

Member outcomes assessment 2023-24 comparison products - Accumulation and Income Stream

SuperRatings comparison products

ACCUM MYSUPER - SR50 MYSUPER INDEX

Active Super MySuper Lifestage - Accumulator
ADF Super MySuper - MySuper Balanced
AMP SignatureSuper - MySuper 1960s
ANZ Smart Choice Super - MySuper 1960's

Aus Food Super - MySuper
Aust Ethical MySuper - Balanced
Australian Retirement Trust - QSuper Lifetime - Lifetime Aspire 2
Australian Retirement Trust - Super Savings MySuper - Lifecycle
Balanced Pool
AustrianSuper - MySuper Balanced
Aware Super Future Saver - MySuper Lifecycle Manage Age 60
Bendigo MySuper - Balanced Index Fund
Bendigo MySuper - Growth Index Fund
Brighter Super - MySuper
BUSSQ MySuper - Balanced Growth
CareSuper - MySuper Balanced
Cbus - Growth (MySuper)
CFS FC MySuper - Lifestage 1965-69
CSC PSSap - MySuper Balanced
Equip Super - MySuper
Essential Super MySuper - Lifestage 1965-69
First Super MySuper - Balanced
GuildSuper MySuper - Consolidating Lifestage
Hostplus MySuper - Balanced
IOOF MySuper - IOOF Balanced Investor Trust
legalsuper - MySuper Balanced
Mercer SmartPath - MySuper Born 1954 - 1958
Mercer SmartPath - MySuper Born 1959 - 1963
MLC MasterKey Business Super - MySuper Growth Portfolio
NESS MySuper - NESS MySuper
NGS Super - Diversified (MySuper)
Prime Super - MySuper
Qantas Super MySuper - Glidepath Altitude
Qantas Super MySuper - Glidepath Cruising

REI MySuper - Balanced
Rest MySuper - Core Strategy
Russell IQ Super MySuper - MySuper GoalTracker Age 60
smartMonday Lifecycle - MySuper 55
Spirit Super - Balanced (MySuper)
TelstraSuper - MySuper Balanced
TWUSUPER MySuper - Balanced (MySuper)
UniSuper Accum - MySuper Balanced
Vanguard MySuper - Lifecycle Age 51
Virgin Money Super - LifeStage Tracker Born 1959 - 1963
Vision Super - MySuper Balanced Growth

ACCUM BALANCED GROWTH - SR50 BALANCED (60-76) INDEX

Active Super - Balanced
ADF Super - MySuper Balanced
AMP SS - Future Directions Balanced
ANZ Smart Choice Emp - MultiSeries 70

Aus Food Super Emp - Balanced
Aust Ethical Pers - Balanced
Australian Retirement Trust - QSuper Accum. - Balanced
Australian Retirement Trust - Super Savings - Balanced

AustralianSuper - Balanced
Aware Super Future Saver - Balanced
Bendigo SmartStart - Balanced Wholesale Fund
Brighter Super Accum - Balanced
BUSSQ Premium Choice - Balanced Growth
CareSuper - Balanced
Cbus - Growth (MySuper)
CFS-FC Wsale Pers - CFS Enhanced Index Balanced
CFS-FC Wsale Pers - CFS Moderate
CSC PSSap - MySuper Balanced
Equip Super MyFuture - Balanced Growth
ESSuper Accum - Balanced Growth
First Super - Balanced
Future Super - Balanced Impact
GESB Super - My GESB Super Plan
Hostplus - Balanced
Hostplus - Indexed Balanced
IOOF Employer Super Core - MLC MultiActive Balanced
IOOF Employer Super Core - MLC MultiSeries 70
legalsuper - MySuper Balanced
Mercer Super Trust - Mercer Select Growth
MLC MKey Business Super - MLC Balanced
NESS - NESS MySuper
NGS Super - Diversified (MySuper)
Perpetual Select Pers - Balanced

Perpetual WealthFocus - Perpetual Balanced Growth Fund
Prime Super - MySuper
Qantas Super - Growth
Raiz Super - Moderately Aggressive
REI Super - Balanced
Rest - Core Strategy
Russell IQ Super Emp - Balanced Growth
smartMonday PRIME - Balanced Growth
Spirit Super - Balanced (MySuper)
TelstraSuper Corp Plus - Balanced
TWUSUPER - Balanced
UniSuper Accum (1) - Balanced
Vanguard Super SaveSmart - Growth

Vision SS - Balanced Growth
Zurich Super - Zurich Managed Growth CF

ACCUM HIGH GROWTH - SR50 BALANCED (60-76) INDEX

Active Super - High Growth
ADF Super - Aggressive
AMP SD Pers - Diversified Growth
AMP SS - Future Directions Growth

Aus Food Super Emp - Growth
AusPrac - High Growth
Aust Ethical Pers - Growth
Australian Retirement Trust - QSuper Accum. - Aggressive

Australian Retirement Trust - Super Savings - Growth
AustrianSuper - High Growth
Aware Super Future Saver - High Growth
Bendigo SmartStart - Growth Index Fund
Brighter Super Accum - Growth
BUSSQ Premium Choice - High Growth
CareSuper - Growth
Cbus - High Growth
CFS FC Emp - CFS Growth
CFS-FC Wsale Pers - CFS Growth
CSC PSSap - Aggressive
Equip Super MyFuture - Growth
ESSuper Accum - Growth
First Super - Growth
GESB Super - Growth Plan
GuildSuper MyMix - Growth
Hostplus - Shares Plus
IOOF Employer Super Core - MLC MultiActive Growth
legalsuper - Growth
Mercer Super Trust - Mercer High Growth
Mine Super - Growth
MLC MKey Business Super - MLC Growth
NGS Super - High Growth
OnePath OA Frontier - OnePath High Growth Index
Perpetual Select Pers - Growth

Plum - MySuper Growth Portfolio
Prime Super - Managed Growth
Qantas Super - Aggressive
Raiz Super - Aggressive
Rest - High Growth
Russell IQ Super Emp - Growth
Spirit Super - Growth
TelstraSuper Corp Plus - Growth
UniSuper Accum (1) - Growth
Vanguard Super SaveSmart - High Growth
Vision SS - Growth
Zurich Super - Zurich Priority Growth NCF

ACCUM CONSERVATIVE - SR50 CAPITAL STABLE (20-40) INDEX

Active Super - Conservative
AMP SS - Conservative Index
AMP SS - Future Directions Conservative
Asgard Elements Pers Super - Adv Defensive Multi-blend
Fund
Aust Ethical Pers - Conservative
Australian Retirement Trust - QSuper Accum. - Moderate
Australian Retirement Trust - Super Savings - Conservative
AustrianSuper - Stable

Aware Super Future Saver - Conservative
Bendigo SmartStart - Conservative Index Fund
Brighter Super Accum - Stable
BUSSQ Premium Choice - Defensive
CareSuper - Capital Stable
Cbus - Conservative
CFS FC Emp - CFS Conservative
CFS FC Emp - CFS Enhanced Index Conservative
CFS-FC Wsale Pers - CFS Enhanced Index Conservative
CSC PSSap - Income Focused
Equip Super MyFuture - Capital Stable
ESSuper Accum - Capital Stable
ESSuper Accum - Conservative
First Super - Conservative Balanced
GESB Super - Conservative Plan
Hostplus - Capital Stable
IOOF Employer Super Core - MLC MultiActive Conservative
legalsuper - Conservative
Living Super - Conservative Option
Mercer Super Trust - Mercer Conservative Growth
NESS - Stable
NGS Super - Defensive
OnePath OA Frontier - OnePath Conservative Index
Perpetual Select Pers - Conservative
Perpetual WealthFocus - Perpetual Conservative Growth
Fund

Prime Super - Conservative
Qantas Super - Conservative
Raiz Super - Conservative
REI Super - Stable
Rest - Capital Stable
RetireSelect Super - Moderate
Russell IQ Super Emp - Defensive
smartMonday PRIME - Moderate
Spirit Super - Conservative
TelstraSuper Corp Plus - Conservative
TWUSUPER - Conservative
UniSuper Accum (1) - Conservative
Virgin Money Super - Enhanced Indexed Conservative
Growth
Vision SS - Conservative
Zurich Super - Zurich Capital Stable NCF

ACCUM AUST SHARES - SR50 AUSTRALIAN SHARES INDEX

AMP SS - Australian Share Index
 AMP SS - Specialist Australian Share
 ANZ Smart Choice Emp - Australian Equities

Aust Ethical Pers - Australian Shares

Australian Retirement Trust - QSuper Accum. - Australian Shares

Australian Retirement Trust - Super Savings - Australian Shares

Australian Retirement Trust - Super Savings - Australian Shares Index

AustralianSuper - Australian Shares

Aware Super Future Saver - Australian Shares

Brighter Super Accum - Australian Shares

BUSSQ Premium Choice - Australian Shares

CareSuper - Australian Shares

Cbus - Australian Shares

CFS-FC Wsale Pers - CFS Australian Share

CFS-FC Wsale Pers - CFS Index Australian Share

Equip Super MyFuture - Australian Shares

Essential Super - Australian Shares Index

Fiducian Super - Fiducian Australian Shares Fund

GESB Super - Australian Shares

Hostplus - Australian Shares

IOOF Employer Super Core - MLC MultiActive Australian Shares

legalsuper - Australian Shares

Living Super - Australian Shares Option

Mercer Super Trust - Mercer Australian Shares

Mine Super - Australian Shares

MLC MKey Business Super - MLC Australian Shares

MLC MKey Business Super - MLC IncomeBuilder

NESS - Australian Shares

NGS Super - Australian Shares

OnePath OA Frontier - OnePath Australian Shares

OnePath OA Frontier - OptiMix Australian Shares

Perpetual Select Pers - Australian Share

Perpetual WealthFocus - Perpetual Australian Share Fund

Perpetual WealthFocus - Perpetual Industrial Share Fund

Plum - MLC Australian Shares Index

Prime Super - Australian Shares

REI Super - Australian Shares

Rest - Australian Shares

Rest - Australian Shares Indexed

smartMonday PRIME - Australian Shares

Spirit Super - Australian Shares

TelstraSuper Corp Plus - Australian Shares

UniSuper Accum (1) - Australian Shares

Vanguard Super SaveSmart - Australian Shares

Virgin Money Super - Indexed Australian Shares

Vision SS - Australian Equities

Zurich Super - Zurich Australian Value Share CF

ACCUM INTERNATIONAL SHARES - SR50 INTERNATIONAL SHARES INDEX

AMP SD Pers - Specialist International Share
 AMP SS - Specialist Hedged International Share
 AMP SS - Specialist International Share

ANZ Smart Choice Super - International Equities (Hedged)

Aust Ethical Pers - International Shares

Australian Retirement Trust - QSuper Accum. - International Shares

Australian Retirement Trust - Super Savings - International Shares Index (hedged)

Australian Retirement Trust - Super Savings - International Shares Index (unhedged)

AustralianSuper - International Shares

Aware Super Future Saver - International Shares

Brighter Super Accum - International Shares

BUSSQ Premium Choice - International Shares

CareSuper - Overseas Shares

Cbus - Overseas Shares

CFS FC Emp - CFS Global Share

CFS-FC Wsale Pers - CFS Global Share

Equip Super MyFuture - Overseas Shares

GESB Super - International Shares

Hostplus - International Shares

IOOF Employer Super Core - MLC MultiActive Global Shares

legalsuper - Overseas Shares

Living Super - International Shares Option

Mercer Super Trust - Mercer International Shares

Mercer Super Trust - Mercer International Shares (Hedged)

Mine Super - International Shares

NESS - Overseas Shares

NGS Super - International Shares

Nucleus Super - Nucleus Wealth Core International

OnePath OA Frontier - OptiMix Global Shares

Perpetual Select Pers - International Share

Perpetual WealthFocus - Barrow Hanley Global Share

Plum - MLC International Shares

Plum - MLC International Shares Index

Prime Super - International Shares

REI Super - International Shares

Rest - Overseas Shares

Rest - Overseas Shares Indexed

Russell IQ Super Emp - Global Shares

smartMonday PRIME - International Shares

Spirit Super - International Shares

TelstraSuper Corp Plus - International Shares

UniSuper Accum (1) - International Shares

Vanguard Super SaveSmart - International Shares

Virgin Money Super - Indexed Overseas Shares

Vision SS - International Equities

Zurich Super - Zurich Global Thematic Share CF

ACCUM DIVERSIFIED - SR25 DIVERSIFIED FIXED INTEREST

AMP SS - Specialist Diversified Fixed Income
 ANZ Smart Choice Super - Global Fixed Interest
 Australian Retirement Trust - QSuper Accum. - Diversified Bonds

Australian Retirement Trust - Super Savings - Diversified Bonds

AustralianSuper - Diversified Fixed Interest

Brighter Super Accum - Diversified Fixed Interest

CareSuper - Fixed Interest

Cbus - Diversified Fixed Interest

CFS-FC Wsale Pers - CFS Fixed Interest

Equip Super MyFuture - Diversified Fixed Interest

GESB Super - Fixed Interest

Hostplus - Diversified Fixed Interest

IOOF Employer Super Core - MLC MultiActive Diversified Fixed Income

Mercer Super Trust - Mercer Fixed Interest

Mine Super - Bonds

MLC MKey Business Super - MLC Fixed Interest

NGS Super - Diversified Bonds

Prime Super - Fixed Interest

Rest - Bonds

Spirit Super - Diversified Fixed Interest

TelstraSuper Corp Plus - Diversified Bonds and Credit

UniSuper Accum (1) - Australian Bond

Vision SS - Diversified Bonds

ACCUM CASH - SR50 CASH INDEX

Active Super - Managed Cash
 ANZ Smart Choice Super - Cash
 Aus Food Super Emp - Secure

Aust Ethical Pers - Defensive

Australian Retirement Trust - QSuper Accum. - Cash

Australian Retirement Trust - Super Savings - Cash

AustralianSuper - Cash

Aware Super Future Saver - Cash

Bendigo SmartStart - Cash Account

Brighter Super Accum - Cash

BUSSQ Premium Choice - Cash

CareSuper - Cash

Cbus - Cash

CFS-FC Wsale Pers - First Sentier Strategic Cash

CSC PSSap - Cash

Equip Super MyFuture - Cash

Essential Super - Cash Deposit

ESSSuper Accum - Cash

First Super - Cash

GESB Super - Cash Plan

GuildSuper MyMix - Secure

Hostplus - Cash

IOOF Employer Super Core - MLC Cash Management Trust

legalsuper - Cash

Living Super - Cash Option

Macquarie Wrap Super Consolidator 2 - Macquarie

Master Cash Fund

Mercer Super Trust - Mercer Cash

Mine Super - Cash

MLC MKey Business Super - MLC Cash

NESS - Cash

NGS Super - Cash & Term Deposits

OnePath OA Frontier - ANZ Cash Advantage

Perpetual WealthFocus - Perpetual Cash Fund

Plum - MLC Cash

Prime Super - Cash

Qantas Super - Cash

REI Super - Cash

Rest - Cash

Russell IQ Super Emp - Australian Cash

smartMonday PRIME - Cash

Spirit Super - Cash

Super SA Triple S - Cash

TelstraSuper Corp Plus - Cash

TWUSUPER - Cash Plus

UniSuper Accum (1) - Cash

Virgin Money Super - Cash

Vision SS - Cash

Zurich Super - Zurich Cash CF

ACCUM SUSTAINABLE GROWTH & INDEX BAL GROWTH - BALANCED (60-76) PT 1 OF 4

Acclaim Core - AMG Index Growth
 Acclaim Super - AMG Index Growth
 Active Super - Balanced
 Active Super MySuper Lifestage - Accumulator
 Active Super Retirement - Growth
 ADF Super - MySuper Balanced
 ADF Super MySuper - MySuper Balanced
 AMG Pers - AMG Index Growth

AMP SignatureSuper - MySuper 1960s
 AMP SS - AMP Balanced Growth
 AMP SS - Balanced Index
 AMP SS - Future Directions Balanced
 ANZ Smart Choice Emp - MultiSeries 70

ANZ Smart Choice Super - MySuper 1960's
 ANZ Staff MySuper - Balanced Growth
 Asgard SMAF - SMA Balanced
 Asset Administrator - Pandal Wsale Plus Active Balanced Fund
 Aus Food Super - MySuper
 Aus Food Super Emp - Balanced
 Aust Ethical MySuper - Balanced
 Aust Ethical Pers - Balanced
 Australian Retirement Trust - QSuper Accum. - Balanced
 Australian Retirement Trust - QSuper Accum. - Socially Responsible
 Australian Retirement Trust - QSuper Lifetime - Lifetime Aspire 2
 Australian Retirement Trust - QSuper Lifetime - Lifetime Focus 1

Australian Retirement Trust - QSuper Lifetime - Lifetime Focus 2
 Australian Retirement Trust - Super Savings - Balanced
 Australian Retirement Trust - Super Savings - Balanced Index
 Australian Retirement Trust - Super Savings - Socially Conscious Balanced
 Australian Retirement Trust - Super Savings MySuper - Lifecycle Balanced Pool

AustralianSuper - Balanced
 AustralianSuper - Indexed Diversified
 AustralianSuper - MySuper Balanced
 AustralianSuper - Socially Aware
 AustralianSuper Select - Balanced
 Aware Super Future Saver - Balanced
 Aware Super Future Saver - Balanced Indexed
 Aware Super Future Saver - Balanced Socially Conscious
 Aware Super Future Saver - MySuper Lifecycle Manage Age 60
 Aware Super Future Saver - MySuper Lifecycle Manage Age 61
 Aware Super Future Saver - MySuper Lifecycle Manage Age 62
 Aware Super Future Saver - MySuper Lifecycle Manage Age 63
 Aware Super Future Saver - MySuper Lifecycle Manage Age 64

Bendigo MySuper - Balanced Index Fund
 Bendigo SmartStart - Balanced Index Fund
 Bendigo SmartStart - Balanced Wholesale Fund
 Brighter Super - MySuper
 Brighter Super Accum - Balanced
 Brighter Super Accum - Indexed Balanced
 BT Panorama Full Menu - Mercer Multi-manager Balanced Fund - Wsale Units
 BT Panorama Full Menu - Pandal Wsale Plus Active Balanced Fund

BUSSQ MySuper - Balanced Growth
 BUSSQ Premium Choice - Balanced Growth
 CareSuper - Alternative Growth
 CareSuper - Balanced
 CareSuper - MySuper Balanced
 CareSuper - Sustainable Balanced
 Catholic Super - Balanced Growth
 Catholic Super - Future Focus
 Catholic Super - Index Diversified

ACCUM SUSTAINABLE GROWTH & INDEX BAL GROWTH - BALANCED (60-76) PT 2 OF 4

Catholic Super - MySuper
 Catholic Super MySuper - MySuper
 Catholic Super Pers - Future Focus
 Catholic Super Pers - Index Diversified
 Catholic Super Pers - MySuper
 Cbus - Growth (MySuper)
 Cbus - Growth (MySuper)
 Cbus - Indexed Diversified

CFS FC Emp - CFS Moderate
 CFS FC MySuper - Lifestage 1965-69
 CFS-FC Wsale Pers - CFS Enhanced Index Balanced
 CFS-FC Wsale Pers - CFS Enhanced Index Moderate
 CFS-FC Wsale Pers - CFS Lifestage 1965-69

CFS-FC Wsale Pers - CFS Moderate
 CFS-FC Wsale Pers - First Sentier Diversified
 Child Care Super MySuper - Consolidating Lifestage
 ClearView WealthFoundations Super - IPS Active Dynamic 70
 ClearView WealthFoundations Super - IPS Active Strategic 70
 ClearView WealthFoundations Super - IPS Index Base 70
 ClearView WealthFoundations Super - IPS Index Dynamic 70
 ClearView WealthFoundations Super - IPS Index Strategic 70
 CSC PSSap - Balanced (Ancillary)
 CSC PSSap - MySuper Balanced

CSC PSSap - MySuper Balanced

Equip Super - MySuper

Equip Super MyFuture - Balanced Growth

Equip Super MyFuture - Future Focus
 Equip Super MyFuture - Index Diversified
 Essential Super - Balanced Index

Essential Super MySuper - Lifestage 1965-69

ESSSuper Accum - Balanced Growth
 ESSSuper Accum - Ethical Diversified
 First Super - Balanced
 First Super MySuper - Balanced
 Future Super - Balanced Impact
 Future Super - Balanced Index
 Future Super - Renewables Plus Growth
 GESB Super - My GESB Super Plan
 GESB Super - Sustainable Balanced Plan
 Grow Wrap - Vanguard Growth Index Fund
 GuildSuper MySuper - Consolidating Lifestage
 HESTA - Balanced Growth
 HESTA MySuper - Balanced Growth
 Hostplus - Balanced
 Hostplus - Indexed Balanced
 Hostplus - Socially Responsible Investment - Balanced
 Hostplus MySuper - Balanced
 HUB24 Super Pers Choice - Russell Balanced Fund Class A
 IOOF Employer Super Core - IOOF Balanced Investor Trust
 IOOF Employer Super Core - MLC MultiActive Balanced

IOOF Employer Super Core - MLC MultiSeries 70

IOOF MySuper - IOOF Balanced Investor Trust
 Kogan Super - Enhanced Indexed Growth
 legalsuper - Balanced
 legalsuper - Balanced Index
 legalsuper - Balanced Socially Responsible
 legalsuper - MySuper Balanced
 legalsuper - MySuper Balanced
 Living Super - Growth Option
 Media Super - Growth (MySuper)

ACCUM SUSTAINABLE GROWTH & INDEX BAL GROWTH - BALANCED (60-76) PT 3 OF 4

Media Super - Indexed Diversified
 Mercer SmartPath - MySuper Born 1949 - 1953
 Mercer SmartPath - MySuper Born 1954 - 1958
 Mercer SmartPath - MySuper Born 1959 - 1963
 Mercer Super Trust - Mercer Select Growth
 Mercer Super Trust - SmartPath Born 1944 - 1948
 Mine Super - Balanced
 Mine Super MySuper - Lifecycle Investment Strategy Age 55 and Above
 MLC MK Super Fundamentals - MLC Balanced
 MLC MK Super Fundamentals - MLC Low Cost Balanced
 MLC MKey Business Super - MLC Balanced
 MLC MKey Business Super - MLC Low Cost Balanced
 National Australia Bank Group Superannuation Fund A MySuper - NAB Staff MySuper
 NESS - NESS MySuper
 NESS MySuper - NESS MySuper
 netwealth Super Accelerator Plus Pers - Active Growth Fund
 NGS Super - Diversified (MySuper)
 NGS Super - Diversified (MySuper)
 NGS Super - Indexed Growth
 Nucleus Super - Nucleus Wealth Tactical Foundation
 OnePath OA Frontier - OnePath Growth Index
 Perpetual Select Pers - Balanced
 Perpetual WealthFocus - Perpetual Balanced Growth Fund

Plum - MLC Balanced

Plum - MLC Flexible Assertive

Plum - MLC Low Cost Balanced

Plum - Moderate - Index Plus
 Plum Pers - MLC Balanced
 Plum Pers - MLC Flexible Assertive

Plum Pers - MLC Low Cost Balanced

Prime Super - MySuper
 Prime Super - MySuper
 Prime Super - SRI Balanced
 Qantas Super - Growth
 Qantas Super - Thrifty
 Qantas Super MySuper - Glidepath Altitude
 Raiz Super - Emerald (SRI)
 Raiz Super - Moderately Aggressive
 REI MySuper - Balanced
 REI Super - Balanced
 Rest - Balanced Indexed
 Rest - Core Strategy
 Rest - Diversified
 Rest MySuper - Core Strategy
 Russell iQ Super Emp - Balanced Growth
 Russell iQ Super MySuper - MySuper GoalTracker Age 59
 Russell iQ Super MySuper - MySuper GoalTracker Age 60
 smartMonday Lifecycle - MySuper 50
 smartMonday Lifecycle - MySuper 55
 smartMonday PRIME - Balanced Growth

Spirit Super - Balanced (MySuper)

Spirit Super - Balanced (MySuper)
 Spirit Super - Sustainable
 State Super (SASS) - Growth
 Super SA Flexi R/O - Balanced
 Super SA Select - Balanced
 Super SA Triple S - Balanced
 Super SA Triple S - Socially Responsible
 Super Series Pers - Russell Invest Balanced
 TelstraSuper - MySuper Balanced

ACCUM SUSTAINABLE GROWTH & INDEX BAL GROWTH - BALANCED (60-76) PT 4 OF 4

TelstraSuper Corp Plus - Balanced
 TWUSUPER - Balanced
 TWUSUPER MySuper - Balanced (MySuper)
 UniSuper Accum - MySuper Balanced
 UniSuper Accum (1) - Balanced
 UniSuper Accum (1) - Sustainable Balanced
 Vanguard MySuper - Lifecycle Age 53
 Vanguard MySuper - Lifecycle Age 54

Vanguard MySuper - Lifecycle Age 55
 Vanguard MySuper - Lifecycle Age 56
 Vanguard MySuper - Lifecycle Age 57
 Vanguard MySuper - Lifecycle Age 58
 Vanguard MySuper - Lifecycle Age 59

Vanguard MySuper - Lifecycle Age 60
 Vanguard Super SaveSmart - Ethically Conscious Growth
 Vanguard Super SaveSmart - Growth
 Verve Super - Balanced Strategy
 Virgin Money Super - Enhanced Indexed Growth
 Virgin Money Super - LifeStage Tracker Born 1959 - 1963
 Vision SS - Balanced Growth
 Vision SS - Balanced Low Cost
 Vision Super - MySuper Balanced Growth
 Zurich Super - Zurich Managed Growth CF

Zurich Super - Zurich Managed Growth NCF

IS BALANCED GROWTH - SRP50 BALANCED (60-76) INDEX

Active Super AP - Balanced
 AMP RD AP - Diversified Balanced
 AMP SS AP - Future Directions Balanced
 Asgard AP SMAF - SMA Balanced
 Aus Food Super AP - Balanced
 Australian Retirement Trust - QSuper Inc. Acc. - Balanced

Australian Retirement Trust - Super Savings - Inc. Acc. - Balanced
 AustralianSuper Choice Income Account - Balanced

Aware Super Retirement Income - Balanced
 Bendigo SmartStart AP - Bendigo Balanced Index Fund

Brighter Super AP - Balanced
 BUSSQ AP - Balanced Growth
 CareSuper AP - Balanced
 Cbus Super Income Stream - Growth
 CFS-FC Wsale AP - CFS Enhanced Index Balanced
 CFS-FC Wsale AP - CFS Moderate
 CSCri - Aggressive
 Equip Super AP - Balanced Growth

ESSSuper AP - Balanced Growth
 First AP - Balanced
 Future Super AP - Balanced Growth
 Hostplus AP - Balanced
 Hostplus AP - Indexed Balanced
 IOOF Pension Core - MLC MultiActive Balanced
 legalsuper AP - Balanced
 Living Super Pension - Growth Option
 Mercer SmartRetirement Income - Mercer Select Growth

Mine Pension - Balanced
 MLC MK Pens Fundamentals - MLC Balanced
 NESS AP - MyPension Balanced

NGS Super AP - Diversified

North AP - North Index Balanced
 OnePath OA Frontier AP - OnePath Growth Index

Perpetual Select AP - Balanced
 Perpetual WealthFocus AP - Perpetual Balanced Growth Fund
 Prime Super AP - Balanced
 Qantas Super Income Account - Growth
 REI Super Pension - Balanced
 Rest Pension - Core Strategy
 Russell iQ Retirement - Balanced Growth
 Spirit Super Control Pension - Balanced
 Super SA AP - Balanced
 TelstraSuper RetireAccess AP - Lifestyle Balanced
 TWUSUPER TransPension - Balanced
 UniSuper AP - Balanced
 Vision Super AP - Balanced Growth
 Zurich AP - Zurich Managed Growth CF

IS HIGH GROWTH - SRP50 GROWTH (77-90) INDEX

Acclaim Pension - AMG Index High Growth
 Active Super AP - High Growth
 AMP RD AP - Diversified Growth
 AMP SS AP - Future Directions Growth
 Asgard AP SMAF - SMA Growth
 Aus Food Super AP - Growth

AusPrac AP - High Growth

Aust Ethical AP - Growth

Australian Retirement Trust - QSuper Inc. Acc. - Aggressive
 Australian Retirement Trust - Super Savings - Inc. Acc. - Growth
 AustralianSuper Choice Income Account - High Growth
 Aware Super Retirement Income - High Growth
 Bendigo SmartStart AP - Bendigo Growth Index Fund
 Brighter Super AP - Growth
 BUSSQ AP - High Growth
 CareSuper AP - Growth
 Cbus Super Income Stream - High Growth
 CFS-FC Wsale AP - CFS Growth

Equip Super AP - Growth
 ESSSuper AP - Growth
 First AP - Growth
 GESB Ret Inc AP - Growth Plan
 GuildPension - Growth
 Hostplus AP - Shares Plus
 IOOF Pension Core - MLC MultiActive Growth
 legalsuper AP - Growth
 Mercer SmartRetirement Income - Mercer High Growth

Mine Pension - Growth
 MLC MK Pens Fundamentals - MLC Growth
 MLC MK Pens Fundamentals - MLC Low Cost Growth

netwealth Super Accelerator Plus AP - Active High Growth Fund
 NGS Super AP - High Growth
 North AP - North Active Growth

North AP - North Index Growth
 OnePath OA Frontier AP - OnePath High Growth Index

Perpetual Select AP - Growth
 Prime Super AP - Managed Growth
 Qantas Super Income Account - Aggressive
 Rest Pension - High Growth
 RetireSelect AP - High Growth
 Russell iQ Retirement - Growth
 Spirit Super Control Pension - Growth
 Super SA AP - High Growth
 TelstraSuper RetireAccess AP - Lifestyle Growth
 UniSuper AP - Growth
 Vision Super AP - Growth
 Zurich AP - Zurich Priority Growth NCF

IS CONSERVATIVE - SRP50 CAPITAL STABLE (20-40) INDEX

Active Super AP - Conservative
 AMP SS AP - Conservative Index
 AMP SS AP - Future Directions Conservative
 Asgard AP SMAF - SMA Defensive
 Aus Food Super AP - Capital Stable
 Aust Ethical AP - Conservative

Australian Retirement Trust - QSuper Inc. Acc. - Moderate
 Australian Retirement Trust - Super Savings - Inc. Acc. - Conservative
 AustralianSuper Choice Income Account - Stable
 Aware Super Retirement Income - Conservative

Bendigo SmartStart AP - Bendigo Conservative Index Fund
 Brighter Super AP - Stable
 BUSSQ AP - Defensive
 CareSuper AP - Capital Stable
 Cbus Super Income Stream - Conservative
 CFS-FC Wsale AP - CFS Conservative
 CSCri - Income Focused
 Equip Super AP - Capital Stable

ESSSuper AP - Capital Stable
 ESSSuper AP - Conservative
 First AP - Conservative Balanced
 GESB Ret Inc AP - Conservative Plan
 Hostplus AP - Capital Stable
 IOOF Pension Core - MLC MultiActive Conservative
 legalsuper AP - Conservative
 Living Super Pension - Conservative Option
 Mercer SmartRetirement Income - Mercer Conservative Growth
 NESS AP - Stable
 NGS Super AP - Defensive
 North AP - North Index Defensive

OnePath OA Frontier AP - OnePath Conservative Index

Perpetual Select AP - Conservative
 Perpetual WealthFocus AP - Perpetual Conservative Growth Fund
 Prime Super AP - Conservative
 Qantas Super Income Account - Conservative

REI Super Pension - Stable
 Rest Pension - Capital Stable
 Russell iQ Retirement - Defensive
 smartMonday PENSION - Moderate
 Spirit Super Control Pension - Conservative
 Super Series Income Stream - Russell Invest Conservative
 TelstraSuper RetireAccess AP - Lifestyle Conservative
 TWUSUPER TransPension - Conservative
 UniSuper AP - Conservative
 Vision Super AP - Conservative
 Zurich AP - Zurich Capital Stable NCF

IS AUST SHARES - SRP50 AUSTRALIAN SHARES INDEX

AMP RD AP - Australian Equities 2
 AMP SS AP - Australian Share Index
 AMP SS AP - Specialist Australian Share
 ANZ Smart Choice Pension - Australian Equities
 Aust Ethical AP - Australian Shares
 Australian Retirement Trust - QSuper Inc. Acc. - Australian Shares
 Australian Retirement Trust - Super Savings - Inc. Acc. - Australian Shares
 Australian Retirement Trust - Super Savings - Inc. Acc. - Australian Shares Index
 AustralianSuper Choice Income Account - Australian Shares
 Aware Super Retirement Income - Australian Shares

Brighter Super AP - Australian Shares
 BUSSQ AP - Australian Shares
 CareSuper AP - Australian Shares
 Cbus Super Income Stream - Australian Shares
 CFS-FC Wsale AP - CFS Australian Share
 CFS-FC Wsale AP - T. Rowe Price Australian Equity
 Equip Super AP - Australian Shares
 Fiducian Pension - Fiducian Australian Smaller Company Shares Fund
 GESB Ret Inc AP - Australian Shares
 Hostplus AP - Australian Shares
 Hostplus AP - Australian Shares - Indexed
 IOOF Pension Core - MLC MultiActive Australian Shares
 legalsuper AP - Australian Shares
 Living Super Pension - Australian Shares Option
 Mercer SmartRetirement Income - Mercer Australian Shares
 Mine Pension - Australian Shares
 MLC MK Pens Fundamentals - MLC Australian Shares

MLC MK Pens Fundamentals - MLC IncomeBuilder
 NESS AP - Australian Shares
 netwealth Super Accelerator Plus AP - Australian Equities Index Fund
 NGS Super AP - Australian Shares

OnePath OA Frontier AP - OnePath Australian Shares Index
 Perpetual WealthFocus AP - Perpetual Australian Share Fund
 Perpetual WealthFocus AP - Perpetual Industrial Share Fund
 Prime Super AP - Australian Shares

REI Super Pension - Australian Shares
 Rest Pension - Australian Shares
 Rest Pension - Australian Shares Indexed
 Spirit Super Control Pension - Australian Shares
 TelstraSuper RetireAccess AP - Australian Shares
 UniSuper AP - Australian Dividend Income
 UniSuper AP - Australian Shares
 Vision Super AP - Australian Equities
 Zurich AP - Zurich Australian Value Share NCF

IS INTERNATIONAL SHARES - SRP50 INTERNATIONAL SHARES INDEX

AMP RD AP - Specialist International Share
 AMP SS AP - International Share Index
 AMP SS AP - Specialist International Share
 ANZ Smart Choice Pension - International Equities (Hedged)
 Aust Ethical AP - International Shares
 Australian Retirement Trust - QSuper Inc. Acc. - International Shares
 Australian Retirement Trust - Super Savings - Inc. Acc. - Int. Shares Index (hedged)
 Australian Retirement Trust - Super Savings - Inc. Acc. - Int. Shares Index (unhedged)
 AustralianSuper Choice Income Account - International Shares
 Aware Super Retirement Income - International Shares
 Brighter Super AP - International Shares
 BUSSQ AP - International Shares
 CareSuper AP - Overseas Shares
 Cbus Super Income Stream - Overseas Shares
 CFS-FC Wsale AP - CFS Global Share
 CFS-FC Wsale AP - Realindex Global Share Value
 Equip Super AP - Overseas Shares
 Fiducian Pension - Fiducian International Shares Fund
 GESB Ret Inc AP - International Shares
 Hostplus AP - International Shares
 Hostplus AP - International Shares - Indexed
 Hostplus AP - International Shares (Hedged) - Indexed
 IOOF Pension Core - MLC MultiActive Global Shares
 legalsuper AP - Overseas Shares
 Living Super Pension - International Shares Option
 Mercer SmartRetirement Income - Mercer International Shares
 Mercer SmartRetirement Income - Mercer International Shares (Hedged)
 Mine Pension - International Shares
 MLC MK Pens Fundamentals - MLC Platinum Global Fund
 NESS AP - Overseas Shares
 netwealth Super Accelerator Plus AP - Hedged International Equities Index Fund
 NGS Super AP - International Shares
 OnePath OA Frontier AP - OnePath International Shares Index
 Prime Super AP - International Shares
 REI Super Pension - International Shares
 Rest Pension - Overseas Shares
 Rest Pension - Overseas Shares Indexed
 Russell iQ Retirement - Global Shares
 Russell iQ Retirement - Global Shares - \$A Hedged
 Spirit Super Control Pension - International Shares
 TelstraSuper RetireAccess AP - International Shares
 UniSuper AP - International Shares
 Vision Super AP - International Equities
 Zurich AP - Zurich Global Thematic Share NCF

IS DIVERSIFIED - SRP25 DIVERSIFIED FIXED INTEREST

Australian Retirement Trust - QSuper Inc. Acc. - Diversified Bonds
 Australian Retirement Trust - Super Savings - Inc. Acc. - Diversified Bonds
 AustralianSuper Choice Income Account - Diversified Fixed Interest
 Brighter Super AP - Diversified Fixed Interest
 CareSuper AP - Fixed Interest
 Cbus Super Income Stream - Diversified Fixed Interest
 CFS-FC Wsale AP - CFS Fixed Interest
 Equip Super AP - Diversified Fixed Interest
 GESB Ret Inc AP - Fixed Interest
 Hostplus AP - Diversified Fixed Interest
 IOOF Pension Core - MLC MultiActive Diversified Fixed Income
 Mercer SmartRetirement Income - Mercer Fixed Interest
 Mine Pension - Bonds
 MLC MK Pens Fundamentals - MLC Fixed Interest
 NGS Super AP - Diversified Bonds
 OnePath OA Frontier AP - OnePath Diversified Fixed Interest
 Prime Super AP - Fixed Interest
 REI Super Pension - Bonds
 Rest Pension - Bonds
 Spirit Super Control Pension - Diversified Fixed Interest
 TelstraSuper RetireAccess AP - Diversified Bonds and Credit
 UniSuper AP - Australian Bond
 Vision Super AP - Diversified Bonds

IS - SR50 CASH INDEX

Active Super AP - Managed Cash
 AMG AP - AMG Cash
 AMP RD AP - Cash
 ANZ Smart Choice Pension - Cash
 Aus Food Super AP - Secure
 Aust Ethical AP - Defensive
 Australian Retirement Trust - QSuper Inc. Acc. - Cash
 Australian Retirement Trust - Super Savings - Inc. Acc. - Cash
 AustralianSuper Choice Income Account - Cash
 Aware Super Retirement Income - Cash
 Bendigo SmartStart AP - Cash Account
 Brighter Super AP - Cash
 BUSSQ AP - Cash
 CareSuper AP - Cash
 Cbus Super Income Stream - Cash
 CFS-FC Wsale AP - First Sentier Strategic Cash
 CSCri - Cash
 Equip Super AP - Cash
 ESSSuper AP - Cash
 First AP - Cash
 GESB Ret Inc AP - Cash Plan
 GuildPension - Secure
 Hostplus AP - Cash
 IOOF Pension Core - MLC Cash Management Trust
 legalsuper AP - Cash
 Living Super Pension - Cash Option
 Mercer SmartRetirement Income - Mercer Cash
 Mine Pension - Cash
 MLC MK Pens Fundamentals - MLC Cash
 NESS AP - Cash
 NGS Super AP - Cash & Term Deposits
 OnePath OA Frontier AP - ANZ Cash Advantage
 Perpetual Select AP - Cash
 Perpetual WealthFocus AP - Perpetual Cash Fund
 Prime Super AP - Cash
 Qantas Super Income Account - Cash
 REI Super Pension - Cash
 Rest Pension - Cash
 RetireSelect AP - Cash
 Russell iQ Retirement - Australian Cash
 smartMonday PENSION - Cash
 Spirit Super Control Pension - Cash
 Super SA AP - Cash
 TelstraSuper RetireAccess AP - Cash
 TWUSUPER TransPension - Cash Plus
 UniSuper AP - Cash
 Vision Super AP - Cash
 Zurich AP - Zurich Cash NCF

**IS SUSTAINABLE GROWTH & INDEX BAL GROWTH - BALANCED (60-76)
PT 1 OF 3**

Acclaim Pension - AMG Index Growth
Active Super AP - Balanced
AMG AP - AMG Index Growth
AMP RD AP - Diversified Balanced
AMP SS AP - Balanced Index
AMP SS AP - Future Directions Balanced
ANZ Smart Choice Pension - 1960's
ANZ Staff Super AP - Balanced Growth
Asgard AP SMAF - SMA Balanced
Asset Administrator Pension - Pental Wsale Plus Active Balanced Fund
Aus Food Super AP - Balanced
Australian Retirement Trust - QSuper Inc. Acc. - Balanced
Australian Retirement Trust - QSuper Inc. Acc. - Socially Responsible
Australian Retirement Trust - Super Savings - Inc. Acc. - Balanced
Australian Retirement Trust - Super Savings - Inc. Acc. - Balanced Index
AustralianSuper Choice Income Account - Balanced
AustralianSuper Choice Income Account - Indexed Diversified
AustralianSuper Choice Income Account - Socially Aware
Aware Super Retirement Income - Balanced
Bendigo SmartStart AP - Bendigo Balanced Index Fund
Bendigo SmartStart AP - Bendigo Balanced Wholesale Fund
Brighter Super AP - Balanced
Brighter Super AP - Indexed Balanced
BT Panorama Pension Full Menu - Pental Wsale Plus Active Balanced Fund
BUSSQ AP - Balanced Growth
CareSuper AP - Alternative Growth
CareSuper AP - Balanced
CareSuper AP - Sustainable Balanced
Catholic Super Retirement Income - Balanced Growth
Catholic Super Retirement Income - Future Focus
Catholic Super Retirement Income - Index Diversified
Cbus Super Income Stream - Growth
Cbus Super Income Stream - Indexed Diversified
CFS-FC Wsale AP - CFS Enhanced Index Balanced
CFS-FC Wsale AP - CFS Enhanced Index Moderate
CFS-FC Wsale AP - CFS Moderate
ClearView WealthFoundations AP - IPS Active Dynamic 70
ClearView WealthFoundations AP - IPS Active Strategic 70
ClearView WealthFoundations AP - IPS Index Base 70
ClearView WealthFoundations AP - IPS Index Dynamic 70
ClearView WealthFoundations AP - IPS Index Strategic 70
ClearView WealthSolutions Retirement Income - IPS Dynamic 70
ClearView WealthSolutions Retirement Income - IPS Enhanced Index 70
ClearView WealthSolutions Retirement Income - IPS Strategic 70
CSCri - Aggressive
Equip Super AP - Balanced Growth
Equip Super AP - Future Focus
Equip Super AP - Index Diversified

**IS SUSTAINABLE GROWTH & INDEX BAL GROWTH - BALANCED (60-76)
PT 2 OF 3**

ESSSuper AP - Balanced Growth
ESSSuper AP - Ethical Diversified
First AP - Balanced
Future Super AP - Balanced Growth
GESB Ret Inc AP - Sustainable Balanced Plan
Hostplus AP - Balanced
Hostplus AP - Indexed Balanced
Hostplus AP - Socially Responsible Investment - Balanced
IOOF Pension Core - MLC MultiActive Balanced
IOOF Pension Core - MLC MultiSeries 70
legalsuper AP - Balanced
legalsuper AP - Balanced Index
legalsuper AP - Balanced Socially Responsible
Living Super Pension - Growth Option
Mercer SmartRetirement Income - Mercer Select Growth
Mine Pension - Balanced
MLC MK Pens Fundamentals - MLC Balanced
MLC MK Pens Fundamentals - MLC Low Cost Balanced
NESS AP - MyPension Balanced
netwealth Super Accelerator Plus AP - Active Growth Fund
NGS Super AP - Diversified
NGS Super AP - Indexed Growth
NGS Super AP - Retire Plus
North AP - North Active Balanced
North AP - North Index Balanced
OnePath OA Frontier AP - OnePath Growth Index
Perpetual Select AP - Balanced
Perpetual WealthFocus AP - Perpetual Balanced Growth Fund
Plum Ret Inc - MLC Balanced (Pension)
Prime Super AP - Balanced
Qantas Super Income Account - Growth
Qantas Super Income Account - Thrifty
REI Super Pension - Balanced
Rest Pension - Balanced Indexed
Rest Pension - Core Strategy
Rest Pension - Diversified
Russell iQ Retirement - Balanced Growth
smartMonday PENSION - Balanced Growth
Spirit Super Control Pension - Balanced
Spirit Super Control Pension - Sustainable
Spirit Super Managed Pension - Long-term
Super SA AP - Balanced
Super Series Income Stream - Russell Invest Balanced
TelstraSuper RetireAccess AP - Lifestyle Balanced
TWUSUPER TransPension - Balanced
UniSuper AP - Balanced
UniSuper AP - Sustainable Balanced
Vanguard Super SpendSmart - Ethically Conscious Growth

**IS SUSTAINABLE GROWTH & INDEX BAL GROWTH - BALANCED (60-76)
PT 3 OF 3**

Vanguard Super SpendSmart - Growth
Vanguard Super SpendSmart - Lifecycle Age 53
Vanguard Super SpendSmart - Lifecycle Age 54
Vanguard Super SpendSmart - Lifecycle Age 55
Vanguard Super SpendSmart - Lifecycle Age 56
Vanguard Super SpendSmart - Lifecycle Age 57
Vanguard Super SpendSmart - Lifecycle Age 58
Vanguard Super SpendSmart - Lifecycle Age 59
Vanguard Super SpendSmart - Lifecycle Age 60
Vision Super AP - Balanced Growth
Vision Super AP - Balanced Low Cost
Zurich AP - Zurich Managed Growth CF
Zurich AP - Zurich Managed Growth NCF

Member outcomes assessment 2023-24 comparison products - Accumulation and Income Stream

Chant West comparison products

PRODUCT NAME PT 1 OF 2

Active Super Accumulation Scheme
AMP SignatureSuper - Signature Protection
AMP SignatureSuper Personal - Essential Protection
AMP SignatureSuper Personal - Super Protection
ANZ Smart Choice
ANZ Smart Choice - Employer
ANZ Staff Super Personal Section
ANZ Staff Super Scheme
Australian Ethical Super
Australian Food Super
Australian Retirement Trust - QSuper - Accumulation
Australian Retirement Trust - Super Savings - Accumulation
Australian Retirement Trust - Super Savings - Business
AustralianSuper
AustralianSuper Select
Aware Super Future Saver
Bendigo SmartStart Super Personal
Brighter Super - Casuals
Brighter Super Accumulation
BUSSQ MySuper
BUSSQ Premium Choice
CareSuper
Catholic Super
CBUS
CBUS Corporate - High Risk Employer Rating
CBUS Corporate - Low Risk Employer Rating
CBUS Corporate - Medium Risk Employer Rating
CBUS Electech
CBUS Sole Traders
CFS FirstChoice Employer
CFS FirstChoice Wholesale Personal Super
Child Care Super
ClearView WealthFoundations
Equip Corporate Rio Tinto
Equip MyFuture
Essential Super
ESSSuper Accumulation Fund
First Super
Future Super
GuildSuper
HESTA
HESTA for Mercy Super
Hostplus
Hostplus Executive
IOOF Employer Super - MySuper
legalsuper
legalsuper Personal
Meat Industry Super
Media Super
Mercer Business Super
Mercer SmartSuper
Mercer SmartSuper Plan - Employer Section
Mercer SmartSuper Plan - Individual Section
MLC MasterKey Business
MLC MasterKey Fundamentals
MLC MasterKey Personal Super
Nationwide Super
NESS Super
NGS Super
Perpetual Select

PRODUCT NAME PT 2 OF 2

Perpetual WealthFocus
Plum Super Personal
Prime Super
PSS Accum. Plan
Qantas Super Gateway
REI Super
Rest Corporate
Rest Super
Russell IQ Super - For Life
smartMonday PRIME
Superhero MySuper
Superhero Super
Team Super (Default Division)
Team Super (Mining Division)
TelstraSuper Casuals
TelstraSuper Corporate Plus
TelstraSuper Personal Plus
TWUSUPER
UniSuper Accum 1
UniSuper Accum 2
UniSuper Personal Account
Vanguard Super SaveSmart
Virgin Money Super
Vision Super Personal
Vision Super Saver
Zurich Super Plan

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