

**Australian Retirement Trust Investment Performance Summary
for Retirement Income Accounts
as at 28 February 2025**



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	1.21%	9.20%	12.27%	10.04%	10.89%	10.14%	9.97%
SuperRatings Index	0.89%	9.01%	11.71%	8.63%	9.12%	8.86%	8.44%
Balanced							
Net return	1.31%	8.50%	11.19%	8.68%	9.08%	8.75%	8.69%
SuperRatings Index	0.94%	8.12%	10.44%	7.51%	7.86%	7.69%	7.32%
Conservative-Balanced (previously Retirement)							
Net return	1.35%	7.34%	9.43%	6.85%	6.88%	6.99%	6.93%
SuperRatings Index	1.19%	6.67%	8.58%	6.03%	5.90%	6.30%	6.10%
Conservative							
Net return	1.42%	5.87%	7.48%	4.99%	4.66%	5.14%	5.29%
SuperRatings Index	1.17%	5.73%	7.27%	4.64%	4.22%	4.54%	4.70%
Balanced Risk-Adjusted (previously Qsuper Balanced)							
Net return	1.41%	8.02%	9.89%	5.23%	5.64%	6.64%	6.80%
SuperRatings Index	0.94%	8.12%	10.44%	7.51%	7.86%	7.69%	7.32%
Socially Conscious Balanced							
Net return	1.63%	8.37%	10.88%	7.82%	8.65%	8.29%	7.26%
SuperRatings Index	0.94%	8.12%	10.44%	7.51%	7.86%	7.69%	7.32%
High Growth Index							
Net return	0.33%	9.41%	n/a	n/a	n/a	n/a	n/a
SuperRatings Index	0.89%	9.01%	11.71%	8.63%	9.12%	8.86%	8.44%
Balanced Index							
Net return	0.44%	8.90%	12.02%	8.17%	8.23%	8.26%	7.53%
SuperRatings Index	0.94%	8.12%	10.44%	7.51%	7.86%	7.69%	7.32%

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	-2.31%	8.14%	10.69%	10.30%	10.11%	9.89%	8.84%
SuperRatings Index	-2.34%	8.15%	10.80%	9.87%	10.11%	9.43%	8.74%
International Shares Hedged Index							
Net return	0.15%	8.32%	15.23%	9.42%	12.83%	9.97%	9.84%
SuperRatings Index	4.45%	14.70%	18.39%	13.07%	13.02%	11.50%	10.70%
International Shares Unhedged Index							
Net return	4.45%	16.03%	19.61%	15.00%	14.09%	13.61%	12.18%
SuperRatings Index	4.45%	14.70%	18.39%	13.07%	13.02%	11.50%	10.70%
Listed Property Index (previously Australian Property - Index)							
Net return	-3.02%	9.83%	13.61%	6.96%	6.27%	8.81%	7.67%
SuperRatings Index	-3.54%	5.47%	8.78%	0.62%	3.39%	5.61%	6.44%
Unlisted Assets (previously Diversified Alternatives)							
Net return	1.75%	5.10%	8.79%	6.58%	8.82%	9.12%	n/a
SuperRatings Index	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Bond Index (previously Diversified Bonds - Index)							
Net return	1.14%	4.07%	4.67%	-0.12%	-0.82%	1.36%	1.91%
SuperRatings Index	1.41%	4.15%	4.66%	0.62%	-0.24%	1.59%	1.88%
Cash							
Net return	1.23%	3.34%	5.14%	3.97%	2.57%	2.45%	2.47%
SuperRatings Index	1.17%	3.20%	4.79%	3.65%	2.30%	2.18%	2.19%

This investment performance report applies to QSuper and Super Savings Retirement Income accounts.

- Net return is after investment fees and costs and transaction costs 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 and transaction costs to 30 June 2024, and after investment fees and costs and transaction costs 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.

Source: SuperRatings Fund Crediting Rate Survey.

- The SuperRatings Index return is after investment fees and costs and transaction costs.
- The SuperRatings Index for each option is the median return for the largest investment options with a similar asset allocation.

*** Diversified and Asset class 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.

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