

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
YourChoice 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
YourChoice 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
YourChoice Passive Moderate Investment Option	0.00%	3.84%	4.73%	4.73%	3.25%	N/A	N/A	N/A
Investment Objective (CPI + 0.5%)	0.33%	0.99%	2.70%	2.70%	1.36%	N/A	N/A	N/A
YourChoice 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
YourChoice Passive Balanced Investment Option	0.22%	6.15%	7.66%	7.66%	4.45%	5.51%	5.70%	N/A
Investment Objective (CPI + 1.5%)	0.41%	1.24%	3.21%	3.21%	2.37%	3.01%	3.09%	N/A
YourChoice 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
YourChoice Passive Growth Investment Option	0.62%	12.98%	14.79%	14.79%	9.39%	N/A	N/A	N/A
Investment Objective (CPI + 2.5%)	0.49%	1.48%	3.72%	3.72%	3.38%	N/A	N/A	N/A
YourChoice 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
YourChoice Passive High Growth Investment Option	0.24%	7.86%	9.70%	9.70%	6.21%	7.84%	8.07%	N/A
Investment Objective (CPI + 3.5%)	0.57%	1.73%	4.22%	4.22%	4.39%	5.04%	5.12%	N/A
YourChoice 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

Investment Option	1 m	3 m	6 m	FYTD	1 year	3 year	5 year	10 year
YourChoice 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
YourChoice 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
YourChoice Passive Balanced Investment Option - Pension	(1.10%)	4.75%	6.24%	6.24%	2.91%	N/A	N/A	N/A
Investment Objective (CPI + 1.5%)	0.41%	1.24%	3.21%	3.21%	2.37%	N/A	N/A	N/A
YourChoice 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
YourChoice 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
YourChoice Passive High Growth Investment Option - Pension	0.24%	7.78%	9.63%	9.63%	6.39%	N/A	N/A	N/A
Investment Objective (CPI + 3.5%)	0.57%	1.73%	4.22%	4.22%	4.39%	N/A	N/A	N/A

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.

YourChoice Super USI 43 905 581 638 013 ABN 43 905 581 638 is a sub-plan of OneSuper ABN 43 905 581 638 RSE R1001341 (formerly Smartsave Members Choice Superannuation Plan). The YourChoice Super Product Disclosure Statement is issued by Diversa Trustees Limited ABN 49 006 421 638, AFSL No 235153 RSE Licence No L0000635 the Trustee of YourChoice Super and OneSuper.

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.