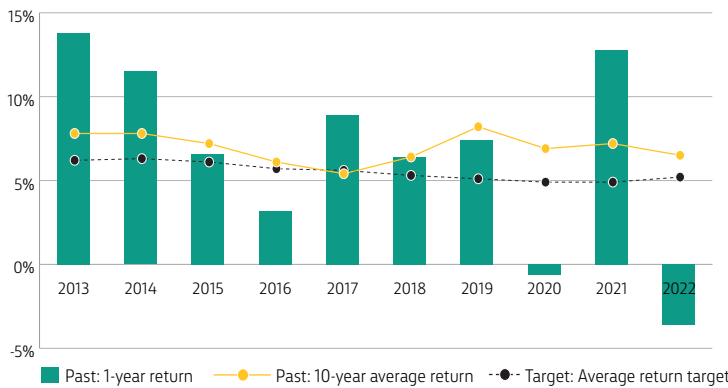


# Product dashboard for the **Balanced (MySuper) option**

Use this dashboard to compare the Balanced investment option, which is the MySuper option in Accumulate Plus, with other MySuper products. Go to the Australian Securities & Investments Commission (ASIC) MoneySmart website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) for more information on how to pick the right MySuper fund for you.

<b>Return</b>	10-year average of 6.5% per annum as at 30 June 2022.
<b>Return target</b>	The return target over the next 10 years is 3.2% per annum above the Consumer Price Index (CPI), after investment and administration fees and costs, and taxes. Future returns cannot be guaranteed. This is a prediction. The return target is the mean (average) estimate of return above the growth in CPI. It is calculated as an annual average return over the next 10 years and therefore we expect to meet or exceed the rolling return target roughly 50% of the time. This also means that we may experience returns that are below the target roughly 50% of the time.

## Comparison between return target and return



Past performance is not necessarily an indication of future returns.

The graph above shows the following:

- **Past: 1-year return** means the actual annual net return (%) achieved for the Balanced<sup>1</sup> (MySuper) option for each of the last 10 financial years
- **Past: 10-year average return** means the actual net return (% per annum) for the Balanced (MySuper) option averaged over the last 10 years
- **Target: Average return target** means the return target (% per annum) for the Balanced (MySuper) option averaged over the last 10 years.

Past returns are the returns for a representative member who is fully invested in the Balanced (MySuper) option, who does not incur any activity fees during a year and who has an account balance of \$50,000 throughout that year. These representative member returns are net of administration and investment fees and costs and taxes for the Balanced (MySuper) option and therefore may be different to returns published elsewhere for the same period, which are net of asset-based fees and costs and taxes only. This is based on the latest available information as at the date this document was issued.

<b>Level of investment risk</b>	1 2 3 <b>4</b> 5 6 7 Medium	The Balanced (MySuper) option has a Medium level of investment risk. A negative annual investment return may be expected for 2 to less than 3 years in every 20 years. The higher the expected return target, the more often you would expect a year of negative returns.
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<b>Statement of fees and other costs</b>	<b>\$452.65 per year.</b> This is an estimate of the annual fees and other costs for a representative member with a \$50,000 account balance invested in the Accumulate Plus Balanced (MySuper) option. It includes the investment fee and administration fees, but excludes other fees and costs such as activity fees and insurance premiums that may be deducted if they apply. Fees and other costs may not be the same in future financial years.
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1 The Balanced investment option was known as Mix 70 prior to 26 February 2016.



Find out more or log in at [oursuperfund.com.au](http://oursuperfund.com.au)



Call **1800 023 928** 8am–7pm, Mon–Fri or email via [oursuperfund.com.au/contact](mailto:oursuperfund.com.au/contact)



Post to **GPO Box 4303, Melbourne VIC 3001**