStable	Ind-PO	26	0	126	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NGS Super - Defensive	Ind-PO	40	285	38	0.44	44	1.12	124	1.12	124	5.94	67	6.52	4	5.98	10	6.46	13	6.39	9	-	-	-	
OnePath Integra - OnePath Capital Stable	MT-Corp	20	479	21	-0.06	127	1.04	128	1.04	128	4.89	103	2.20	137	2.36	128	2.88	109	3.38	99	-	-	-	
OnePath Integra - OptiMix Conservative	MT-Corp	39	37	87	0.16	112	1.37	86	1.37	86	5.52	80	3.75	120	3.76	114	4.30	97	3.97	94	-	-	-	
OnePath OA Frontier - OptiMix Conservative	MT-Pers	39	20	100	0.23	98	1.60	59	1.60	59	6.44	47	4.65	77	4.65	72	5.20	66	-	-	-	-	-	
Perpetual WealthFocus - Perpetual Conservative Growth Fund	MT-Pers	33	33	91	0.27	82	1.23	109	1.23	109	6.14	60	4.28	96	3.90	105	4.93	83	5.01	71	-	-	-	
Plum - Active Conservative	MT-Corp	33	-	-	0.37	67	1.01	131	1.01	131	4.46	119	4.55	86	4.58	74	5.31	60	5.38	58	-	-	-	
Plum - Essentials Conservative	MT-Corp	33	-	-	0.38	63	1.07	126	1.07	126	4.75	109	4.57	85	4.78	68	5.39	55	5.40	56	-	-	-	
Plum - MLC Conservative	MT-Corp	33	-	-	0.39	62	0.94	134	0.94	134	3.95	137	4.20	107	4.19	98	4.98	78	5.07	68	-	-	-	

\* Interim rate



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# SuperRatings Fund Crediting Rate Survey - Capital Stable (20-40)

September 2019

Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year			
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Plum - Pre-mixed Conservative	MT-Corp	30	-		0.36	71	0.92	136	0.92	136	4.07	135	4.04	112	4.09	101	4.95	82	5.00	73	-	-	-	-	-	-
Prime Super - Conservative	Ind-PO	26	69	75	0.57	21	1.24	107	1.24	107	5.51	81	5.85	24	6.37	7	6.61	10	5.85	30	-	-	-	-	-	
QANTAS Super Gateway - Conservative	Corp	30	69	74	0.90	2	2.23	8	2.23	8	5.98	66	5.93	17	4.89	59	5.38	56	5.41	55	-	-	-	-	-	
QSuper - Moderate	Gov-PO	31	2,763	4	0.18	108	1.60	58	1.60	58	6.18	58	4.92	64	5.29	36	5.79	37	5.79	34	5.67	25	5.53	16		
QSuper Lifetime - Focus 2	Gov-MyS	39	4,302	2	0.17	110	2.93	1	2.93	1	12.02	1	7.43	1	7.98	1	-	-	-	-	-	-	-	-	-	
QSuper Lifetime - Focus 3	Gov-MyS	33	5,339	1	0.13	117	2.79	2	2.79	2	11.84	2	6.84	2	7.32	2	-	-	-	-	-	-	-	-	-	
REI Super - Premium Income	Ind-PO	26	4	109	0.22	100	1.13	121	1.13	121	5.25	92	3.65	122	4.08	102	-	-	-	-	-	-	-	-	-	
REI Super - Stable	Ind-PO	34	34	90	0.51	28	1.22	110	1.22	110	4.42	124	4.42	91	4.58	75	5.26	62	5.26	63	4.76	38	-	-	-	
Rest - Capital Stable	Ind-PO	38	508	19	0.50	30	1.20	111	1.20	111	4.22	129	4.98	55	4.81	66	5.83	34	5.93	23	5.78	19	6.11	6		
RetireSelect Super - Moderate	MT-Pers	30	1	114	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Russell iQ Super Emp - Defensive	MT-Corp	37	306	35	0.46	37	1.62	57	1.62	57	5.89	69	4.72	76	4.84	61	5.34	58	5.58	48	5.42	32	-	-	-	
SD Bus - Multi-manager Secure	MT-Corp	30	26	94	0.39	60	1.30	93	1.30	93	4.94	101	3.35	130	2.97	127	3.88	103	3.99	93	-	-	-	-	-	
smartMonday MySuper - Aon MySuper 65	MT-MyS	40	-	-	0.49	32	2.29	6	2.29	6	9.21	4	5.31	42	5.28	37	-	-	-	-	-	-	-	-	-	
smartMonday MySuper - Aon MySuper 70	MT-MyS	35	-	-	0.38	66	2.25	7	2.25	7	9.23	3	4.04	111	4.19	97	-	-	-	-	-	-	-	-	-	
smartMonday MySuper - Aon MySuper 75	MT-MyS	30	-	-	0.26	89	2.21	9	2.21	9	9.18	5	3.96	116	4.03	103	-	-	-	-	-	-	-	-	-	
smartMonday PRIME - Moderate - Active	MT-Corp	30	59	77	0.53	24	1.75	33	1.75	33	6.31	53	4.93	63	5.20	41	5.96	28	5.75	38	5.30	34	5.47	17		
smartMonday PRIME - Moderate - Index	MT-Corp	30	24	97	-0.07	131	1.80	30	1.80	29	8.60	7	5.20	45	5.64	25	6.17	24	5.87	29	-	-	-	-	-	
State Super (SASS) - Conservative	Gov-NPO	31	500	20	0.30	77	1.30	94	1.30	94	4.90	102	4.80	71	5.10	46	5.89	31	5.80	33	-	-	-	-	-	
StatewideSuper - Conservative	Ind-PO	33	370	29	0.48	35	1.02	129	1.02	129	5.41	86	5.77	28	5.76	19	-	-	-	-	-	-	-	-	-	
Suncorp Brighter Super Bus - Suncorp Multi-Manager Conservative Fund	MT-Corp	38	-	-	0.22	100	1.67	47	1.67	47	6.89	30	6.11	11	-	-	-	-	-	-	-	-	-	-	-	
Suncorp Brighter Super Pers - Suncorp Multi-Manager Conservative Fund	MT-Pers	38	-	-	0.22	100	1.67	47	1.67	47	6.89	30	6.11	11	-	-	-	-	-	-	-	-	-	-	-	
Sunsuper for Life - Conservative	Ind-PO	29	1,446	6	0.45	42	1.60	60	1.60	60	6.81	32	6.26	10	5.90	14	6.19	23	5.99	22	6.08	12	-	-	-	
Super SA Flexi R/O - Conservative	Gov-Pers	34	131	62	0.60	15	1.24	106	1.24	106	5.87	70	5.47	34	5.24	38	5.71	43	6.08	18	-	-	-	-	-	
Super SA Triple S - Conservative	Gov-NPO	34	354	30	0.71	7	1.45	78	1.45	78	6.97	28	6.49	5	6.21	9	6.83	8	7.22	1	6.69	1	6.93	1		
Tasplan - Conservative	Ind-PO	30	271	40	1.42	1	2.50	3	2.50	3	7.57	14	5.56	32	5.51	32	5.97	27	5.92	25	5.88	17	-	-	-	
TelstraSuper - MySuper Conservative	Corp-MyS	35	314	32	0.61	13	1.54	66	1.54	66	6.04	62	6.01	14	5.91	12	6.93	5	6.63	5	6.33	5	6.19	3		
TelstraSuper Corp Plus - Conservative	Corp	35	972	12	0.61	13	1.54	66	1.54	66	6.04	62	6.01	14	5.91	12	6.93	5	6.63	5	6.33	5	6.19	3		
UniSuper Accum (1) - Conservative	Ind-PO	30	1,418	7	0.14	116	1.00	133	1.00	133	6.66	35	4.75	74	5.69	21	6.21	20	6.27	13	6.01	14	-	-	-	
VicSuper FutureSaver - Capital Secure Option	Ind-PO	25	413	26	0.20	105	1.36	87	1.36	87	5.81	74	4.83	70	4.94	55	5.32	59	5.35	59	5.24	36	-	-	-	
Virgin Money Super - Enhanced Indexed Conservative Growth	MT-Pers	30	1	116	0.25	93	2.30	5	2.30	5	8.81	6	-	-	-	-	-	-	-	-	-	-	-	-	-	
Vision SS - Conservative	Ind-PO	33	140	60	0.42	46	1.49	73	1.49	73	6.01	64	5.95	16	5.68	22	6.16	25	6.29	12	5.96	15	5.90	10		
VISSF - Conservative	Ind-NPO	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
WA Super Super Solutions Emp - Diversified Conservative	Ind-PO	36	462	22	0.36	70	1.70	42	1.70	42	7.19	19	5.61	31	5.62	26	6.58	11	6.22	15	5.55	29	5.67	12		
Zurich Super - Zurich Capital Stable NCF	MT-Pers	30	2	113	0.33	73	1.29	98	1.29	98	4.70	111	3.24	133	3.27	123	3.92	102	3.87	95	3.92	40	-	-	-	
Number of Investment Options Ranked	-	0	-	126	-	138	-	138	-	138	-	138	-	137	-	128	-	109	-	99	-	40	-	21	-	
Top Quartile	-	36	314		0.47		1.74		1.74		6.65		5.46		5.46		5.96		5.91		6.10		6.11			
Median	-	32	121		0.36		1.51		1.51		5.88		4.86		4.82		5.39		5.55		5.77		5.69			
Bottom Quartile	-	30	25		0.20		1.25		1.25		4.88		4.26		4.25		4.95		4.89		5.52		5.53			
Not for Profit Fund Median	-	33	242		0.45		1.42		1.42		5.51		5.26		5.24		5.83		5.84		5.80		5.90			



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# SuperRatings Fund Crediting Rate Survey - Capital Stable (20-40)

September 2019

Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
			Master Trust Median	-	30	39	0.26		1.64		1.64		6.31		4.43		4.39		4.96		4.88		5.37	



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# SuperRatings Fund Crediting Rate Survey - Secure (0-19)

September 2019

Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
Alcoa - Enhanced Cash	Corp	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMP FLS - AMP Cash Plus	MT-Pers	0	353	4	0.00	29	0.01	34	0.01	34	0.32	32	0.33	31	0.49	30	0.74	28	1.37	26	-	-	-	-
AMP SS - AMP Cash Plus	MT-Corp	0	271	5	0.02	28	0.11	31	0.11	31	0.90	30	0.96	30	1.12	29	1.38	26	2.02	24	-	-	-	-
ANZ OneAnswer Pers - OnePath Income NCF	MT-Pers	19	2	29	-0.16	33	1.26	9	1.26	9	5.51	8	1.83	22	2.40	19	2.72	18	3.10	16	-	-	-	-
ANZ Super Adv - OnePath Capital Guaranteed	MT-Corp	0	49	19	0.09	18	0.30	25	0.30	25	1.48	27	1.82	23	2.21	20	2.58	19	2.99	18	-	-	-	-
Aust Catholic Super & Ret - Capital Stable	Ind-PO	18	163	12	0.35	3	1.59	3	1.59	3	5.49	9	4.16	4	4.05	4	4.82	2	4.85	4	5.10	2	-	-
CareSuper - Capital Guaranteed	Ind-PO	0	69	16	0.16	12	0.48	22	0.48	22	1.93	21	1.76	24	2.06	22	1.88	24	2.12	23	3.24	5	3.79	2
CFS-FC Wsale Pers - FirstChoice Wsale Defensive	MT-Pers	10	61	17	0.07	21	1.11	12	1.11	12	4.86	12	3.18	9	3.40	9	3.77	7	4.44	5	-	-	-	-
CFS FC Emp - FirstChoice Defensive	MT-Corp	10	-	-	0.03	27	0.98	15	0.98	15	4.24	16	2.55	16	2.80	16	3.16	11	3.85	11	-	-	-	-
Clearview - Conservative	MT-Pers	17	15	23	0.27	4	0.92	17	0.92	17	4.27	15	2.15	20	2.62	17	2.96	15	-	-	-	-	-	-
Colonial FS RO - Capital Secure Option	MT-Pers	0	202	10	0.00	29	0.08	33	0.08	33	1.00	29	1.04	29	1.19	28	1.33	27	1.94	25	-	-	-	-
ESSSuper Accum - Defensive	Ind-NPO	15	73	15	0.15	13	0.67	19	0.67	19	3.48	19	3.07	10	3.15	11	3.49	8	-	-	-	-	-	-
IOOF Employer Super (Corporate 100) - IOOF Capital Secure Trust	MT-Corp	15	58	18	0.05	24	1.01	13	1.01	13	4.34	14	2.99	11	2.99	13	3.44	9	3.97	8	-	-	-	-
IOOF Employer Super (Corporate 100) - IOOF Multimix Capital Stable Trust	MT-Corp	15	-	-	0.25	6	1.41	5	1.41	5	6.19	4	4.24	3	4.21	3	4.53	3	4.95	3	-	-	-	-
IOOF Employer Super (Corporate 100) - IOOF MultiMix Cash Enhanced Trust	MT-Corp	0	208	9	0.09	17	0.26	27	0.26	27	1.51	26	1.67	25	1.77	24	2.18	22	2.92	20	-	-	-	-
IOOF Employer Super Core - IOOF Capital Secure Trust	MT-Corp	15	25	21	0.04	26	0.98	16	0.98	16	4.19	17	2.66	14	2.61	18	2.93	16	3.31	15	-	-	-	-
IOOF Employer Super Core - IOOF MultiMix Capital Stable Trust	MT-Corp	15	-	-	0.24	7	1.37	7	1.37	7	6.05	6	3.91	6	3.83	7	4.02	5	4.28	6	-	-	-	-
IOOF Employer Super Core - IOOF MultiMix Cash Enhanced Trust	MT-Corp	0	12	24	0.08	19	0.23	30	0.23	30	1.36	28	1.33	28	1.39	27	1.67	25	2.26	22	-	-	-	-
IOOF Personal Super Core - IOOF Multimix Capital Stable Trust	MT-Pers	15	-	-	0.24	7	1.37	7	1.37	7	6.05	6	3.91	6	3.83	7	4.02	5	4.28	6	-	-	-	-
legalsuper - Enhanced Cash	Ind-PO	0	31	20	0.08	20	0.32	24	0.32	24	1.67	24	1.63	26	1.69	26	2.19	21	2.99	18	-	-	-	-
Maritime Stevedores AccumPlus - Cash Enhanced	Ind-PO	0	259	6	0.13	14	0.36	23	0.36	23	1.83	23	1.90	21	2.02	23	2.38	20	3.04	17	-	-	-	-
max Personal - Income	MT-Pers	0	-	-	-0.49	34	1.38	6	1.38	6	7.27	1	2.61	15	3.18	10	3.09	12	3.91	10	-	-	-	-
Mercer PS Super Cat.1 - Defensive Model Choice	MT-Pers	15	5	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MLC MasterKey Business Super - MySuper Cash Plus Portfolio	MT-MyS	0	-	-	0.05	22	0.25	28	0.25	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OnePath OptiMix Super - OptiMix Enhanced Cash NCF	MT-Pers	0	0	31	0.04	25	0.09	32	0.09	32	0.47	31	0.26	32	0.22	31	0.38	29	0.93	27	-	-	-	-
Perpetual WealthFocus - Perpetual Diversified Income Fund	MT-Pers	0	11	25	0.25	5	0.53	20	0.53	20	1.87	22	2.37	19	2.17	21	2.80	17	3.80	12	-	-	-	-
Perpetual WealthFocus - Perpetual Dynamic Fixed Income Fund	MT-Pers	0	-	-	-0.01	31	0.83	18	0.83	18	4.06	18	2.71	13	-	-	-	-	-	-	-	-	-	-
Plum Super - MySuper Cash Plus Portfolio	MT-MyS	0	-	-	0.05	23	0.25	29	0.25	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-
QSuper Lifetime - Sustain 1	Gov-MyS	19	4,609	1	0.18	9	1.76	1	1.76	1	6.82	2	5.26	1	5.70	1	-	-	-	-	-	-	-	-
QSuper Lifetime - Sustain 2	Gov-MyS	10	3,197	2	0.13	15	1.12	11	1.12	11	4.53	13	3.62	8	3.96	6	-	-	-	-	-	-	-	-
SD Bus - AMP's Wsale Aust Monthly Income Fund	MT-Corp	0	2	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SD Bus - Guaranteed Plus	MT-Corp	0	178	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
smartMonday MySuper - Aon MySuper Defensive	MT-MyS	0	520	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
smartMonday PRIME - Defensive - Active	MT-Corp	0	17	22	0.18	10	1.47	4	1.47	4	5.02	11	2.42	17	2.88	15	3.06	13	3.95	9	4.01	4	4.50	1
smartMonday PRIME - Defensive - Index	MT-Corp	0	7	26	-0.09	32	1.66	2	1.66	2	6.15	5	2.42	18	2.96	14	2.98	14	3.69	13	-	-	-	-
Sunsuper for Life - Capital Guaranteed	Ind-PO	0	242	7	0.17	11	0.52	21	0.52	21	3.34	20	2.73	12	3.03	12	3.20	10	3.53	14	4.77	3	-	-
Super SA Flexi R/O - Capital Defensive	Gov-Pers	18	93	14	0.37	2	0.99	14	0.99	14	5.08	10	4.07	5	4.05	5	4.18	4	5.07	2	-	-	-	-
Super SA Triple S - Capital Defensive	Gov-NPO	18	217	8	0.45	1	1.18	10	1.18	10	6.21	3	5.01	2	4.97	2	5.21	1	6.23	1	6.06	1	-	-

\* Interim rate



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# SuperRatings Fund Crediting Rate Survey - Secure (0-19)

September 2019

Option Name	Product Type	Growth Asset Ratio	Size		Monthly Return		Quarterly Return		FYTD		Rolling 1 Year		Rolling 3 Year		Rolling 5 Year		Rolling 7 Year		Rolling 10 Year		Rolling 15 Year		Rolling 20 Year	
			\$Mil	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank	%	rank
TWUSUPER - Cash Plus *	Ind-PO	0	134	13	0.10	16	0.28	26	0.28	26	1.64	25	1.62	27	1.74	25	1.99	23	2.79	21	-	-	-	-
YellowBrickRoad - Smart Cash	MT-Pers	0	5	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Number of Investment Options Ranked</b>	-	0	-	<b>31</b>	-	<b>34</b>	-	<b>34</b>	-	<b>34</b>	-	<b>32</b>	-	<b>32</b>	-	<b>31</b>	-	<b>29</b>	-	<b>27</b>	-	<b>5</b>	-	<b>2</b>
<b>Top Quartile</b>	-	18	213		0.18		1.24		1.24		5.50		3.29		3.62		3.49		4.13		5.10		4.32	
<b>Median</b>	-	15	69		0.09		0.87		0.87		4.22		2.49		2.80		2.96		3.53		4.77		4.15	
<b>Bottom Quartile</b>	-	15	13		0.04		0.29		0.29		1.66		1.73		1.89		2.18		2.86		4.01		3.97	
<b>Not for Profit Fund Median</b>	-	18	163		0.16		0.67		0.67		3.48		3.07		3.15		3.20		3.29		4.94		3.79	
<b>Master Trust Median</b>	-	15	21		0.05		0.92		0.92		4.24		2.42		2.62		2.95		3.69		4.01		4.50	



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