

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
RetireSelect 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%
RetireSelect 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%
RetireSelect 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%
RetireSelect 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%
RetireSelect 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%
RetireSelect 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%
RetireSelect 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%
RetireSelect 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%
RetireSelect 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%
RetireSelect 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%

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 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>
- Diversified funds - +<https://www.multimanager.mercer.com.au/fund-facts/diversified-funds.html>

Total portfolio allocation

The following tables provide information on the portfolio allocation for all of the RetireSelect pooled investment options as at 31/12/2023.

Accumulation and pension options

Asset Class	Option				
	RetireSelect Cash	RetireSelect Moderate	RetireSelect Balanced	RetireSelect Growth	RetireSelect High Growth
Cash	100.00%	27.13%	17.45%	7.17%	2.60%
Australian Fixed Income	0.00%	28.78%	15.02%	9.12%	3.74%
Global Fixed Income	0.00%	13.34%	16.24%	12.24%	5.41%
Australia Equities	0.00%	13.13%	22.04%	30.59%	39.64%
International Equities	0.00%	14.95%	25.02%	34.64%	45.28%
Global Property	0.00%	2.67%	4.22%	6.25%	3.33%
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.

RetireSelect is a part of YourChoice Super, a sub plan of OneSuper ABN 43 905 581 638 RSE R1001341. The RetireSelect Product Disclosure Statement is issued by Diversa Trustees Limited ABN 49 006 421 638, AFSL No 235153 RSE Licence No L0000635 the Trustee of RetireSelect and OneSuper.