



# Implemented Consulting Survey

## All Growth (96 - 100%)

Gross returns for periods to 30 September 2019

Fund	% of Growth Assets	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Standard Deviation 5 yrs % pa
		%	%	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa			
AMP FD High Growth	99.0	2.5	(6)	2.5	(6)	7.2	(6)	11.0	(6)	10.1	(4)	12.5	(4)	10.0	(3)	7.8
CFS FirstChoice High Growth	100.0	3.0	(3)	3.0	(3)	7.3	(5)	11.3	(3)	9.9	(5)	12.5	(5)	10.1	(2)	8.9
ipac Diversified No.4	97.0	2.8	(4)	2.8	(4)	8.7	(1)	12.0	(2)	10.2	(2)	12.9	(2)	10.6	(1)	8.6
Mercer Shares	100.0	3.1	(2)	3.1	(2)	7.9	(3)	12.6	(1)	10.6	(1)	13.0	(1)	9.8	(5)	9.4
OnePath OptiMix High Growth	99.0	3.2	(1)	3.2	(1)	8.6	(2)	11.2	(4)	9.7	(6)	11.9	(6)	8.8	(6)	8.2
Russell High Growth	100.0	2.6	(5)	2.6	(5)	7.4	(4)	11.1	(5)	10.2	(3)	12.6	(3)	9.9	(4)	8.3
Number of Funds		6		6		6		6		6		6		6		6
Upper Quartile		-		-		-		-		-		-		-		-
Median		99.5	2.9	2.9		7.7		11.2		10.1		12.6		10.0		8.4
Lower Quartile		-		-		-		-		-		-		-		-
Vanguard High Growth		90.0	2.8	2.8		8.9		11.3		10.5		12.5		10.0		8.5

## High Growth (81 - 95%)

Gross returns for periods to 30 September 2019

Fund	% of Growth Assets	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Standard Deviation 5 yrs % pa
		%	%	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa			
Advance Growth MB	83.0	2.5	(8)	2.5	(8)	8.0	(6)	11.0	(4)	9.3	(7)	10.4	(10)	8.8	(9)	7.4
Advance High Growth MB	95.0	2.7	(6)	2.7	(6)	8.6	(3)	12.2	(1)	10.3	(3)	11.8	(3)	9.5	(5)	8.3
AMP FD Growth	91.0	2.3	(10)	2.3	(10)	6.6	(9)	10.0	(7)	9.4	(5)	11.7	(4)	9.7	(3)	7.0
IOOF MultiMix Growth	90.0	4.1	(1)	4.1	(1)	10.2	(1)	11.8	(2)	11.2	(1)	13.1	(1)	9.9	(1)	7.1
ipac Diversified No.3	82.0	2.7	(7)	2.7	(7)	8.4	(4)	10.6	(5)	9.2	(9)	11.6	(5)	9.9	(2)	7.4
Mercer High Growth	84.6	3.0	(3)	3.0	(3)	9.0	(2)	11.4	(3)	9.9	(4)	11.4	(6)	9.3	(6)	6.9
Morningstar High Growth	90.0	3.3	(2)	3.3	(2)	6.8	(8)	9.5	(9)	10.3	(2)	12.2	(2)	9.6	(4)	7.0
Morningstar High Growth Real Return	90.0	2.8	(4)	2.8	(4)	5.4	(10)	8.8	(10)	9.4	(6)	11.1	(8)	9.0	(8)	5.6
OnePath OptiMix Growth	86.0	2.8	(5)	2.8	(5)	8.3	(5)	9.9	(8)	8.8	(10)	10.7	(9)	8.2	(10)	6.8
Russell Growth	90.5	2.5	(9)	2.5	(9)	7.1	(7)	10.1	(6)	9.2	(8)	11.2	(7)	9.1	(7)	7.0
Number of Funds		10		10		10		10		10		10		10		10
Upper Quartile		90.4	3.0	3.0		8.5		11.3		10.2		11.8		9.6		7.3
Median		90.0	2.8	2.8		8.2		10.4		9.4		11.5		9.4		7.0
Lower Quartile		85.0	2.5	2.5		6.9		9.9		9.2		11.2		9.1		6.9
Vanguard High Growth		90.0	2.8	2.8		8.9		11.3		10.5		12.5		10.0		8.5



# Implemented Consulting Survey

## Growth (61 - 80%)

Gross returns for periods to 30 September 2019

Fund	% of Growth Assets	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Standard Deviation 5 yrs % pa
		%	%	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa			
Advance Balanced MB	68.5	2.4	(10)	2.4	(10)	8.3	(5)	9.8	(3)	8.4	(8)	9.3	(13)	8.3	(10)	6.2
AMP FD Balanced	75.0	2.2	(12)	2.2	(12)	6.8	(11)	8.7	(11)	8.5	(6)	10.4	(4)	8.9	(3)	5.4
CFS FirstChoice Balanced	70.0	2.7	(6)	2.7	(6)	7.7	(8)	8.9	(9)	8.2	(11)	9.8	(10)	8.6	(8)	5.9
CFS FirstChoice Growth	80.0	2.9	(2)	2.9	(2)	7.5	(10)	9.6	(4)	8.7	(4)	10.6	(2)	8.9	(4)	6.8
IOOF MultiMix Balanced Growth	72.0	3.6	(1)	3.6	(1)	9.9	(2)	10.5	(1)	9.9	(1)	11.5	(1)	9.3	(1)	5.5
IOOF MultiSeries 70	70.0	2.8	(4)	2.8	(4)	10.1	(1)	9.5	(5)	8.9	(3)	10.3	(6)	8.3	(11)	6.0
ipac Diversified No.2	68.0	2.6	(8)	2.6	(8)	8.5	(4)	9.3	(6)	8.3	(10)	10.3	(5)	9.2	(2)	6.1
Mercer Growth	76.1	2.8	(3)	2.8	(3)	8.8	(3)	10.0	(2)	9.2	(2)	10.5	(3)	8.9	(5)	5.7
Morningstar Growth	70.0	2.8	(5)	2.8	(5)	6.5	(12)	8.1	(12)	8.6	(5)	10.2	(7)	8.6	(9)	5.5
Morningstar Growth Real Return	70.0	2.1	(13)	2.1	(13)	5.3	(13)	7.4	(13)	8.0	(13)	9.7	(11)	8.2	(12)	4.4
OnePath OptiMix Balanced	73.0	2.5	(9)	2.5	(9)	7.9	(6)	8.8	(10)	8.0	(12)	9.5	(12)	7.7	(13)	5.7
Russell Balanced	74.5	2.6	(7)	2.6	(7)	7.6	(9)	8.9	(8)	8.3	(9)	10.0	(8)	8.7	(7)	5.8
Russell Balanced Opps	80.0	2.4	(11)	2.4	(11)	7.8	(7)	9.0	(7)	8.5	(7)	9.9	(9)	8.8	(6)	5.6
Number of Funds		13		13		13		13		13		13		13		13
Upper Quartile	75.0	2.8		2.8		8.5		9.6		8.7		10.4		8.9		6.0
Median	72.0	2.6		2.6		7.8		9.0		8.5		10.2		8.7		5.7
Lower Quartile	70.0	2.4		2.4		7.5		8.8		8.3		9.8		8.3		5.5
Vanguard Growth	70.0	2.8		2.8		9.4		9.7		9.3		10.9		9.2		6.7

## Balanced (41 - 60%)

Gross returns for periods to 30 September 2019

Fund	% of Growth Assets	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Standard Deviation 5 yrs % pa
		%	%	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa			
Advance Moderate MB	49.0	2.3	(4)	2.3	(4)	8.5	(3)	8.1	(3)	7.1	(7)	7.6	(9)	7.4	(7)	4.5
AMP FD Mod Conservative	54.0	2.0	(8)	2.0	(8)	6.8	(7)	7.3	(6)	7.2	(6)	8.5	(4)	7.8	(3)	4.1
CFS FirstChoice Moderate	60.0	2.5	(3)	2.5	(3)	7.4	(5)	8.1	(4)	7.6	(3)	9.1	(2)	8.2	(1)	5.2
IOOF MultiMix Moderate	55.0	2.7	(1)	2.7	(1)	9.0	(1)	8.5	(1)	8.2	(1)	9.2	(1)	8.0	(2)	4.2
Mercer Moderate Growth	54.7	2.6	(2)	2.6	(2)	8.9	(2)	8.3	(2)	7.7	(2)	8.5	(3)	7.8	(4)	4.1
Morningstar Balanced	50.0	2.3	(5)	2.3	(5)	6.5	(8)	6.8	(7)	7.3	(4)	8.5	(5)	7.5	(6)	4.2
Morningstar Balanced Real Return	50.0	1.7	(9)	1.7	(9)	5.0	(9)	6.4	(9)	6.8	(8)	8.1	(8)	7.3	(8)	3.4
OnePath OptiMix Moderate	54.0	2.3	(6)	2.3	(6)	8.3	(4)	7.5	(5)	7.2	(5)	8.2	(6)	7.3	(9)	4.2
Russell Diversified 50	58.0	2.0	(7)	2.0	(7)	6.8	(6)	6.8	(8)	6.7	(9)	8.1	(7)	7.6	(5)	4.1
Number of Funds		9		9		9		9		9		9		9		9
Upper Quartile	55.0	2.5		2.5		8.5		8.1		7.6		8.5		7.8		4.2
Median	54.0	2.3		2.3		7.4		7.5		7.2		8.5		7.6		4.2
Lower Quartile	50.0	2.0		2.0		6.8		6.8		7.1		8.1		7.4		4.1
Vanguard Balanced	50.0	2.6		2.6		9.8		8.1		8.2		9.3		8.2		5.0



## Conservative (21 - 40%)

Gross returns for periods to 30 September 2019

Fund	% of Growth Assets	3 Months		Financial YTD		1 Year		3 Years		5 Years		7 Years		10 Years		Standard Deviation 5 yrs % pa
		%	%	%	%	%	%	% pa	% pa	% pa	% pa	% pa	% pa			
Advance Defensive MB	30.0	2.1	(3)	2.1	(3)	8.1	(1)	6.2	(6)	5.5	(9)	5.7	(10)	6.1	(9)	2.9
AMP FD Conservative	35.0	1.6	(9)	1.6	(9)	6.5	(8)	5.5	(8)	5.7	(7)	6.6	(6)	6.7	(4)	2.6
CFS FirstChoice Conservative	30.0	1.9	(6)	1.9	(6)	6.5	(7)	5.6	(7)	5.6	(8)	6.4	(8)	6.6	(6)	2.6
IOOF MultiMix Conservative	30.0	2.1	(2)	2.1	(2)	7.9	(4)	6.6	(2)	6.5	(1)	7.3	(1)	7.2	(1)	2.7
ipac Diversified No.1	29.0	2.0	(5)	2.0	(5)	7.7	(5)	6.2	(4)	5.8	(5)	6.8	(3)	7.1	(2)	2.9
Mercer Conservative Growth	35.5	2.4	(1)	2.4	(1)	8.0	(3)	6.6	(1)	6.4	(2)	6.7	(5)	6.7	(5)	2.6
Morningstar Conservative Real Return	30.0	1.2	(10)	1.2	(10)	5.0	(10)	4.7	(10)	5.1	(10)	6.0	(9)	6.0	(10)	2.0
Morningstar Moderate	30.0	1.7	(8)	1.7	(8)	5.8	(9)	5.1	(9)	5.7	(6)	6.5	(7)	6.3	(8)	2.8
OnePath OptiMix Conservative	33.0	2.0	(4)	2.0	(4)	8.1	(2)	6.2	(5)	6.1	(3)	6.7	(4)	6.4	(7)	2.8
Russell Defensive	36.5	1.9	(7)	1.9	(7)	7.1	(6)	6.2	(3)	6.1	(4)	6.8	(2)	7.1	(3)	2.6
Number of Funds		10		10		10		10		10		10		10		10
Upper Quartile	34.5	2.1		2.1		8.0		6.2		6.1		6.8		7.0		2.8
Median	30.0	1.9		1.9		7.4		6.2		5.8		6.7		6.6		2.7
Lower Quartile	30.0	1.7		1.7		6.5		5.5		5.6		6.4		6.4		2.6
Vanguard Conservative	30.0	2.3		2.3		9.4		6.3		6.8		7.4		7.0		3.4