

Quarterly fund update December 2020

Return vs Investment Objective¹

Investment Option	1 m	3 m	6 m	FYTD	1 year	3 year	5 year	10 year
RetireSelect Cash Investment Option	0.03%	1.49%	1.57%	1.57%	1.79%	1.46%	1.55%	N/A
Investment Objective (RBA Cash Rate)	0.01%	0.04%	0.10%	0.10%	0.31%	1.00%	1.25%	N/A
RetireSelect Moderate Investment Option	0.04%	3.94%	4.97%	4.97%	4.10%	4.08%	4.16%	N/A
Investment Objective (CPI + 0.5%)	0.33%	0.99%	2.70%	2.70%	1.36%	2.00%	2.08%	N/A
RetireSelect Balanced Investment Option	0.23%	5.92%	7.40%	7.40%	4.67%	5.38%	5.78%	N/A
Investment Objective (CPI + 1.5%)	0.41%	1.24%	3.21%	3.21%	2.37%	3.01%	3.09%	N/A
RetireSelect Growth Investment Option	0.51%	7.71%	9.52%	9.52%	4.56%	6.40%	6.93%	N/A
Investment Objective (CPI + 2.5%)	0.49%	1.48%	3.72%	3.72%	3.38%	4.03%	4.11%	N/A
RetireSelect High Growth Investment Option	0.55%	8.75%	10.82%	10.82%	4.45%	7.11%	7.90%	N/A
Investment Objective (CPI + 3.5%)	0.57%	1.73%	4.22%	4.22%	4.39%	5.04%	5.12%	N/A
RetireSelect Cash Investment Option - Pension	0.03%	1.49%	1.57%	1.57%	1.78%	1.58%	1.75%	N/A
Investment Objective (RBA Cash Rate)	0.01%	0.04%	0.10%	0.10%	0.31%	1.00%	1.25%	N/A
RetireSelect Moderate Investment Option - Pension	0.05%	4.29%	5.23%	5.23%	4.26%	4.41%	4.63%	N/A
Investment Objective (CPI + 0.5%)	0.33%	0.99%	2.70%	2.70%	1.36%	2.00%	2.08%	N/A
RetireSelect Balanced Investment Option - Pension	0.23%	6.40%	7.89%	7.89%	4.57%	5.86%	6.56%	N/A
Investment Objective (CPI + 1.5%)	0.41%	1.24%	3.21%	3.21%	2.37%	3.01%	3.09%	N/A
RetireSelect Growth Investment Option - Pension	0.52%	8.63%	10.45%	10.45%	4.39%	6.94%	7.73%	N/A
Investment Objective (CPI + 2.5%)	0.49%	1.48%	3.72%	3.72%	3.38%	4.03%	4.11%	N/A

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.

Investment Option	1 m	3 m	6 m	FYTD	1 year	3 year	5 year	10 year
RetireSelect High Growth Investment Option - Pension	0.56%	9.62%	11.76%	11.76%	4.13%	9.20%	10.08%	N/A
Investment Objective (CPI + 3.5%)	0.57%	1.73%	4.22%	4.22%	4.39%	5.04%	5.12%	N/A

Total portfolio allocation

The following table provides information on the portfolio allocation for all of the RetireSelect pooled investment options as at 31/12/2020.

Accumulation and Pension options

Asset Class	Option				
	RetireSelect Cash	RetireSelect Moderate	RetireSelect Balanced	RetireSelect Growth	RetireSelect High Growth
Cash	100.00%	28.07%	18.49%	8.34%	3.64%
Australian Fixed Income	0.00%	28.56%	14.90%	9.03%	3.73%
Global Fixed Income	0.00%	13.06%	16.11%	12.13%	5.38%
Australian Equities	0.00%	12.95%	21.68%	30.16%	38.69%
International Equities	0.00%	14.74%	24.62%	34.15%	45.25%
Global Property	0.00%	2.61%	4.19%	6.19%	3.31%
Global Infrastructure	0.00%	0.00%	0.00%	0.00%	0.00%
Alternatives	0.00%	0.00%	0.00%	0.00%	0.00%
Total	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.

Top portfolio holdings

The following table provides information on the top portfolio holdings for all of the RetireSelect pooled investment options as at 31/12/2020.

Accumulation and Pension options

RetireSelect Cash		RetireSelect Moderate		RetireSelect Balanced		RetireSelect Growth		RetireSelect High Growth	
Bank Cash	100%	Bank Cash	1.73%	Bank Cash	1.32%	Bank Cash	1.32%	Bank Cash	1.16%
		Mercer Australian Sovereign Bond	10.79%	Mercer Diversified Shares	14.09%	Mercer Diversified Shares	15.05%	Mercer Passive International Shares	15.11%
		Mercer Cash Fund - Cash Units	14.08%	Mercer Moderate Growth Enhanced Passive	40.26%	Mercer Growth Enhanced Passive	58.56%	Mercer Diversified Shares	30.31%
		Mercer Diversified Shares	8.11%	Mercer Conservative Growth Enhanced Passive	44.33%	Mercer Moderate Growth Enhanced Passive	25.07%	Mercer Passive Australian Shares Fund	12.02%
		Mercer Conservative Growth Enhanced Passive	65.29%					Mercer Growth Enhanced Passive	41.40%

Further information

For more information regarding the Mercer Multi-Manager Funds in the pooled investment options, please refer to the following website links:

[Diversified Funds](#)

[Single Sector Funds](#)

The fund is a superannuation product within OneSuper ABN 43 905 581 638 RSE R1001341 (formerly Smartsave Members Choice Superannuation Plan). Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153 RSE Licence L0000635 (referred to as the Trustee, we, our, us) is the Trustee of OneSuper and the product issuer. The information in this document has been prepared by OneVue Wealth Services Pty Ltd ABN 70 120 380 627, AFSL 308868 as the Promoter. It is intended to provide you with general information only and does not take into account your personal objectives, financial situation or needs. Before making any financial decisions about the fund, it is important that you read the current product disclosure statement (PDS) and consider your particular circumstances and whether the particular financial product is right for you. The current PDS for the product is available at onesuper.com. You should consult a financial adviser if you require personal advice.

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