

Quarterly fund update September 2023

Return vs Investment Objective¹

Investment Option	1 Month	3 Month	6 Month	FYTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Smartsave PASSIVE GROWTH (MYSUPER)	(2.51%)	(1.02%)	1.74%	(1.02%)	10.12%	4.76%	4.45%		5.24%
Investment Objective (CPI +2.5%)	0.61%	1.82%	3.29%	1.82%	7.87%	7.70%	6.08%		5.14%
Smartsave CASH (Accumulation)	0.07%	(0.12%)	(0.02%)	(0.12%)	(0.02%)	(0.61%)	0.01%	0.54%	0.54%
Investment Objective (Bloomberg AustBond BB Index)	0.34%	1.08%	1.99%	1.08%	3.56%	1.36%	1.28%	1.73%	1.75%
Smartsave MODERATE (Accumulation)	(1.32%)	(0.83%)	(0.40%)	(0.83%)	4.32%	0.61%	2.00%	2.99%	3.23%
Investment Objective (CPI +0.5%)	0.44%	1.32%	2.29%	1.32%	5.87%	5.70%	4.08%	3.17%	3.23%
Smartsave BALANCED (Accumulation)	(1.92%)	(1.97%)	(0.90%)	(1.97%)	5.30%	2.16%	2.83%	4.19%	3.91%
Investment Objective (CPI + 1.5%)	0.52%	1.57%	2.79%	1.57%	6.87%	6.70%	5.08%	4.17%	4.23%
Smartsave GROWTH (Accumulation)	(2.50%)	(1.82%)	1.18%	(1.82%)	8.95%	4.21%	3.73%	5.41%	4.46%
Investment Objective (CPI +2.5%)	0.61%	1.82%	3.29%	1.82%	7.87%	7.70%	6.08%	5.17%	5.23%
Smartsave AUSTRALIAN SHARES (Accumulation)	(2.64%)	(0.52%)	2.02%	(0.52%)	12.65%	8.92%	5.04%	5.40%	5.15%
Investment Objective (S&P/ASX 300 Accumulation Index)	(2.89%)	(0.84%)	0.14%	(0.84%)	12.92%	10.78%	6.62%	7.40%	7.97%
Smartsave DIVERSIFIED SHARES (Accumulation)	(3.04%)	(0.49%)	4.22%	(0.49%)	15.12%	8.52%	6.25%	7.45%	5.36%
Investment Objective (CPI + 4%)	0.73%	2.20%	4.04%	2.20%	9.37%	9.20%	7.58%	6.67%	6.74%
Smartsave INTERNATIONAL SHARES (Accumulation)	(3.67%)	(0.49%)	6.76%	(0.49%)	19.02%	9.55%	7.86%	9.70%	6.12%
Investment Objective (MSCI World (ex Aust) Index in \$A)	(4.01%)	(0.43%)	7.16%	(0.43%)	21.64%	11.92%	9.80%	12.49%	8.14%
Smartsave HIGH GROWTH (Accumulation)	(2.75%)	(2.01%)	2.31%	(2.01%)	11.83%	6.80%	5.36%		6.34%
Investment Objective (CPI +3.5%)	0.69%	2.07%	3.79%	2.07%	8.87%	8.70%	7.08%		6.40%
Smartsave CASH (Pension)	0.08%	0.10%	0.20%	0.10%	0.22%	(0.45%)	(0.01%)	0.53%	0.54%
Investment Objective (Bloomberg AustBond BB Index)	0.34%	1.08%	1.99%	1.08%	3.56%	1.36%	1.28%	1.73%	1.76%
Smartsave BALANCED (Pension)	(2.18%)	(2.21%)	0.03%	(2.21%)	8.02%	3.06%	3.30%	4.74%	4.58%
Investment Objective (CPI + 1.5%))	0.52%	1.57%	2.79%	1.57%	6.87%	6.70%	5.08%	4.17%	4.23%
Smartsave GROWTH (Pension)	(2.93%)	(2.45%)	1.39%	(2.45%)	10.98%	4.93%	4.73%	6.38%	4.68%
Investment Objective (CPI +2.5%)	0.61%	1.82%	3.29%	1.82%	7.87%	7.70%	6.08%	5.17%	5.23%

Smartsave MODERATE (Pension)	(1.40%)	(1.01%)	(0.06%)	(1.01%)	6.85%	1.41%	2.63%	3.67%	3.78%
Investment Objective (CPI +0.5%)	0.44%	1.32%	2.29%	1.32%	5.87%	5.70%	4.08%	3.17%	3.23%
Smartsave AUSTRALIAN SHARES (Pension)	(2.90%)	(1.23%)	3.53%	(1.23%)	17.70%	12.00%	6.88%	6.76%	4.43%
Investment Objective (S&P/ASX 300 Accumulation Index)	(2.89%)	(0.84%)	0.14%	(0.84%)	12.92%	10.78%	6.62%	7.40%	4.77%
Smartsave HIGH GROWTH (Pension)	(3.18%)	(1.27%)	3.70%	(1.27%)	14.83%	8.61%	5.70%	7.02%	5.74%
Investment Objective (CPI +3.5%)	0.69%	2.07%	3.79%	2.07%	8.87%	8.70%	7.08%	6.17%	6.23%
Smartsave INTERNATIONAL SHARES (Pension)	(4.15%)	(0.74%)	7.84%	(0.74%)	22.87%	11.99%	7.13%	9.13%	6.01%
Investment Objective (MSCI World (ex Aust) Index in \$A)	(4.01%)	(0.43%)	7.16%	(0.43%)	21.64%	11.92%	9.80%	12.49%	8.01%

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.

Total portfolio allocation

The following table provides information on the portfolio allocation for all of the Smartsave pooled investment options as at 30/09/2023.

Pooled Options	Moderate	Balanced	Growth (MySuper)	Growth	High Growth	Diversified Shares	Australian Shares	International Shares	Cash
Cash	28.05%	16.03%	6.12%	9.30%	6.27%	2.90%	1.65%	0.03%	100.00%
Australian Fixed Income	28.64%	15.06%	8.99%	10.75%	3.38%	0.00%	0.00%	0.00%	0.00%
Global Fixed Income	13.07%	17.00%	12.98%	13.83%	4.88%	0.00%	0.00%	0.00%	0.00%
Australia Equities	12.92%	21.98%	29.96%	28.10%	40.98%	47.84%	98.35%	0.00%	0.00%
International Equities	14.71%	24.97%	33.96%	31.84%	41.50%	49.26%	0.00%	99.97%	0.00%
Global Property	2.61%	4.95%	7.99%	6.18%	3.00%	0.00%	0.00%	0.00%	0.00%
Global Infrastructure	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Alternatives	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

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.

Smartsave USI 43 905 581 638 001 ABN 43 905 581 638 is a sub-plan of OneSuper ABN 43 905 581 638 RSE R1001341. The Smartsave Product Disclosure Statement is issued by Diversa Trustees Limited ABN 49 006 421 638, AFSL No 235153 RSE Licence No L0000635 the Trustee of Smartsave and OneSuper.