

Monthly fund update November 2020

Return vs Investment Objective¹

Investment Options	1m	3m	6m	FYTD	1year	3year	5year	10year
SMARTSAVE PASSIVE GROWTH MYSUPER	5.22%	4.65%	9.57%	7.55%	3.13%	6.69%	6.40%	N/A
Investment Objective (CPI + 2.5%) ²	0.21%	1.14%	2.18%	2.62%	2.74%	3.80%	3.96%	N/A
SMARTSAVE CASH	(0.03%)	(0.10%)	1.05%	(0.17%)	1.19%	1.23%	0.93%	N/A
Investment Objective (Bloomberg AustBond BB Index)	0.01%	0.03%	0.05%	0.04%	0.44%	1.31%	1.56%	N/A
SMARTSAVE BALANCED	3.85%	3.58%	6.86%	5.54%	2.63%	5.80%	5.67%	5.39%
Investment Objective (CPI + 1.5%) ²	0.12%	0.89%	1.68%	2.20%	1.73%	2.79%	2.94%	3.37%
SMARTSAVE GROWTH	5.21%	4.60%	9.33%	7.31%	2.40%	6.37%	6.66%	6.60%
Investment Objective (CPI + 2.5%) ²	0.21%	1.14%	2.18%	2.62%	2.74%	3.80%	3.96%	4.39%
SMARTSAVE DIVERSIFIED SHARES	6.96%	5.96%	11.50%	9.56%	2.27%	7.80%	8.04%	7.70%
Investment Objective (CPI + 4.0%) ²	0.33%	1.51%	2.92%	3.24%	4.24%	5.32%	5.48%	5.91%
SMARTSAVE MODERATE	2.27%	2.23%	4.78%	3.28%	2.30%	4.85%	4.42%	4.16%
Investment Objective (CPI + 0.5%) ²	0.04%	0.64%	1.18%	1.78%	0.73%	1.78%	1.93%	2.36%
SMARTSAVE AUSTRALIAN SHARES	8.51%	7.00%	12.68%	10.11%	(1.40%)	5.89%	7.06%	5.33%
Investment Objective (S&P/ASX 300 Accumulation Index)	10.23%	8.27%	14.98%	12.25%	(1.62%)	7.06%	9.14%	8.01%
SMARTSAVE INTERNATIONAL SHARES	5.38%	5.20%	10.24%	8.65%	5.40%	9.04%	8.40%	9.60%
Investment Objective (MSCI World (ex Aust) Index in \$A)	7.48%	5.67%	6.09%	7.47%	2.63%	7.91%	8.09%	10.96%
SMARTSAVE CASH - PENSION	(0.04%)	(0.12%)	0.54%	(0.21%)	0.67%	1.06%	0.79%	N/A
Investment Objective (Bloomberg AustBond BB Index)	0.01%	0.03%	0.05%	0.04%	0.44%	1.31%	1.56%	N/A
SMARTSAVE BALANCED - PENSION	4.30%	3.95%	7.98%	6.23%	2.55%	5.87%	5.88%	5.95%
Investment Objective (CPI + 1.5%) ²	0.12%	0.89%	1.68%	2.20%	1.73%	2.79%	2.94%	3.37%

Investment Options	1m	3m	6m	FYTD	1year	3year	5year	10year
SMARTSAVE GROWTH - PENSION	5.47%	4.70%	10.19%	7.68%	3.61%	7.31%	7.82%	7.39%
Investment Objective (CPI + 2.5%) ²	0.21%	1.14%	2.18%	2.62%	2.74%	3.80%	3.96%	4.39%
SMARTSAVE MODERATE - PENSION	2.53%	2.48%	5.31%	3.72%	2.45%	5.26%	5.03%	4.92%
Investment Objective (CPI + 0.5%) ²	0.04%	0.64%	1.18%	1.78%	0.73%	1.78%	1.93%	2.36%
SMARTSAVE AUSTRALIAN SHARES - PENSION	9.63%	7.93%	14.44%	11.46%	(1.59%)	6.08%	7.98%	6.54%
Investment Objective (S&P/ASX 300 Accumulation Index)	10.23%	8.27%	14.98%	12.25%	(1.62%)	7.06%	9.14%	8.01%

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.

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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.

² At the time of publishing these numbers the last CPI number available (September 2020) was used and we have assumed zero inflation since.