

Australian Retirement Trust Investment Performance Summary to 31 October 2024 for Accumulation & Transition to Retirement Income Accounts

Lifecycle Investment Strategy*							
	Three Months	Financial Year to Date	1 Year (% p.a.)	3 Years (% p.a.)	5 Years (% p.a.)	7 Years (% p.a.)	10 Years (% p.a.)
High Growth Pool							
Net return	1.65%	4.02%	17.37%	7.77%	9.12%	9.17%	9.43%
Balanced Pool							
Net return	1.52%	3.72%	15.27%	6.46%	7.51%	7.80%	8.18%
Cash Pool							
Net return	1.06%	1.44%	4.38%	2.94%	1.93%	1.83%	1.82%

QSuper members can find returns for the QSuper Lifetime option at qsuper.qld.gov.au/investments/performance

Diversified options**							
	Three Months	Financial Year to Date	1 Year (% p.a.)	3 Years (% p.a.)	5 Years (% p.a.)	7 Years (% p.a.)	10 Years (% p.a.)
High Growth (previously Growth)							
Net return	1.65%	4.13%	17.49%	7.80%	9.15%	9.19%	9.44%
Balanced							
Net return	1.50%	3.71%	15.41%	6.52%	7.56%	7.85%	8.22%
Conservative-Balanced (previously Retirement)							
Net return	1.22%	3.07%	11.90%	5.10%	5.63%	6.07%	6.35%
Conservative							
Net return	0.85%	2.27%	8.52%	3.64%	3.83%	4.38%	4.82%
Balanced Risk-Adjusted (previously QSuper Balanced)							
Net return	1.06%	3.23%	11.66%	3.12%	4.13%	5.29%	6.37%
Socially Conscious Balanced							
Net return	1.85%	3.55%	15.70%	5.53%	7.15%	7.18%	6.93%
High Growth Index							
Net return	1.71%	4.28%	n/a	n/a	n/a	n/a	n/a
Balanced Index							
Net return	1.64%	4.57%	21.24%	5.52%	7.01%	7.33%	7.39%

This investment performance report applies to:

- QSuper, Super Savings, Super Savings Business and Super Savings Corporate Accumulation accounts
- QSuper and Super Savings Transition to Retirement Income accounts, and
- Additional Accumulation accounts held by Super Savings Corporate Defined Benefit members.

- Net return is after investment fees and costs, transaction costs and investment taxes but before all other fees and costs, with the exception of Balanced Risk-Adjusted. Returns for Balanced Risk-Adjusted are after administration fees, investment fees and costs, transaction costs and investment taxes to 30 June 2024, and after investment fees and costs, transaction costs and investment taxes from 1 July 2024 onwards. Balanced Risk Adjusted returns are calculated based on the Valuation Date Unit Price.
- Past performance is not a reliable indication of future performance.
- Financial year to date is the period from 1 July.
- "n/a" where option return for the period is not available.

Notes

* Lifecycle Investment Strategy

The Lifecycle Investment Strategy is not available to QSuper members.

The Balanced Pool and Cash Pool commenced on 28 February 2022 and adopted the investment strategy of the pre-merger Sunsuper Balanced Pool and Sunsuper Cash Pool that commenced on 4 October 2013. To show the returns for the Balanced and Cash Pools prior to 4 October 2013, we have shown the returns of the Balanced and Cash options, updated to reflect fee differences.

The High Growth Pool commenced on 1 July 2024 and has identical investments to the High Growth option. To show the returns for the High Growth Pool, we have shown the returns of the High Growth option to 1 July 2024, and the returns of the High Growth Pool from 1 July 2024. The High Growth option commenced on 28 February 2022 and adopted the investment strategy of the pre-merger Sunsuper Growth option.

The Lifecycle Investment Strategy is not available to Transition to Retirement Income account members.

** Diversified options

The investment options (with the exception of Balanced Risk-Adjusted and High Growth Index) commenced on 28 February 2022 and adopted the investment strategy of the pre-merger Sunsuper investment options. To show the investment performance for these investment options, we have used the returns for the respective Sunsuper investment options up to 28 February 2022. These investment options became available to QSuper members from 1 July 2024. They were previously available to Super Savings members. Balanced Risk-Adjusted became available to Super Savings members from 1 July 2024. It was previously available to QSuper members. The High Growth Index option commenced on 1 July 2024.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840, AFSL No. 228975, is the Trustee and issuer of the Australian Retirement Trust ABN 60 905 115 063, USI 60 905 115 063 003.

This communication contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice. A copy of the Product Disclosure Statement (PDS) can be obtained by visiting australianretirementtrust.com.au/pds or calling 13 11 84. You should consider the PDS in deciding whether to acquire, or to continue to hold, the product.

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Asset class options***							
	Three Months	Financial Year to Date	1 Year (% p.a.)	3 Years (% p.a.)	5 Years (% p.a.)	7 Years (% p.a.)	10 Years (% p.a.)
Australian Shares Index							
Net return	2.23%	6.13%	23.60%	8.22%	8.49%	9.24%	8.61%
International Shares Hedged Index							
Net return	1.89%	3.33%	28.59%	5.39%	10.11%	9.01%	9.38%
International Shares Unhedged Index							
Net return	1.68%	5.80%	25.87%	9.76%	11.70%	11.68%	12.09%
Listed Property Index (previously Australian Property - Index)							
Net return	3.61%	8.79%	41.67%	6.22%	5.40%	7.74%	8.37%
Unlisted Assets (previously Diversified Alternatives)							
Net return	1.56%	1.97%	6.69%	7.01%	7.94%	8.39%	n/a
Bonds Index (previously Diversified Bonds - Index)							
Net return	0.12%	1.46%	6.40%	-1.08%	-0.65%	0.87%	1.80%
Cash							
Net return	1.06%	1.44%	4.40%	2.94%	2.01%	1.99%	2.05%

This investment performance report applies to:

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- QSuper and Super Savings Transition to Retirement Income accounts, and
- Additional Accumulation accounts held by Super Savings Corporate Defined Benefit members.

- Net return is after investment fees and costs, transaction costs and investment taxes but before all other fees and costs.
- Past performance is not a reliable indication of future performance.
- Financial year to date is the period from 1 July.
- "n/a" where option return for the period is not available.

***** Asset class options**

The investment options commenced on 28 February 2022 and adopted the investment strategy of the pre-merger Sunsuper investment options. To show the investment performance for these investment options, we have used the returns for the respective Sunsuper investment options up to 28 February 2022. These investment options became available to QSuper members from 1 July 2024. They were previously available to Super Savings members.

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