

Australian Retirement Trust Investment Performance Summary to 31 March 2024 for Super Savings Retirement Income Accounts

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.)
Growth							
Net return	6.7%	12.2%	15.5%	10.9%	10.6%	10.6%	10.4%
SuperRatings Index	6.7%	11.7%	15.1%	8.4%	9.0%	9.1%	9.2%
Balanced							
Net return	5.6%	10.7%	13.2%	9.0%	8.9%	9.0%	9.1%
SuperRatings Index	5.4%	9.8%	12.5%	7.1%	7.7%	7.8%	8.0%
Balanced-Index							
Net return	6.6%	12.9%	15.6%	6.9%	8.2%	8.0%	8.5%
SuperRatings Index	5.4%	9.8%	12.5%	7.1%	7.7%	7.8%	8.0%
Socially Conscious Balanced							
Net return	5.6%	10.3%	12.8%	7.8%	8.4%	8.2%	7.8%
SuperRatings Index	5.4%	9.8%	12.5%	7.1%	7.7%	7.8%	8.0%
Retirement							
Net return	4.0%	8.3%	9.9%	6.9%	6.8%	7.1%	7.2%
SuperRatings Index	4.0%	7.7%	9.4%	5.6%	6.0%	6.2%	6.6%
Conservative							
Net return	2.6%	6.1%	7.0%	4.7%	4.7%	5.2%	5.5%
SuperRatings Index	2.6%	6.0%	7.0%	3.7%	4.0%	4.4%	5.0%
Diversified Alternatives							
Net return	1.3%	3.6%	6.1%	9.9%	9.0%	n/a	n/a

Single 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.)
Shares							
Net return	9.0%	16.9%	20.9%	10.2%	11.2%	10.9%	10.3%
SuperRatings Index	8.2%	14.0%	18.3%	9.5%	10.2%	9.8%	9.6%
Australian Shares							
Net return	6.7%	15.1%	16.3%	10.7%	10.3%	9.6%	9.4%
Australian Shares - Index							
Net return	5.9%	14.6%	15.8%	11.1%	10.5%	10.0%	9.8%
SuperRatings Index	5.9%	13.9%	15.6%	10.6%	10.4%	9.9%	9.5%
International Shares - Index (hedged)							
Net return	9.4%	15.6%	23.5%	8.1%	10.9%	10.3%	10.4%
International Shares - Index (unhedged)							
Net return	12.9%	18.4%	27.1%	13.4%	13.5%	13.3%	13.4%
SuperRatings Index	12.8%	17.9%	25.8%	10.3%	11.7%	11.6%	11.6%
Emerging Markets Shares							
Net return	7.2%	11.4%	14.2%	1.7%	5.2%	6.8%	6.3%

- Net return is after investment fees 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.

Source: SuperRatings Fund Crediting Rate Survey.
- The SuperRatings Index return is after investment fees and tax.
- The SuperRatings Index for each option is the median return for the largest investment options with a similar asset allocation.

Notes

* The Super Savings investment options commenced on 28 February 2022 and adopted the pre-merger Sunsuper investment options. To show the Super Savings investment performance for these investment options, we have used the returns for the respective Sunsuper investment options (adjusted to reflect any investment fee differences where applicable) up to 28 February 2022.

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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Single 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.)
Property							
Net return	0.1%	0.7%	0.7%	5.4%	5.2%	6.6%	7.7%
Australian Property - Index							
Net return	16.1%	31.2%	35.4%	11.4%	6.7%	8.2%	10.7%
SuperRatings Index	0.1%	6.3%	8.0%	5.0%	3.2%	5.7%	7.7%
Diversified Bonds							
Net return	0.5%	3.8%	2.6%	-1.6%	0.4%	1.5%	2.2%
Diversified Bonds - Index							
Net return	0.3%	3.6%	1.8%	-2.0%	-0.1%	1.1%	2.5%
SuperRatings Index	0.5%	4.2%	2.6%	-1.4%	0.3%	1.4%	2.4%
Cash							
Net return	1.2%	3.6%	4.7%	2.5%	2.0%	2.1%	2.3%
SuperRatings Index	1.1%	3.4%	4.4%	2.2%	1.7%	1.8%	2.0%

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