



SUPERRATINGS' MEDIA RELEASE

Wednesday, 5 August 2015

TOP TEN SUPERANNUATION AND PENSION FUNDS 2015 HOW DID YOUR FUND COMPARE?

International shares and listed property brought home the bacon this year for superannuation funds, with strong performances from these two asset classes helping to offset a lacklustre year across other markets.

Despite the global economic turmoil, international share markets surged ahead with the median International Shares Option returning of 19.2 per cent for the year to June 2015.

"Australian super funds, earned a bigger boost from overseas shares because the falling Australian Dollar further magnified international earnings," SuperRatings founder Jeff Bresnahan said.

The strongest performing international share markets were in Asia, with Japan up 33.5 per cent and Hong Kong up 13.2 per cent. In contrast the US based S&P500 increased just 5.2 per cent and the UK-based FSE100 was down 3.3 per cent.

Listed property was also a major contributor to strong super returns this year, with the ASX 300 A-REIT Index up 20.2 per cent for the year.

TOP TEN BALANCED FUNDS

Not-for-profit super funds are once again prominent in the top ten funds this year, with the Commonwealth Superannuation Corporation Public Sector Superannuation Accumulation Plan (CSC PSSap) taking out the number one spot.

"It was also pleasing to note two small funds made the highest rankings this year, proving that size doesn't matter when it comes to strong performance," Mr Bresnahan said. Intrust and AustSafe both have assets of less than \$5 billion, but produced strong returns.

The table below shows the top 10 performing Balanced Options in the SuperRatings SR50 Balanced (60-76) Index over the year to 30 June 2015.

Investment Option	Return (%)
CSC PSSap - MySuper Balanced	12.2%
MTAA Super - My AutoSuper	11.7%
Intrust Core Super - Balanced	11.1%
AMP FLS - AMP Balanced Growth	11.0%
UniSuper - Balanced	11.0%
HOSTPLUS - Balanced	11.0%
AustralianSuper - Balanced	10.9%
CareSuper - Balanced	10.8%
AustSafe Super - MySuper (Balanced)	10.7%
Russell SS Emp - Russell Balanced Portfolio	10.5%

SuperRatings welcome media enquiries regarding any of our research or information held in our database.

We are also able to provide commentary and customised tables/graphs for your use.

Our Media Contacts

Jeff Bresnahan
Founder & Chairman
Tel: 02 9247 4711
Mob: 0411 472 470

Jeff.Bresnahan@superratings.com.au

Nathan MacPhee
Joint Chief Executive Officer
Lonsec Fiscal Holdings
Tel: 02 8651 6710
Mob: 0410 606 919

Nathan.Macphee@lonsec.com.au

Kirby Rappell
General Manager – Research
Tel: 02 9247 4711
Mob: 0408 250 725

Kirby.Rappell@superratings.com.au

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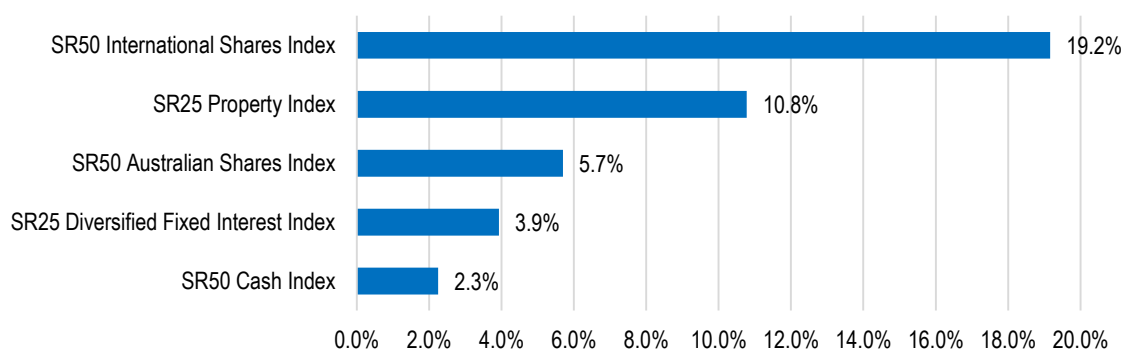
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The chart below summarises the median return for the year to 30 June 2015 across key asset classes:

Median Returns for Year to 30 June 2015



Source: SuperRatings

TOP TEN ALL FUNDS

“The overall highest performing super fund options this year were International Shares Options, with favourable currency conversion rates adding further to their stand-out performance,” Mr Bresnahan said.

OnePath Integra’s Global Shares Option took out the highest performance of all funds during the year to June 2015, followed closely by Russell SuperSolutions Employer Division International Shares Option and the Perpetual WealthFocus Global Share Fund.

All of the highest performing funds this year had returns well above the 20 per cent mark, however, on a medium term basis their results were more in line with lower risk balanced option funds.

“Annual returns of up to 24 per cent are some of the highest performances we’ve seen for any super funds. Most of the top overall performers this year have also produced consistent results at this level for the past three years.”

However, the impact of the global financial crisis and the high risk nature of these aggressive investment options bare out over their longer term results, with many producing annual returns of less than 5 per cent returns over a ten year period.

The table below shows the top 10 performing funds over the year to 30 June 2015, based on SuperRatings data.

TOP TEN	Return (%)
OnePath Integra - OnePath Global Shares	24.3%
Russell SS Emp - Russell International Shares Portfolio	24.1%
Perpetual WealthFocus - Perpetual Global Share Fund	24.0%
Plum - Vanguard International Shares Index Fund	23.7%
AMP FLS - AMP International Share	23.1%
Suncorp WealthSmart Pers - Suncorp Global Shares Fund	23.1%
AustralianSuper - International Shares	22.9%
SD Bus - Multi-manager International Equities	22.8%
StatewideSuper - International Shares	22.7%
Mercer Super Trust - Mercer Overseas Shares (Unhedged)	22.7%



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TOP TEN PENSION BALANCED FUNDS

Not for profit fund MTAA Super was the top ranked Balanced Pension fund this year with a return of 13.1 per cent. While Suncorp's WealthSmart took out the overall top pension fund with a substantial return of 26.7 per cent.

The more favourable tax treatment of investment earnings, once a fund starts paying a pension, means pension funds typically outperform accumulation funds.

The table below shows the top 10 Pension performing Balanced Options in the SuperRatings SRP50 Balanced (60-76) Index over the year to 30 June 2015.

Investment Option	Return (%)
MTAA Super AP - Balanced	13.1%
AustralianSuper Choice Income Account - Balanced	12.6%
UniSuper AP - Balanced	12.4%
HOSTPLUS AP - Balanced	12.3%
AMP FL AP - AMP Balanced Growth	11.8%
Aon MT Corp Ess AP - Balanced Growth - Active	11.8%
CareSuper AP - Balanced	11.6%
Equip AP - Balanced Growth	11.4%
Suncorp WealthSmart AP - Suncorp Growth Portfolio	11.3%
Cbus AP - Growth	11.2%

The table below shows the overall top 10 performing pension funds over the year to 30 June 2015, based on SuperRatings data.

TOP TEN OVERALL PENSION FUNDS	Return (%)
Suncorp WealthSmart AP - Suncorp Global Shares Fund	26.7%
AustralianSuper Choice Income Account - International Shares	25.8%
Perpetual WealthFocus AP - Perpetual Global Share Fund	25.8%
AMP RD AP - Multi-Manager International Equities	25.7%
OnePath OneAns AP - OnePath Global Shares NCF	25.6%
Russell iQ Retirement - Russell International Shares Portfolio	25.6%
Mercer Super Trust AP - Mercer Overseas Shares (Unhedged)	25.2%
CFS-FC Wsale AP - FirstChoice Wsale Global Share	24.9%
UniSuper AP - International Shares	24.8%
StatewideSuper AP - International Shares	24.8%

Release Ends



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ADDITIONAL RETURN AND DATABASE INFORMATION

We believe our database to be the largest in Australia dealing with multi-employer superannuation funds, where the great majority of Australians have their retirement benefits invested. We update our website monthly to show the Top 10 performing funds together with the medians over all time periods for the following investment options: Balanced, MySuper, Growth, Australian Shares, International Shares, Capital Stable, Property, Conservative Balanced, High Growth, Secure, Diversified Fixed Interest and Cash.

About SuperRatings

SuperRatings Pty Ltd ABN 95 100 192 283 AFSL No. 311880 (SuperRatings) is a superannuation research house with specialist areas of expertise that was originally established in 2002. From 1 July 2011, SuperRatings became a fully owned subsidiary of the entity currently registered as Lonsec Fiscal Holdings Pty Ltd, a privately owned and independent entity with a multi-brand strategy of providing leading financial services research and investment execution. SuperRatings believes that professional financial services institutions and members need informed opinions on the best superannuation and pension financial products. To meet this need, SuperRatings has in place an experienced research team, which draws on a robust research process to undertake in-depth assessment of superannuation financial products. No fee is paid by superannuation and pension funds to SuperRatings for reviewing and rating superannuation and pension financial products.

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