

Monthly fund update May 2023

Performance Return vs Investment Objective¹

Smartsave

Investment Option	1 Month	3 Month	6 Month	FYTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Smartsave PASSIVE GROWTH (MYSUPER)	(0.01%)	2.87%	2.47%	7.37%	1.90%	5.95%	5.34%		5.42%
Investment Objective (CPI +2.5%)	0.63%	1.89%	4.07%	8.29%	9.12%	7.60%	5.94%		5.11%
Smartsave CASH (Accumulation)	(0.00%)	0.16%	0.05%	(0.16%)	(0.20%)	(0.24%)	0.37%		0.55%
Investment Objective (Bloomberg AustBond BB Index)	0.29%	0.89%	1.65%	2.58%	2.64%	0.91%	1.14%		1.67%
Smartsave INCOME (Accumulation)	(0.48%)	1.29%	0.97%	1.03%	0.22%	(0.83%)	1.15%	1.81%	3.07%
Investment Objective (RBA Cash rate)	0.35%	0.97%	1.77%	2.71%	2.78%	1.01%	1.06%	1.53%	3.02%
Smartsave MODERATE (Accumulation)	(0.09%)	1.75%	1.66%	4.11%	1.63%	1.62%	2.80%	3.14%	3.32%
Investment Objective (CPI +0.5%)	0.46%	1.39%	3.07%	6.46%	7.12%	5.60%	3.94%	3.17%	3.21%
Smartsave BALANCED (Accumulation)	(0.08%)	1.88%	1.61%	5.44%	1.67%	3.66%	3.99%	4.55%	4.05%
Investment Objective (CPI + 1.5%)	0.55%	1.64%	3.57%	7.38%	8.12%	6.60%	4.94%	4.17%	4.21%
Smartsave SOCIALLY RESPONSIBLE GROWTH (Accumulation)									0
Investment Objective (CPI + 2%)									8.39%
Smartsave GROWTH (Accumulation)	0.37%	3.12%	2.73%	7.47%	2.56%	5.65%	5.01%	5.93%	4.56%
Investment Objective (CPI +2.5%)	0.63%	1.89%	4.07%	8.29%	9.12%	7.60%	5.94%	5.17%	5.21%
Smartsave AUSTRALIAN SHARES (Accumulation)	(0.43%)	1.07%	1.07%	11.79%	3.01%	9.77%	5.95%	5.87%	5.20%
Investment Objective (S&P/ASX 300 Accumulation Index)	(2.53%)	(0.96%)	(0.80%)	12.45%	2.37%	11.33%	7.43%	8.10%	8.05%
Smartsave DIVERSIFIED SHARES (Accumulation)	0.66%	4.33%	4.03%	12.80%	6.37%	9.24%	7.44%	7.74%	5.39%
Investment Objective (CPI + 4%)	0.75%	2.26%	4.82%	9.67%	10.62%	9.10%	7.44%	6.67%	6.72%
Smartsave INTERNATIONAL SHARES (Accumulation)	1.63%	7.93%	7.35%	16.10%	11.63%	9.96%	9.33%	10.02%	6.12%
Investment Objective (MSCI World (ex Aust) Index in \$A)	1.18%	8.43%	7.72%	18.88%	13.37%	11.90%	11.29%	13.08%	8.14%
Smartsave HIGH GROWTH (Accumulation)									0
Investment Objective (CPI +3.5%)									6.36%
Smartsave CASH (Pension)	(0.01%)	0.19%	0.06%	(0.19%)	(0.23%)	(0.33%)	0.28%		0.53%
Investment Objective (Bloomberg AustBond BB Index)	0.29%	0.89%	1.65%	2.58%	2.64%	0.91%	1.14%		1.68%
Smartsave BALANCED (Pension)	0.42%	3.03%	3.49%	8.80%	4.42%	4.66%	4.61%	5.09%	4.73%
Investment Objective (CPI + 1.5%)	0.55%	1.64%	3.57%	7.38%	8.12%	6.60%	4.94%	4.17%	4.21%
Smartsave GROWTH (Pension)	0.81%	3.98%	3.97%	10.32%	4.37%	6.81%	6.22%	6.80%	4.81%
Investment Objective (CPI +2.5%)	0.63%	1.89%	4.07%	8.29%	9.12%	7.60%	5.94%	5.17%	5.21%
Smartsave MODERATE (Pension)	0.03%	2.45%	3.69%	7.27%	4.38%	2.58%	3.58%	3.83%	3.88%
Investment Objective (CPI +0.5%)	0.46%	1.39%	3.07%	6.46%	7.12%	5.60%	3.94%	3.17%	3.21%

Smartsave AUSTRALIAN SHARES (Pension)	1.08%	3.10%	4.29%	19.94%	9.44%	13.24%	8.07%	7.19%	4.53%
Investment Objective (S&P/ASX 300 Accumulation Index)	(2.53%)	(0.96%)	(0.80%)	12.45%	2.37%	11.33%	7.43%	8.10%	4.82%
Investment Option	1 Month	3 Month	6 Month	FYTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Smartsave HIGH GROWTH (Pension)	0.88%	4.41%	3.98%	11.00%	5.99%	9.38%	6.49%	7.12%	5.79%
Investment Objective (CPI +3.5%)	0.71%	2.14%	4.57%	9.21%	10.12%	8.60%	6.94%	6.17%	6.21%
Smartsave INTERNATIONAL SHARES (Pension)	2.23%	9.02%	8.49%	19.08%	15.51%	12.58%	7.75%	9.74%	5.98%
Investment Objective (MSCI World (ex Aust) Index in \$A)	1.18%	8.43%	7.72%	18.88%	13.37%	11.90%	11.29%	13.08%	8.01%
Good Conservative (Accumulation) (closed to new members)	(0.14%)	2.06%	2.17%	4.26%	2.94%	2.05%	2.74%		2.89%
Investment Objective (CPI +2%)	0.59%	1.76%	3.82%	7.83%	8.62%	7.10%	5.44%		4.61%
Good Balanced (Accumulation) (closed to new members)	0.35%	3.31%	4.00%	9.43%	5.68%	6.12%	5.06%		5.14%
Investment Objective (CPI +2.5%)	0.63%	1.89%	4.07%	8.29%	9.12%	7.60%	5.94%		5.11%
Good Growth (Accumulation) (closed to new members)	0.63%	3.98%	4.97%	12.35%	7.25%	9.02%	6.77%		6.78%
Investment Objective (CPI +3%)	0.67%	2.01%	4.32%	8.75%	9.62%	8.10%	6.44%		5.61%
Smartsave Ethical Shares (Accumulation) (closed to new members)	0.68%	4.14%	5.06%	12.55%	7.43%	9.32%	6.96%		6.32%
Investment Objective (CPI +3.5%)	0.71%	2.14%	4.57%	9.21%	10.12%	8.60%	6.94%		6.85%

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](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)