

Essential Super.

Diversified Index option fact sheet | 30 June 2024

Provided by



Investment objective

To provide a balance of income and capital growth over the medium-to-long term. To closely track the option's composite benchmark over rolling three-year periods before fees and taxes.

Investment strategy

To invest 50% in a diversified portfolio of assets expected to generate long-term capital growth such as shares, property and infrastructure. 50% of the portfolio is allocated to defensive assets such as fixed interest and cash to provide the portfolio with relatively stable returns. Allocations to asset classes will generally align to the benchmark but the option may adjust its exposure within the allocation ranges in response to changes in risk and return expectations.

Investment ranges

Asset class	Range	Benchmark
Fixed Interest	30% - 50%	40.0%
Global share	15% - 35%	26.0%
Australian shares	10% - 30%	18.0%
Cash	0% - 20%	10.0%
Global property securities	0% - 15%	3.0%
Global infrastructure securities	0% - 15%	3.0%

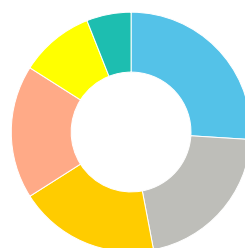
Minimum suggested timeframe

At least 5 years

Risk rating

Band 5 - Medium to high. The level of investment risk is the Trustee's estimate of the risk of negative returns over a 20 year period. It is not a complete assessment of all forms of investment risk. For more information about risk, refer to the Reference guide.

What am I invested in?



- Global shares - 26.0%
- Global fixed interest - 21.0%
- Australian fixed interest - 19.0%
- Australian shares - 18.0%
- Cash - 10.0%
- Property & infrastructure - 6.0%

Performance

	3 month (%)	6 month (%)	1 year (%)	3 years (%)	5 years (%)	10 years (%)	Since inception	Inception date	Fund size
Net return	-0.01%	3.65%	7.88%	2.66%	3.92%	4.93%	5.31%	01/06/2013	\$82.18m
Benchmark ^A	0.01%	4.19%	8.92%	8.09%	6.11%	4.61%	4.59%		

^ABloomberg Global-Aggregate Total Return Index Value Hedged AUD (21%); Bloomberg AusBond Composite 0+Yr Index (19%); S&P/ASX 300 Accumulation Index (18%); MSCI All Country World ex Australia Net Index (16.5%); Bloomberg AusBond Bank Bill Index (10%); MSCI All Country World ex Australia Net Index Hedged AUD (9.5%); FTSE Dev Core Infrastructure Index AUD Hdg Net (3%); FTSE EPRA/NAREIT Dev ex Aus Rental Idx AUD Hdg Net (3%)

Past Performance is no Indication of Future Performance

All returns are calculated on an annualised basis using exit price to exit price, net of administration and investment fees, costs and net of tax payable by the trustee. All return calculations exclude contribution surcharge, contribution tax or individual taxes payable by the investor and all other fees and rebates disclosed in the relevant product disclosure statements available on our website or by calling us. Please refer to the Product Disclosure Statement (PDS) and the Fees and Investments Reference Guide for full details of the applicable fees and costs.

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