

## Quarterly fund update March 2024

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

Investment Option	1 Month	3 Month	6 Month	FYTD	1 Year	3 Year	5 Year	10 Year	Since Inception
<b>YourChoice Cash Investment Option</b>	<b>0.43%</b>	<b>1.33%</b>	<b>2.47%</b>	<b>3.55%</b>	<b>4.33%</b>	<b>2.02%</b>	<b>1.88%</b>	<b>1.85%</b>	<b>2.14%</b>
Investment Objective (RBA Cash rate)	0.37%	1.09%	2.18%	3.24%	4.23%	2.14%	1.51%	1.67%	1.81%
<b>YourChoice Moderate Investment Option</b>	<b>0.91%</b>	<b>2.57%</b>	<b>5.99%</b>	<b>5.82%</b>	<b>6.57%</b>	<b>2.66%</b>	<b>3.55%</b>	<b>3.59%</b>	<b>4.93%</b>
Investment Objective (CPI +0.5%)	0.24%	0.72%	1.44%	2.78%	3.75%	5.61%	4.21%	3.15%	3.13%
<b>YourChoice Passive Moderate Investment Option</b>	<b>0.85%</b>	<b>2.16%</b>	<b>6.15%</b>	<b>5.97%</b>	<b>6.93%</b>	<b>2.81%</b>			<b>2.97%</b>
Investment Objective (CPI +0.5%)	0.24%	0.72%	1.44%	2.78%	3.75%	5.61%			4.24%
<b>YourChoice Balanced Investment Option</b>	<b>1.35%</b>	<b>4.04%</b>	<b>8.43%</b>	<b>7.97%</b>	<b>10.20%</b>	<b>4.46%</b>	<b>5.34%</b>	<b>5.24%</b>	<b>7.46%</b>
Investment Objective (CPI +1.5%)	0.32%	0.97%	1.94%	3.53%	4.75%	6.61%	5.21%	4.15%	4.13%
<b>YourChoice Passive Balanced Investment Option</b>	<b>1.18%</b>	<b>3.64%</b>	<b>7.72%</b>	<b>7.10%</b>	<b>9.34%</b>	<b>4.08%</b>	<b>5.26%</b>		<b>4.85%</b>
Investment Objective (CPI +1.5%)	0.32%	0.97%	1.94%	3.53%	4.75%	6.61%	5.21%		4.23%
<b>YourChoice Growth Investment Option</b>	<b>1.78%</b>	<b>5.22%</b>	<b>10.78%</b>	<b>9.78%</b>	<b>12.75%</b>	<b>5.76%</b>	<b>6.84%</b>	<b>6.66%</b>	<b>8.06%</b>
Investment Objective (CPI +2.5%)	0.41%	1.22%	2.44%	4.28%	5.75%	7.61%	6.21%	5.15%	5.13%
<b>YourChoice Passive Growth Investment Option</b>	<b>1.66%</b>	<b>4.72%</b>	<b>10.05%</b>	<b>9.08%</b>	<b>12.00%</b>	<b>5.83%</b>			<b>6.87%</b>
Investment Objective (CPI +2.5%)	0.41%	1.22%	2.44%	4.28%	5.75%	7.61%			6.24%
<b>YourChoice High Growth Investment Option</b>	<b>2.07%</b>	<b>6.82%</b>	<b>13.08%</b>	<b>12.10%</b>	<b>16.37%</b>	<b>8.13%</b>	<b>8.71%</b>	<b>8.01%</b>	<b>9.36%</b>
Investment Objective (CPI +3.5%)	0.49%	1.47%	2.94%	5.03%	6.75%	8.61%	7.21%	6.15%	6.11%
<b>YourChoice Passive High Growth Investment Option</b>	<b>2.06%</b>	<b>6.98%</b>	<b>13.24%</b>	<b>12.79%</b>	<b>17.74%</b>	<b>9.02%</b>	<b>9.79%</b>		<b>8.10%</b>
Investment Objective (CPI +3.5%)	0.49%	1.47%	2.94%	5.03%	6.75%	8.61%	7.21%		6.23%

Investment Option	1 Month	3 Month	6 Month	FYTD	1 Year	3 Year	5 Year	10 Year	Since Inception
<b>YourChoice Cash Investment Option - Pension</b>	<b>0.43%</b>	<b>1.29%</b>	<b>2.53%</b>	<b>3.57%</b>	<b>4.36%</b>	<b>2.05%</b>	<b>1.94%</b>	<b>2.02%</b>	<b>2.29%</b>
Investment Objective (RBA Cash rate)	0.37%	1.09%	2.18%	3.24%	4.23%	2.14%	1.51%	1.67%	1.81%
<b>YourChoice Moderate Investment Option - Pension</b>	<b>0.91%</b>	<b>2.57%</b>	<b>6.02%</b>	<b>5.85%</b>	<b>6.62%</b>	<b>2.57%</b>	<b>3.60%</b>	<b>4.01%</b>	<b>5.31%</b>
Investment Objective (CPI +0.5%)	0.24%	0.72%	1.44%	2.78%	3.75%	5.61%	4.21%	3.15%	3.13%
<b>YourChoice Balanced Investment Option - Pension</b>	<b>1.36%</b>	<b>4.20%</b>	<b>8.63%</b>	<b>8.16%</b>	<b>10.25%</b>	<b>4.43%</b>	<b>5.47%</b>	<b>5.69%</b>	<b>7.86%</b>
Investment Objective (CPI +1.5%)	0.32%	0.97%	1.94%	3.53%	4.75%	6.61%	5.21%	4.15%	4.13%
<b>YourChoice Passive Balanced Investment Option – Pension</b>	<b>1.23%</b>	<b>3.70%</b>	<b>7.68%</b>	<b>7.08%</b>	<b>11.73%</b>	<b>4.88%</b>	<b>5.11%</b>		<b>5.15%</b>
Investment Objective (CPI +1.5%)	0.32%	0.97%	1.94%	3.53%	4.75%	6.61%	5.21%		5.20%
<b>YourChoice Growth Investment Option - Pension</b>	<b>1.77%</b>	<b>5.32%</b>	<b>10.97%</b>	<b>9.99%</b>	<b>12.36%</b>	<b>5.66%</b>	<b>6.98%</b>	<b>7.03%</b>	<b>8.38%</b>
Investment Objective (CPI +2.5%)	0.41%	1.22%	2.44%	4.28%	5.75%	7.61%	6.21%	5.15%	5.13%
<b>YourChoice High Growth Investment Option - Pension</b>	<b>2.07%</b>	<b>6.78%</b>	<b>13.07%</b>	<b>11.75%</b>	<b>18.18%</b>	<b>8.50%</b>	<b>9.16%</b>	<b>9.29%</b>	<b>10.49%</b>
Investment Objective (CPI +3.5%)	0.49%	1.47%	2.94%	5.03%	6.75%	8.61%	7.21%	6.15%	6.11%
<b>YourChoice Passive High Growth Investment Option - Pension</b>	<b>2.06%</b>	<b>6.98%</b>	<b>13.22%</b>	<b>12.73%</b>	<b>18.40%</b>	<b>9.01%</b>	<b>9.94%</b>		<b>8.89%</b>
Investment Objective (CPI +3.5%)	0.49%	1.47%	2.94%	5.03%	6.75%	8.61%	7.21%		6.73%

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](https://www.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)

## Total portfolio allocation

The following table provides information on the portfolio allocation for all of the YourChoice Super Pooled Investment Options as at 31/03/2024.

Asset Class	Option							
	Cash	Passive Balanced	Balanced	Passive High Growth	High Growth	Passive Moderate	Passive Growth	Growth
<b>Cash</b>	100.00%	15.80%	19.64%	2.91%	2.63%	31.47%	10.40%	7.25%
<b>Australian Fixed Income</b>	0.00%	15.51%	14.60%	4.19%	3.73%	20.81%	8.58%	9.12%
<b>Global Fixed Income</b>	0.00%	17.41%	15.79%	6.05%	5.38%	17.67%	12.39%	12.25%
<b>Australia Equities</b>	0.00%	21.28%	21.48%	36.50%	39.19%	12.37%	28.60%	30.54%
<b>International Equities</b>	0.00%	24.19%	24.39%	46.63%	45.76%	14.14%	32.41%	34.59%
<b>Global Property</b>	0.00%	5.80%	4.11%	3.72%	3.31%	3.53%	7.63%	6.25%
<b>Global Infrastructure</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Alternatives</b>	0.00%	0.00%	0.00%	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>	<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.

YourChoice Super USI 43 905 581 638 013 ABN 43 905 581 638 RSE R1001341. 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.

<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.