

Member outcomes assessment 2024-25 comparison products – Accumulation (ACCUM) and Income Stream (IS)

SuperRatings comparison products

ACCUM MYSUPER – SR50 MYSUPER INDEX

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

AustralianSuper - 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
HESTA MySuper - Balanced Growth
Hostplus MySuper – Balanced
IOOF MySuper - IOOF Balanced Growth
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

REI MySuper – Balanced
Rest MySuper – Growth
Russell iQ Super MySuper - MySuper GoalTracker Age 60
smartMonday Lifecycle - MySuper 55
Superhero Super - MySuper Growth
Team Super MySuper - Lifecycle Investment Strategy Age 55 and
Above
TelstraSuper - MySuper Balanced
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

Acclaim Super - AMG Index Growth
ADF Super - MySuper Balanced

AMP SD Pers - Diversified 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
Risk-Adjusted
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
ESSSuper Accum - Balanced Growth
First Super – Balanced
GESB Super - My GESB Super Plan
HESTA - Balanced Growth
Hostplus – Balanced
Hostplus - Indexed Balanced
IOOF Employer Super Core - MLC MultiActive Balanced
IOOF Employer Super Core - MLC MultiSeries 70
legalsuper - MySuper Balanced
Living Super - Growth Option
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
Raiz Super - Moderately Aggressive
REI Super – Balanced
Rest – Growth
Russell iQ Super Emp - Balanced Growth

smartMonday PRIME - Balanced Growth
Superhero Super – Growth
Team Super – Balanced
TelstraSuper Corp Plus – Balanced
UniSuper Accum (1) – Balanced
Vanguard Super SaveSmart - Growth
Vision SS - Balanced Growth

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

ADF Super - Aggressive
AMP SD Pers - Diversified Growth

AMP SS - Future Directions Growth
Aus Food Super Emp - Growth
Aust Ethical Pers - Growth
Australian Retirement Trust - Super Savings - High
Growth

AustralianSuper - 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
ESSSuper Accum - Growth
First Super - Growth
GESB Super - Growth Plan
GuildSuper MyMix - Growth
HESTA - High Growth
Hostplus - Growth
IOOF Employer Super Core - MLC MultiActive Growth
legalsuper - Growth
Mercer Super Trust - Mercer High 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
Raiz Super - Aggressive
Rest - High Growth
Russell iQ Super Emp - Growth
Team Super - Growth

TelstraSuper Corp Plus - Growth
UniSuper Accum (1) - Growth
Vanguard Super SaveSmart - High Growth
Vision SS - Growth

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

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 - Super Savings - Conservative

AustralianSuper - 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
ESSSuper Accum - Capital Stable
ESSSuper Accum - Conservative
First Super - Conservative Balanced
GESB Super - Conservative Plan
HESTA - Conservative
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
Raiz Super - Conservative
REI Super - Stable
Rest - Capital Stable

Russell iQ Super Emp - Defensive
smartMonday PRIME - Moderate
Team Super - Indexed Defensive
TelstraSuper Corp Plus - Conservative
UniSuper Accum (1) - Conservative
Virgin Money Super - Enhanced Indexed Conservative
Growth
Vision SS - Conservative

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 - 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
 HESTA - 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
 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 Indexed
 smartMonday PRIME - Australian Shares
 Team 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

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 - 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
 HESTA - 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)

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 Indexed
 Russell iQ Super Emp - Global Shares
 smartMonday PRIME - International Shares
 Team 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

ACCUM DIVERSIFIED - SR25 DIVERSIFIED FIXED INTEREST

AMP SS - Specialist Diversified Fixed Income
 ANZ Smart Choice Super - Global Fixed Interest
 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
 HESTA - Diversified Bonds
 Hostplus - Diversified Fixed Interest
 IOOF Employer Super Core - MLC MultiActive Diversified Fixed Income
 Mercer Super Trust - Mercer Fixed Interest
 MLC MKey Business Super - MLC Fixed Interest
 NGS Super - Diversified Bonds
 Prime Super - Fixed Interest
 Team Super - Bonds
 TelstraSuper Corp Plus - Diversified Bonds and Credit
 UniSuper Accum (1) - Australian Bond

Vision SS - Diversified Bonds

ACCUM CASH - SR50 CASH INDEX

ANZ Smart Choice Super - Cash
 Aus Food Super Emp - Secure
 Aust Ethical Pers - Defensive
 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

HESTA - Cash and Term Deposits
 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
 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
 REI Super - Cash
 Rest - Cash
 Russell iQ Super Emp - Australian Cash
 smartMonday PRIME - Cash
 Super SA Triple S - Cash
 Team Super - Cash
 TelstraSuper Corp Plus - Cash
 UniSuper Accum (1) - Cash
 Virgin Money Super - Cash
 Vision SS - Cash

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 Saver - Balanced

Active Super Saver MySuper Lifesage - Accumulator
ADF Super - MySuper Balanced
ADF Super MySuper - MySuper Balanced
AMG Pers - AMG Index Growth

AMP SD Pers - Diversified Balanced
AMP SignatureSuper - MySuper 1960s
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 - Pendal 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 Risk-Adjusted
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 - Pendal Wsale Plus Active Balanced Fund

BUSSQ MySuper - Balanced Growth
BUSQ 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
Catholic Super - MySuper
Catholic Super MySuper - MySuper

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

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 Balanced

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

CFS-FC Wsale Pers - CFS Moderate
CFS-FC Wsale Pers - CFS Select Diversified
Child Care Super MySuper - Consolidating Lifesage
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 - Lifesage 1965-69
ESSSuper Accum - Balanced Growth

ESSSuper Accum - Ethical Diversified

First Super - Balanced
First Super MySuper - Balanced
Future Super - Balanced
Future Super - Sustainable Balanced Growth
GESB Super - My GESB Super Plan
GESB Super - Sustainable Balanced Plan
Grow Wrap - Vanguard Growth Index Fund
GuildSuper MySuper - Consolidating Lifesage
HESTA - Balanced Growth
HESTA - Indexed Balanced Growth
HESTA - Sustainable 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 - MLC MultiActive Balanced
IOOF Employer Super Core - MLC MultiSeries 70
legalsuper - Balanced

legalsuper - Balanced Index

legalsuper - Balanced Socially Responsible
legalsuper - MySuper Balanced
legalsuper - MySuper Balanced
Living Super - Growth Option
Media Super - Growth (MySuper)
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

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

MLC MasterKey Business Super - MySuper Age 59
MLC MasterKey Business Super - MySuper Age 60
MLC MasterKey Business Super - MySuper Age 61

MLC MasterKey Business Super - MySuper Age 62
MLC MasterKey Business Super - MySuper Age 63
MLC MasterKey Business Super - MySuper Age 64
MLC MasterKey Business Super - MySuper Age 65 and Over

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
NESS - NESS MySuper
NESS MySuper - NESS MySuper
netwealth Super Accelerator Plus Pers - Russell Investments GSS
Active 70/30
NGS Super - Diversified (MySuper)
NGS Super - Diversified (MySuper)
NGS Super - Indexed Growth
OnePath OA Frontier - OnePath Growth Index
Perpetual Select Pers - Balanced
Perpetual WealthFocus - Perpetual Balanced Growth Fund
Plum - MLC Balanced

Plum - MLC Low Cost Balanced
Plum - Moderate - Index Plus
Plum Pers - MLC Balanced
Plum Pers - MLC Low Cost Balanced
Prime Super - MySuper
Prime Super - MySuper

Raiz Super - Emerald (SRI)

Raiz Super - Moderately Aggressive
REI MySuper - Balanced
REI Super - Balanced
Rest - Balanced Indexed
Rest - Growth
Rest MySuper - Growth
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
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
Superhero Super - Growth
Superhero Super - MySuper Growth
Team Super - Balanced

Team Super MySuper - Lifecycle Investment Strategy Age 55 and Above

TelstraSuper - MySuper Balanced
TelstraSuper Corp Plus - Balanced
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

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

Vanguard MySuper - Lifecycle Age 59
Vanguard MySuper - Lifecycle Age 60
Vanguard Super SaveSmart - Ethically Conscious Growth
Vanguard Super SaveSmart - Growth
Verve Super - Sustainable Balanced Growth
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
State Super (SASS) - Growth

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

AMP RD AP - Diversified Balanced
 AMP SS AP - Future Directions Balanced
 ANZ Smart Choice Pension - 1960's
 Asgard AP SMAF - SMA Balanced
 Aus Food Super AP - Balanced
 Australian Retirement Trust - QSuper Inc. Acc. - Balanced Risk-Adjusted
 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
 HESTA AP - Balanced Growth
 Hostplus Pension - Balanced
 Hostplus Pension - Indexed Balanced
 IOOF Pension Core - MLC MultiActive Balanced
 legalsuper AP - Balanced

 Living Super Pension - Growth Option

 Mercer SmartRetirement Income - Mercer Select Growth

 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
 REI Super Pension - Balanced
 Rest Pension - Growth
 Russell iQ Retirement - Balanced Growth
 smartMonday PENSION - Balanced Growth
 Super SA AP - Balanced
 Superhero Retirement - Growth
 Team Pension - Balanced
 TelstraSuper RetireAccess AP - Lifestyle Balanced
 UniSuper AP - Balanced
 Vanguard Super SpendSmart - Growth
 Vision Super AP - Balanced Growth

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

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

 Aust Ethical AP - Growth
 Australian Retirement Trust - Super Savings - Inc. Acc. - High 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
 HESTA AP - High Growth
 Hostplus Pension - Growth
 IOOF Pension Core - MLC MultiActive Growth
 legalsuper AP - Growth
 Mercer SmartRetirement Income - Mercer High Growth

 MLC MK Pens Fundamentals - MLC Growth

 MLC MK Pens Fundamentals - MLC Low Cost Growth
 netwealth Super Accelerator Plus AP - Russell Investments
 GSS Active 90/10 Fund
 NGS Super AP - High Growth

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

 Perpetual Select AP - Growth
 Prime Super AP - Managed Growth

 Rest Pension - High Growth
 Russell iQ Retirement - Growth
 Super SA AP - High Growth
 Team Pension - Growth
 TelstraSuper RetireAccess AP - Lifestyle Growth
 UniSuper AP - Growth
 Vision Super AP - Growth

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

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 - 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
 HESTA AP - Conservative
 Hostplus Pension - 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

 REI Super Pension - Stable
 Rest Pension - Capital Stable
 Russell iQ Retirement - Defensive
 smartMonday PENSION - Moderate
 Super Series Income Stream - Russell Invest Conservative
 Team Pension - Indexed Defensive
 TelstraSuper RetireAccess AP - Lifestyle Conservative
 UniSuper AP - Conservative
 Vision Super AP - Conservative

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 - 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
 Equip Super AP - Australian Shares
 Fiducian Pension - Fiducian Australian Smaller Company Shares Fund
 GESB Ret Inc AP - Australian Shares
 HESTA AP - Australian Shares
 Hostplus Pension - Australian Shares
 Hostplus Pension - 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
 MLC MK Pens Fundamentals - MLC Australian Shares
 MLC MK Pens Fundamentals - MLC IncomeBuilder

 NESS AP - Australian Shares
 netwealth Super Accelerator Plus AP - BlackRock GSS
 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 Indexed
 Team Pension - Australian Shares
 TelstraSuper RetireAccess AP - Australian Shares
 UniSuper AP - Australian Dividend Income
 UniSuper AP - Australian Shares
 Vision Super AP - Australian Equities

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 - 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 - RQI Global Value
 Equip Super AP - Overseas Shares
 Fiducian Pension - Fiducian International Shares Fund
 GESB Ret Inc AP - International Shares
 HESTA AP - International Shares
 Hostplus Pension - International Shares
 Hostplus Pension - International Shares - 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)
 MLC MK Pens Fundamentals - Platinum International Fund
 NESS AP - Overseas Shares
 netwealth Super Accelerator Plus AP - BlackRock GSS 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 Indexed
 Russell iQ Retirement - Global Shares
 Russell iQ Retirement - Global Shares - \$A Hedged
 Team Pension - International Shares
 TelstraSuper RetireAccess AP - International Shares
 UniSuper AP - International Shares
 Vision Super AP - International Equities
 Hostplus Pension - International Shares (Hedged) - Indexed

IS DIVERSIFIED - SRP25 DIVERSIFIED FIXED INTEREST

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
 HESTA AP - Diversified Bonds
 Hostplus Pension - Diversified Fixed Interest
 IOOF Pension Core - MLC MultiActive Diversified Fixed Income
 Mercer SmartRetirement Income - Mercer Fixed Interest
 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
 Team Pension - Bonds
 TelstraSuper RetireAccess AP - Diversified Bonds and Credit
 UniSuper AP - Australian Bond
 Vision Super AP - Diversified Bonds

IS - SR50 CASH INDEX

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 - 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
 HESTA AP - Cash and Term Deposits
 Hostplus Pension - Cash
 IOOF Pension Core - MLC Cash Management Trust
 legalsuper AP - Cash
 Living Super Pension - Cash Option
 Mercer SmartRetirement Income - Mercer 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
 REI Super Pension - Cash
 Rest Pension - Cash
 Russell iQ Retirement - Australian Cash
 smartMonday PENSION - Cash
 Super SA AP - Cash
 Team Pension - Cash
 TelstraSuper RetireAccess AP - Cash
 UniSuper AP - Cash
 Vision Super AP - Cash

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

Acclaim Pension - AMG Index Growth
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 Risk-Adjusted
Australian Retirement Trust - Super Savings - Inc. Acc. - Balanced
Australian Retirement Trust - Super Savings - Inc. Acc. - Balanced Index
Australian Retirement Trust - Super Savings - Inc. Acc. - Socially Conscious
Balanced
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 - Long-term
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 Balanced
CFS-FC Wsale AP - CFS Enhanced Index Balanced
CFS-FC Wsale AP - CFS Enhanced Index Moderate
CFS-FC Wsale AP - CFS Moderate
CSCri - Aggressive
Equip Super AP - Balanced Growth
Equip Super AP - Future Focus
Equip Super AP - Index Diversified
ESSSuper AP - Balanced Growth
ESSSuper AP - Ethical Diversified
First AP - Balanced
Future Super AP - Balanced
Future Super AP - Sustainable Balanced Growth
GESB Ret Inc AP - Sustainable Balanced Plan
HESTA AP - Balanced Growth

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

HESTA AP - Indexed Balanced Growth
HESTA AP - Sustainable Growth
Hostplus Pension - Balanced
Hostplus Pension - Indexed Balanced
Hostplus Pension - 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
MLC MK Pens Fundamentals - MLC Balanced

MLC MK Pens Fundamentals - MLC Low Cost Balanced
NESS AP - MyPension Balanced
netwealth Super Accelerator Plus AP - Russell Investments GSS Active 70/30
NGS Super AP - Diversified
NGS Super AP - Indexed Growth
NGS Super AP - Retire Plus
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
REI Super Pension - Balanced
Rest Pension - Balanced Indexed
Rest Pension - Growth
Russell iQ Retirement - Balanced Growth
smartMonday PENSION - Balanced Growth
Super SA AP - Balanced
Super Series Income Stream - Russell Invest Balanced
Superhero Retirement - Growth
Team Pension - Balanced
TelstraSuper RetireAccess AP - Lifestyle Balanced
UniSuper AP - Balanced
UniSuper AP - Sustainable Balanced
Vanguard Super SpendSmart - Ethically Conscious Growth
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

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

Vision Super AP - Balanced Low Cost

Member outcomes assessment 2024-25 comparison products - Accumulation and Income Stream

Chant West comparison products

PRODUCT NAME PT 1 OF 2

Active Super Saver
ADF Super
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 Super
CareSuper
Catholic Super
CBUS
CBUS Electech
CBUS Sole Traders
CFS FirstChoice Employer
CFS FirstChoice Wholesale Personal Super
Child Care Super
Equip Corporate Rio Tinto
Equip MyFuture
Essential Super
ESSSuper Accumulation Fund
First Super
Future Super
GuildSuper
HESTA
Hostplus
Hostplus Executive
ING Living Super
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

PRODUCT NAME PT 2 OF 2

NESS Super
NGS Super
Perpetual Select
Perpetual WealthFocus
Plum Super Personal
Prime Super
Professional & Student Super
PSS Accum. Plan
REI Super
Rest Corporate
Rest Super
Russell iQ Super - For Life
smartMonday PRIME
Spaceship Super
Superhero MySuper
Superhero Super
Team Super (Default Division)
Team Super (Mining Division)
TelstraSuper Casuals
TelstraSuper Corporate Plus
TelstraSuper Personal Plus
UniSuper Accum 1
UniSuper Accum 2
UniSuper Personal Account
Vanguard Super SaveSmart
Virgin Money Super
Vision Super Personal
Vision Super Saver

Chant West Member Outcomes Dashboard (Super, Pension) data as at June 2025, access on October 2025

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