

Quarterly fund update December 2023

Return vs Investment Objective¹

Investment Option	1 Month	3 Month	6 Month	FYTD	1 Year	3 Year	5 Year	10 Year	Since Inception
YourChoice Cash Investment Option	0.35%	1.13%	2.18%	2.18%	3.67%	1.60%	1.62%	1.81%	2.07%
Investment Objective (RBA Cash rate)	0.37%	1.08%	2.13%	2.13%	3.96%	1.78%	1.36%	1.62%	1.75%
YourChoice Moderate Investment Option	2.17%	3.33%	3.17%	3.17%	6.87%	1.90%	3.03%	3.46%	4.81%
Investment Objective (CPI +0.5%)	0.24%	0.72%	2.05%	2.05%	4.55%	5.61%	4.09%	3.15%	3.14%
YourChoice Passive Moderate Investment Option	2.75%	3.90%	3.73%	3.73%	7.43%	2.20%			2.65%
Investment Objective (CPI +0.5%)	0.24%	0.72%	2.05%	2.05%	4.55%	5.61%			4.31%
YourChoice Balanced Investment Option	2.69%	4.23%	3.79%	3.79%	9.52%	3.68%	4.51%	4.97%	7.26%
Investment Objective (CPI +1.5%)	0.32%	0.97%	2.55%	2.55%	5.55%	6.61%	5.09%	4.15%	4.13%
YourChoice Passive Balanced Investment Option	2.61%	3.94%	3.34%	3.34%	9.16%	3.44%	4.51%		4.57%
Investment Objective (CPI +1.5%)	0.32%	0.97%	2.55%	2.55%	5.55%	6.61%	5.09%		4.24%
YourChoice Growth Investment Option	3.47%	5.28%	4.34%	4.34%	11.24%	4.99%	5.76%	6.33%	7.76%
Investment Objective (CPI +2.5%)	0.41%	1.22%	3.05%	3.05%	6.55%	7.61%	6.09%	5.15%	5.14%
YourChoice Passive Growth Investment Option	3.35%	5.08%	4.16%	4.16%	11.24%	5.19%			6.18%
Investment Objective (CPI +2.5%)	0.41%	1.22%	3.05%	3.05%	6.55%	7.61%			6.31%
YourChoice High Growth Investment Option	4.11%	5.86%	4.94%	4.94%	13.99%	7.20%	7.29%	7.78%	8.94%
Investment Objective (CPI +3.5%)	0.49%	1.47%	3.55%	3.55%	7.55%	8.61%	7.09%	6.15%	6.11%
YourChoice Passive High Growth Investment Option	4.17%	5.85%	5.44%	5.44%	15.57%	8.01%	8.32%		7.52%
Investment Objective (CPI +3.5%)	0.49%	1.47%	3.55%	3.55%	7.55%	8.61%	7.09%		6.24%

Investment Option	1 Month	3 Month	6 Month	FYTD	1 Year	3 Year	5 Year	10 Year	Since Inception
YourChoice Cash Investment Option - Pension	0.42%	1.22%	2.25%	2.25%	3.77%	1.64%	1.67%	1.98%	2.22%
Investment Objective (RBA Cash rate)	0.37%	1.08%	2.13%	2.13%	3.96%	1.78%	1.36%	1.62%	1.75%
YourChoice Moderate Investment Option - Pension	2.20%	3.37%	3.20%	3.20%	6.90%	1.78%	3.08%	3.89%	5.19%
Investment Objective (CPI +0.5%)	0.24%	0.72%	2.05%	2.05%	4.55%	5.61%	4.09%	3.15%	3.14%
YourChoice Balanced Investment Option - Pension	2.72%	4.25%	3.80%	3.80%	9.37%	3.59%	4.61%	5.41%	7.65%
Investment Objective (CPI +1.5%)	0.32%	0.97%	2.55%	2.55%	5.55%	6.61%	5.09%	4.15%	4.13%
YourChoice Passive Balanced Investment Option – Pension	2.62%	3.83%	3.26%	3.26%	11.37%	4.21%			4.63%
Investment Objective (CPI +1.5%)	0.32%	0.97%	2.55%	2.55%	5.55%	6.61%			5.27%
YourChoice Growth Investment Option - Pension	3.48%	5.36%	4.43%	4.43%	10.82%	4.85%	5.88%	6.68%	8.07%
Investment Objective (CPI +2.5%)	0.41%	1.22%	3.05%	3.05%	6.55%	7.61%	6.09%	5.15%	5.14%
YourChoice High Growth Investment Option - Pension	4.22%	5.89%	4.66%	4.66%	15.83%	7.51%	7.74%	9.07%	10.09%
Investment Objective (CPI +3.5%)	0.49%	1.47%	3.55%	3.55%	7.55%	8.61%	7.09%	6.15%	6.11%
YourChoice Passive High Growth Investment Option - Pension	4.16%	5.83%	5.37%	5.37%	16.10%	8.05%	8.47%		8.08%
Investment Objective (CPI +3.5%)	0.49%	1.47%	3.55%	3.55%	7.55%	8.61%	7.09%		6.76%

Investment information on the underlying Managed Funds which make up the Pooled Investment Options of the Fund can be found:

- in the Portfolio Holdings Report at [onesuper.com](https://www.onesuper.com) under your Fund/Important Updates

On the Asset Consultant website for:

- Single sector funds - [+https://www.multimanager.mercer.com.au/fund-facts/single-sector-funds.html](https://www.multimanager.mercer.com.au/fund-facts/single-sector-funds.html)
- Diversified funds - [+https://www.multimanager.mercer.com.au/fund-facts/diversified-funds.html](https://www.multimanager.mercer.com.au/fund-facts/diversified-funds.html)

Total portfolio allocation

The following table provides information on the portfolio allocation for all of the YourChoice Super Pooled Investment Options as at 31/12/2023.

Asset Class	Option							
	Cash	Passive Balanced	Balanced	Passive High Growth	High Growth	Passive Moderate	Passive Growth	Growth
Cash	100.00%	17.08%	17.45%	2.90%	2.60%	36.60%	9.69%	7.17%
Australian Fixed Income	0.00%	15.30%	15.02%	4.23%	3.74%	19.46%	8.65%	9.12%
Global Fixed Income	0.00%	17.14%	16.24%	6.10%	5.41%	16.27%	12.49%	12.24%
Australia Equities	0.00%	20.95%	22.04%	37.38%	39.64%	11.39%	28.82%	30.59%
International Equities	0.00%	23.81%	25.02%	45.63%	45.28%	13.02%	32.67%	34.64%
Global Property	0.00%	5.71%	4.22%	3.76%	3.33%	3.25%	7.69%	6.25%
Global Infrastructure	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Alternatives	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Note: Exposure to Australian Equities also includes some (additional) exposure to listed property trusts. Thus the effective property exposure for some pools is slightly higher than shown above.

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¹ Returns are based on actual investment options, and are net of all investment fees, costs and taxes. Returns shown for 1 year periods or longer are annualised amounts. Past performance should not be relied upon as an indication of future returns.