



Conservative (21-40%)

Net returns for periods to 30 June 2015

Investment Option	Asset Consultant	Growth Assets	3 Months		1 Year		3 Years		5 Years		7 Years		Standard Deviation 5 Years
		%	%	Rank	%	Rank	% pa	Rank	% pa	Rank	% pa	Rank	% pa
AMP FD Conservative	Towers Watson	32.0	-1.0	(19)	7.9	(5)	8.9	(10)	7.7	(16)	5.9	(21)	2.1
Aon Moderate	Aon	30.0	-1.9	(28)	7.8	(6)	9.8	(2)	8.8	(2)	7.3	(4)	3.0
Asgard SMA Defensive	Advance	30.0	-2.3	(29)	3.5	(29)	6.4	(28)	6.6	(26)	6.3	(15)	3.0
Aust Catholic & Ret Conservative	Towers Watson	29.0	-1.2	(24)	6.1	(26)	7.9	(22)	7.1	(25)	5.8	(22)	2.2
AustralianSuper Stable	Frontier / JANA	36.0	0.4	(1)	8.5	(2)	9.4	(3)	8.6	(5)	7.2	(6)	2.2
CareSuper Capital Stable	JANA	32.0	-0.4	(9)	7.6	(7)	9.4	(4)	8.6	(4)	7.2	(5)	2.1
Catholic Super Conservative	JANA	25.0	0.2	(2)	7.1	(16)	8.7	(12)	7.8	(14)	6.2	(17)	1.9
Cbus Conservative	Frontier	30.5	-0.5	(11)	6.7	(21)	8.6	(15)	7.7	(15)	-	-	1.8
CFS FirstChoice Conservative	Mercer	30.0	-1.4	(26)	7.5	(9)	9.1	(8)	8.4	(8)	7.3	(3)	2.6
EquiSuper Conservative	JANA	30.0	-	-	-	-	-	-	-	-	-	-	-
FSS (NSW) Capital Guarded	JANA	30.0	-0.7	(16)	6.4	(22)	7.7	(24)	7.2	(22)	6.3	(14)	1.8
GESB Conservative	JANA	30.0	-1.0	(20)	5.8	(27)	7.6	(25)	7.1	(24)	5.9	(20)	2.1
HOSTPLUS Capital Stable	JANA	30.0	0.0	(5)	7.3	(11)	8.9	(9)	8.6	(3)	-	-	1.6
LUCRF Conservative	Towers Watson	30.0	-0.9	(18)	6.2	(25)	7.9	(21)	-	-	-	-	-
Maritime Super Conservative	JANA	30.0	0.0	(6)	4.8	(28)	8.1	(20)	7.3	(21)	5.7	(24)	2.3
Media Super Stable	Frontier	40.0	-	-	-	-	-	-	-	-	-	-	-
Mercer Conservative Growth	Mercer	26.0	-1.1	(21)	7.0	(19)	7.4	(26)	7.2	(23)	5.8	(23)	2.3
Mine Wealth + Wellbeing Stable	Mercer	40.0	-0.8	(17)	6.4	(23)	8.6	(14)	8.3	(10)	6.8	(8)	2.7
MLC Horizon 2	MLC	29.5	-0.7	(13)	7.1	(17)	8.4	(19)	7.5	(19)	6.0	(19)	2.3
MTAA Conservative	Access	26.0	-0.7	(14)	7.1	(15)	7.2	(27)	6.2	(27)	3.1	(25)	1.6
NGS Super Defensive	Frontier	32.0	-0.2	(7)	7.2	(12)	8.8	(11)	7.8	(13)	6.1	(18)	2.4
QSuper Moderate	QSuper	31.5	-0.4	(10)	7.5	(8)	8.5	(17)	8.0	(12)	6.3	(16)	2.3
RBF Tasmania Conservative	JANA	38.5	-0.2	(8)	7.2	(13)	9.3	(7)	8.5	(7)	7.6	(1)	2.3
REST Capital Stable	JANA	35.0	0.1	(3)	8.0	(4)	9.4	(5)	8.4	(9)	7.2	(7)	1.9
Russell Conservative	Russell	34.0	-1.1	(22)	6.3	(24)	7.8	(23)	7.3	(20)	6.6	(12)	2.5
Statewide Conservative	JANA	30.0	-0.7	(15)	7.2	(14)	-	-	-	-	-	-	-
SunSuper Conservative	JANA	25.0	0.0	(4)	7.1	(18)	8.6	(13)	7.6	(17)	6.7	(10)	2.2
Super SA Conservative	Towers Watson	34.0	-1.3	(25)	6.9	(20)	8.5	(16)	8.2	(11)	6.5	(13)	2.6
Tasplan ST Defensive	Mercer	30.0	-1.1	(23)	7.4	(10)	8.4	(18)	7.6	(18)	6.8	(9)	2.4
UniSuper Capital Stable	UniSuper	30.0	-1.8	(27)	8.0	(3)	9.3	(6)	8.6	(6)	7.3	(2)	2.6
VicSuper Capital Stable	Frontier	40.0	-0.5	(12)	8.8	(1)	10.5	(1)	9.0	(1)	6.6	(11)	3.0
Number of Options			29		29		28		27		25		27
Upper Quartile		32.0	-0.2		7.5		9.1		8.5		7.2		2.6
Median		30.0	-0.7		7.1		8.6		7.8		6.5		2.3
Lower Quartile		30.0	-1.1		6.4		7.9		7.3		6.0		2.1

Notes

- Returns are expressed net of investment fees and tax
- We define growth and conservative growth portfolios as having growth assets of >60% <=80% and >=20%<=40%, respectively
- Standard deviation represents the historical volatility of investment performance
- The Asset Consultant typically provides advice in relation to asset allocation policies, portfolio construction and manager selection for the fund's multi-manager options

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