



Investment Returns

Super Funds

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		10 Years		Standard Deviation 5 Years
			%	Rank	%	Rank	% pa	Rank	% pa	Rank	% pa	Rank	% pa	Rank	% pa
AMIST Capital Stable	JANA	30.0	-0.5	(26)	5.1	(44)	6.8	(41)	6.5	(35)	-	-	-	-	1.5
AMP Future Directions Conservative	Towers Watson	32.0	-0.9	(39)	7.0	(6)	7.9	(14)	6.7	(29)	5.1	(40)	5.2	(38)	1.9
AMP ipac SD Secure	Towers Watson	30.0	-1.2	(45)	5.1	(47)	7.4	(27)	6.7	(25)	5.6	(21)	5.2	(37)	2.6
AMP RIL Conservative	Towers Watson	27.0	-1.7	(50)	5.6	(40)	7.3	(32)	6.4	(40)	5.5	(28)	5.5	(28)	2.4
Aon Moderate	Aon	30.0	-1.4	(48)	6.9	(9)	8.3	(5)	7.3	(9)	5.7	(20)	5.4	(32)	2.6
Asgard SMA Defensive	Advance/TW	30.0	-2.1	(52)	3.1	(52)	5.7	(51)	5.8	(49)	5.5	(26)	5.4	(30)	2.7
Aust Catholic Super & Ret Conservative	Towers Watson	29.0	-1.1	(40)	5.1	(46)	6.7	(45)	6.0	(47)	5.1	(43)	5.3	(34)	1.9
AustralianSuper Stable	Frontier/JANA	36.0	0.1	(5)	7.0	(5)	8.2	(6)	7.6	(3)	6.2	(6)	6.3	(2)	2.0
AustSafe Capital Stable	JANA	32.0	-0.6	(27)	6.1	(27)	7.7	(15)	6.8	(20)	5.3	(35)	5.6	(25)	2.1
BT MM Conservative	Advance/TW	30.0	-2.2	(53)	2.8	(53)	5.5	(52)	5.5	(50)	4.6	(48)	4.1	(48)	2.9
BUSS (Q) Defensive	Frontier	38.0	0.3	(2)	6.4	(18)	7.9	(11)	7.2	(11)	5.2	(38)	6.1	(10)	1.8
CareSuper Capital Stable	JANA	32.0	-0.3	(19)	6.7	(11)	8.4	(4)	7.6	(4)	6.4	(3)	6.2	(6)	1.8
Catholic Super Conservative	JANA	25.0	0.2	(4)	6.2	(25)	7.5	(22)	6.8	(24)	5.4	(29)	6.1	(9)	1.7
Cbus Conservative	Frontier	30.5	-0.2	(15)	5.9	(33)	7.6	(19)	6.9	(19)	5.7	(19)	6.1	(7)	1.5
CFS FirstChoice Conservative	Mercer	30.0	-1.3	(47)	6.1	(29)	7.6	(21)	6.9	(18)	5.8	(13)	5.6	(23)	2.5
Commonwealth Bank Group Super Mix 30	Towers Watson	30.0	-0.6	(29)	4.6	(51)	6.6	(47)	6.8	(21)	6.1	(8)	6.2	(5)	1.9
EISS Capital Guarded	Mercer	40.0	-1.2	(44)	5.4	(43)	6.7	(44)	6.5	(34)	5.1	(41)	4.9	(42)	2.0
Energy Super Stable	JANA	35.0	-0.3	(18)	6.3	(22)	7.7	(16)	7.0	(16)	5.7	(18)	6.0	(14)	2.0
Equip Conservative	JANA	30.0	-1.2	(43)	6.2	(24)	7.6	(20)	7.1	(12)	6.2	(7)	6.0	(12)	2.1
ESSSuper Conservative	Towers Watson	35.0	-0.2	(13)	5.0	(48)	6.4	(49)	6.3	(42)	5.3	(33)	5.6	(24)	1.3
Fiducian Capital Stable	Fiducian	30.0	-	-	-	-	-	-	-	-	-	-	-	-	-
FSS (NSW) Capital Guarded	Towers Watson	25.0	-0.6	(33)	5.7	(38)	6.9	(40)	6.2	(46)	5.4	(31)	5.4	(31)	1.7
GESB Super Conservative	JANA	37.0	-0.8	(37)	6.2	(26)	7.9	(12)	7.2	(10)	5.8	(17)	-	-	2.4
HESTA Conservative	Frontier	35.5	-0.1	(9)	6.9	(7)	8.2	(8)	7.1	(14)	5.5	(27)	5.7	(22)	1.8
HOSTPLUS Capital Stable	JANA	30.0	0.4	(1)	6.6	(13)	7.9	(13)	7.6	(5)	5.9	(12)	6.2	(4)	1.4
Intrust Super Stable	JANA	30.0	0.0	(8)	5.9	(34)	6.6	(46)	6.4	(39)	5.4	(30)	5.5	(27)	1.5
IOOF MultiMix Conservative	Russell	30.0	-1.1	(41)	5.7	(37)	7.4	(26)	6.5	(33)	6.0	(11)	-	-	2.2
JANA Conservative	JANA	32.0	-0.4	(23)	5.6	(39)	7.3	(30)	6.7	(27)	5.4	(32)	5.8	(21)	1.9
JANA Conservative (Ex-MLC)	JANA	30.0	-0.4	(20)	6.3	(20)	7.3	(29)	6.6	(32)	5.2	(39)	5.2	(36)	1.8
Legal Super Conservative	Towers Watson	35.0	-0.6	(31)	5.8	(36)	8.1	(9)	6.8	(23)	5.6	(24)	5.5	(26)	2.0
LGSS Conservative	JANA	30.0	-0.2	(11)	4.9	(49)	6.5	(48)	6.5	(36)	4.4	(49)	4.5	(46)	1.5
LUCRF Conservative	Towers Watson	30.0	-0.8	(38)	5.1	(45)	6.8	(43)	-	-	-	-	-	-	-
Maritime Super Conservative	JANA	30.0	0.0	(7)	4.7	(50)	7.2	(38)	6.4	(41)	4.8	(47)	5.1	(40)	2.0
Mercer Conservative Growth	Mercer	26.0	-0.8	(36)	6.7	(12)	6.8	(42)	6.4	(37)	5.1	(42)	5.1	(39)	2.1
Mine Wealth + Wellbeing Stable	Mercer	40.0	-0.6	(34)	5.5	(42)	7.4	(28)	7.0	(17)	5.5	(25)	5.9	(18)	2.3
MLC Horizon 2	JANA	29.5	-0.6	(28)	6.4	(17)	7.4	(25)	6.6	(31)	5.2	(36)	5.3	(33)	2.0
MTAA Conservative	Access	26.0	-0.6	(30)	6.2	(23)	6.2	(50)	5.3	(51)	2.6	(50)	4.3	(47)	1.4
NGS Super Defensive	Frontier	32.0	-0.1	(10)	6.3	(21)	7.6	(18)	6.7	(28)	5.8	(14)	6.0	(13)	2.1
OnePath OptiMix Conservative	Mercer/TW	33.0	-1.8	(51)	6.0	(32)	7.2	(36)	5.9	(48)	5.3	(34)	4.9	(41)	2.7
Optimum Consv Growth Plus	Ibbotson	36.0	-0.4	(22)	6.5	(14)	7.3	(31)	6.3	(43)	4.9	(46)	4.7	(45)	2.1
Optimum Consv Growth	Ibbotson	36.0	-0.3	(17)	6.1	(31)	7.2	(37)	6.2	(45)	5.1	(45)	4.8	(43)	2.1
Plum Pre-Mixed Conservative	JANA	30.0	-0.5	(25)	6.1	(28)	7.2	(34)	6.4	(38)	5.2	(37)	5.2	(35)	2.0
QSuper Moderate	QSuper	31.5	-0.2	(14)	7.2	(2)	7.6	(17)	7.1	(15)	5.6	(22)	5.8	(20)	2.0
RBF Tasmania Conservative	JANA	38.5	-0.2	(12)	6.5	(15)	8.2	(7)	7.5	(6)	6.8	(1)	6.3	(3)	2.0
REI Super Super Stable	Ibbotson	36.0	-0.3	(16)	6.1	(30)	7.1	(39)	6.3	(44)	5.1	(44)	4.8	(44)	2.0
REST Capital Stable	JANA	35.0	0.0	(6)	7.2	(3)	8.4	(3)	7.3	(8)	6.2	(5)	6.1	(8)	1.7
Russell Conservative	Russell	36.5	-1.2	(46)	5.6	(41)	7.2	(35)	6.7	(26)	6.0	(10)	5.5	(29)	2.6
Statewide Super Conservative	JANA	30.0	-0.6	(32)	6.4	(16)	-	-	-	-	-	-	-	-	-
Suncorp Conservative	Ibbotson	36.0	-	-	-	-	-	-	-	-	-	-	-	-	-
Sunsuper Conservative	JANA	25.0	0.2	(3)	6.4	(19)	7.5	(24)	6.7	(30)	5.8	(16)	5.9	(15)	2.0
Tasplan ST Defensive	Mercer	30.0	-1.1	(42)	6.8	(10)	7.5	(23)	6.8	(22)	6.0	(9)	5.9	(16)	2.1
Telstra Super Conservative	JANA	40.0	-0.5	(24)	7.1	(4)	9.3	(2)	8.0	(2)	6.4	(2)	6.4	(1)	2.5
UniSuper Capital Stable	UniSuper	30.0	-1.5	(49)	6.9	(8)	8.0	(10)	7.4	(7)	6.3	(4)	6.0	(11)	2.3
VicSuper Capital Stable	Frontier	40.0	-0.4	(21)	8.4	(1)	9.5	(1)	8.0	(1)	5.8	(15)	5.9	(17)	2.7
Vision Super Conservative	Frontier	35.0	-0.7	(35)	5.9	(35)	7.3	(33)	7.1	(13)	5.6	(23)	5.8	(19)	1.8



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		10 Years		Standard Deviation 5 Years
		%	%	Rank	%	Rank	% pa	Rank	% pa	Rank	% pa	Rank	% pa	Rank	% pa
Number of Options			53		53		52		51		50		48		51
Upper Quartile		35.4	-0.2		6.5		7.9		7.1		5.8		6.0		2.2
Median		30.0	-0.6		6.1		7.4		6.7		5.5		5.6		2.0
Lower Quartile		30.0	-1.1		5.6		7.1		6.4		5.2		5.2		1.8
Tax exempt funds															
GESB (WSS) Conservative	JANA	31.0	-0.8		6.2		7.8		7.4		6.2		6.1		2.1
Super SA Conservative	Towers Watson	34.0	-1.2		6.9		8.9		8.5		6.7		6.6		2.6

Notes

1. Returns are expressed net of investment fees and tax
2. We define growth and conservative growth portfolios as having growth assets of >60% <=80% and >=20%<=40%, respectively
3. Standard deviation represents the historical volatility of investment performance
4. 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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