

Monthly fund update January 2024



Performance 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	0.47%	1.25%	2.37%	2.66%	3.90%	1.75%	1.71%	1.82%	2.10%
Investment Objective (RBA Cash rate)	0.37%	1.10%	2.15%	2.50%	4.07%	1.91%	1.41%	1.64%	1.77%
YourChoice Moderate Investment Option	0.79%	5.35%	3.09%	3.98%	5.68%	2.24%	3.19%	3.53%	4.84%
Investment Objective (CPI +0.5%)	0.24%	0.72%	1.84%	2.29%	4.28%	5.61%	4.13%	3.15%	3.13%
YourChoice Passive Moderate Investment Option	0.48%	5.35%	3.35%	4.23%	6.08%	2.44%			2.71%
Investment Objective (CPI +0.5%)	0.24%	0.72%	1.84%	2.29%	4.28%	5.61%			4.29%
YourChoice Balanced Investment Option	1.20%	7.06%	3.65%	5.03%	7.96%	4.14%	4.76%	5.13%	7.32%
Investment Objective (CPI +1.5%)	0.32%	0.97%	2.34%	2.87%	5.28%	6.61%	5.13%	4.15%	4.13%
YourChoice Passive Balanced Investment Option	1.04%	6.28%	2.95%	4.41%	7.24%	3.85%	4.73%		4.64%
Investment Objective (CPI +1.5%)	0.32%	0.97%	2.34%	2.87%	5.28%	6.61%	5.13%		4.24%
YourChoice Growth Investment Option	1.24%	8.78%	3.85%	5.63%	8.97%	5.43%	6.02%	6.51%	7.81%
Investment Objective (CPI +2.5%)	0.41%	1.22%	2.84%	3.46%	6.28%	7.61%	6.13%	5.15%	5.13%
YourChoice Passive Growth Investment Option	1.01%	8.30%	3.43%	5.21%	8.65%	5.58%			6.29%
Investment Objective (CPI +2.5%)	0.41%	1.22%	2.84%	3.46%	6.28%	7.61%			6.29%
YourChoice High Growth Investment Option	1.85%	10.56%	4.78%	6.89%	11.95%	7.84%	7.68%	8.06%	9.04%
Investment Objective (CPI +3.5%)	0.49%	1.47%	3.34%	4.04%	7.28%	8.61%	7.13%	6.15%	6.11%
YourChoice Passive High Growth Investment Option	1.95%	10.55%	5.23%	7.49%	13.64%	8.76%	8.73%		7.68%
Investment Objective (CPI +3.5%)	0.49%	1.47%	3.34%	4.04%	7.28%	8.61%	7.13%		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	0.43%	1.28%	2.39%	2.69%	3.96%	1.77%	1.76%	1.99%	2.24%
Investment Objective (RBA Cash rate)	0.37%	1.10%	2.15%	2.50%	4.07%	1.91%	1.41%	1.64%	1.77%
YourChoice Moderate Investment Option - Pension	0.79%	5.39%	3.12%	4.01%	5.71%	2.13%	3.24%	3.96%	5.22%
Investment Objective (CPI +0.5%)	0.24%	0.72%	1.84%	2.29%	4.28%	5.61%	4.13%	3.15%	3.13%
YourChoice Balanced Investment Option - Pension	1.20%	7.08%	3.64%	5.04%	7.82%	4.05%	4.86%	5.57%	7.70%
Investment Objective (CPI +1.5%)	0.32%	0.97%	2.34%	2.87%	5.28%	6.61%	5.13%	4.15%	4.13%
YourChoice Passive Balanced Investment Option – Pensio	1.04%	6.29%	2.85%	4.33%	9.42%	4.62%			4.77%
Investment Objective (CPI +1.5%)	0.32%	0.97%	2.34%	2.87%	5.28%	6.61%			5.25%
YourChoice Growth Investment Option - Pension	1.31%	8.94%	4.02%	5.81%	8.63%	5.32%	6.16%	6.87%	8.13%
Investment Objective (CPI +2.5%)	0.41%	1.22%	2.84%	3.46%	6.28%	7.61%	6.13%	5.15%	5.13%
YourChoice High Growth Investment Option - Pension	1.82%	10.64%	4.27%	6.56%	13.72%	8.14%	8.13%	9.35%	10.19%
Investment Objective (CPI +3.5%)	0.49%	1.47%	3.34%	4.04%	7.28%	8.61%	7.13%	6.15%	6.11%
ourChoice Passive High Growth Investment Option - Pens	1.95%	10.54%	5.19%	7.43%	14.28%	8.75%	8.89%		8.29%
Investment Objective (CPI +3.5%)	0.49%	1.47%	3.34%	4.04%	7.28%	8.61%	7.13%		6.75%

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 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)

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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.