

## Quarterly fund update March 2022

### Return vs Investment Objective<sup>1</sup>

Investment Option	1 m	3 m	6 m	FYTD	1 year	3 year	5 year	10 year
<b>RetireSelect Cash Investment Option</b>	<b>(0.00%)</b>	<b>(0.00%)</b>	<b>(0.00%)</b>	<b>(0.01%)</b>	<b>0.05%</b>	<b>0.90%</b>	<b>1.14%</b>	<b>N/A</b>
Investment Objective (RBA Cash rate)	0.01%	0.03%	0.05%	0.08%	0.10%	0.41%	0.85%	N/A
<b>RetireSelect Moderate Investment Option</b>	<b>(0.12%)</b>	<b>(2.67%)</b>	<b>(1.83%)</b>	<b>(1.30%)</b>	<b>1.61%</b>	<b>3.42%</b>	<b>3.49%</b>	<b>N/A</b>
Investment Objective (CPI + 0.5%)	0.48%	1.44%	2.92%	3.83%	4.74%	3.22%	3.01%	N/A
<b>RetireSelect Balanced Investment Option</b>	<b>0.83%</b>	<b>(2.82%)</b>	<b>(1.12%)</b>	<b>(0.24%)</b>	<b>4.22%</b>	<b>5.34%</b>	<b>5.50%</b>	<b>N/A</b>
Investment Objective (CPI + 1.5%)	0.56%	1.69%	3.42%	4.58%	5.74%	4.22%	4.01%	N/A
<b>RetireSelect Growth Investment Option</b>	<b>1.81%</b>	<b>(2.83%)</b>	<b>(0.12%)</b>	<b>1.02%</b>	<b>6.72%</b>	<b>7.36%</b>	<b>7.07%</b>	<b>N/A</b>
Investment Objective (CPI + 2.5%)	0.64%	1.94%	3.92%	5.33%	6.74%	5.22%	5.01%	N/A
<b>RetireSelect High Growth Investment Option</b>	<b>2.38%</b>	<b>(3.05%)</b>	<b>0.47%</b>	<b>2.20%</b>	<b>9.17%</b>	<b>8.92%</b>	<b>8.53%</b>	<b>N/A</b>
Investment Objective (CPI + 3.5%)	0.73%	2.19%	4.42%	6.08%	7.74%	6.22%	6.01%	N/A
<b>RetireSelect Cash Investment Option - Pension</b>	<b>(0.00%)</b>	<b>(0.00%)</b>	<b>(0.00%)</b>	<b>(0.01%)</b>	<b>0.05%</b>	<b>0.92%</b>	<b>1.25%</b>	<b>N/A</b>
Investment Objective (RBA Cash rate)	0.01%	0.03%	0.05%	0.08%	0.10%	0.41%	0.85%	N/A
<b>RetireSelect Moderate Investment Option - Pension</b>	<b>(0.27%)</b>	<b>(2.83%)</b>	<b>(2.01%)</b>	<b>(1.48%)</b>	<b>1.37%</b>	<b>3.43%</b>	<b>3.74%</b>	<b>N/A</b>
Investment Objective (CPI + 0.5%)	0.48%	1.44%	2.92%	3.83%	4.74%	3.22%	3.01%	N/A
<b>RetireSelect Balanced Investment Option - Pension</b>	<b>0.66%</b>	<b>(2.97%)</b>	<b>(1.28%)</b>	<b>(0.44%)</b>	<b>4.04%</b>	<b>5.39%</b>	<b>5.90%</b>	<b>N/A</b>
Investment Objective (CPI + 1.5%)	0.56%	1.69%	3.42%	4.58%	5.74%	4.22%	4.01%	N/A
<b>RetireSelect Growth Investment Option - Pension</b>	<b>1.55%</b>	<b>(3.06%)</b>	<b>(0.36%)</b>	<b>0.78%</b>	<b>6.45%</b>	<b>7.46%</b>	<b>7.57%</b>	<b>N/A</b>
Investment Objective (CPI + 2.5%)	0.64%	1.94%	3.92%	5.33%	6.74%	5.22%	5.01%	N/A
<b>RetireSelect High Growth Investment Option - Pension</b>	<b>2.04%</b>	<b>(3.37%)</b>	<b>0.10%</b>	<b>1.81%</b>	<b>8.66%</b>	<b>8.99%</b>	<b>10.23%</b>	<b>N/A</b>
Investment Objective (CPI + 3.5%)	0.73%	2.19%	4.42%	6.08%	7.74%	6.22%	6.01%	N/A

## Total portfolio allocation

The following tables provide information on the portfolio allocation for all of the RetireSelect pooled investment options as at 31/03/2022.

### Accumulation options

Asset Class	Option				
	RetireSelect Cash	RetireSelect Moderate	RetireSelect Balanced	RetireSelect Growth	RetireSelect High Growth
Cash	100.00%	27.75%	18.44%	7.15%	4.28%
Australian Fixed Income	0.00%	28.45%	14.88%	9.14%	3.69%
Global Fixed Income	0.00%	13.12%	16.09%	12.27%	5.33%
Australian Equities	0.00%	13.12%	21.73%	30.56%	38.67%
International Equities	0.00%	14.93%	24.68%	34.61%	44.74%
Global Property	0.00%	2.62%	4.19%	6.26%	3.28%
Global Infrastructure	0.00%	0.00%	0.00%	0.00%	0.00%
Alternatives	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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.

## Pension options

Asset Class	Option				
	RetireSelect Cash	RetireSelect Moderate	RetireSelect Balanced	RetireSelect Growth	RetireSelect High Growth
Cash	100.00%	27.54%	18.65%	7.22%	3.80%
Australian Fixed Income	0.00%	28.97%	14.84%	9.13%	3.71%
Global Fixed Income	0.00%	13.10%	16.05%	12.26%	5.36%
Australian Equities	0.00%	12.99%	21.67%	30.54%	38.66%
International Equities	0.00%	14.78%	24.61%	34.59%	45.17%
Global Property	0.00%	2.62%	4.17%	6.25%	3.30%
Global Infrastructure	0.00%	0.00%	0.00%	0.00%	0.00%
Alternatives	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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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<sup>1</sup> 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.