

# Indexed Diversified option

31 December 2024

Invests in a range of assets using indexing strategies with a focus on growth assets. Designed to have medium- to long-term growth with possible short-term fluctuations.

## Investment objective

- To achieve a return of CPI + 3% pa over the medium to longer term.

## Performance<sup>1</sup>

For period to 31 December 2024

	3 months	1 year	3 years (pa)	5 years (pa)	10 years (pa)	15 years (pa)	20 years (pa)	Since inception (pa)	Inception date
Super and TTR Income <sup>2</sup>	2.75%	13.62%	6.02%	7.45%	7.49%	n/a	n/a	7.55%	1/7/2011
Benchmark <sup>3</sup>	0.96%	5.41%	7.73%	6.70%	5.94%	n/a	n/a	5.97%	
Choice Income	3.03%	15.17%	6.73%	8.32%	8.43%	n/a	n/a	9.26%	1/11/2011
Benchmark <sup>3</sup>	0.96%	5.41%	7.73%	6.70%	5.94%	n/a	n/a	5.96%	

<sup>1</sup> Investment returns aren't guaranteed. Past performance isn't a reliable indicator of future returns. Returns from equivalent investment options of the ARF and STA super funds are used for periods before 1 July 2006.

<sup>2</sup> For TTR Income accounts, the investment return is based on the crediting rate for super (accumulation) options. From 1 April 2020 to 2 September 2022 the crediting rate includes an administration fee that was deducted from investment returns for super (accumulation) accounts. TTR Income accounts will be adjusted to refund the administration fee deducted from investment returns.

<sup>3</sup> Annual CPI + 3%. Prior to 1 July 2018 it was CPI + 3.5%, and prior to 1 July 2015 it was CPI + 4%.

Minimum investment timeframe is at least 10 years.

## Risk level for the time invested

Short-term Under 5 years	Medium-term 5-20 years	Long-term Over 20 years
High	Medium	Low to medium

## Member assets (millions in AUD)

Super and TTR Income	Choice Income	Total
\$3,161.5	\$1,303.2	\$4,464.8

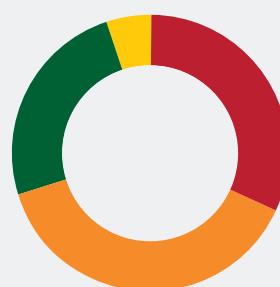
Estimated number of negative annual returns over any 20 year period: About 5 in every 20 years.

## Asset allocation

Asset class	Actual allocation	Strategic allocation	Strategic range
Australian shares	31.7%	31.5%	20–50%
International shares	38.5%	38.5%	20–50%
Fixed interest	24.7%	25.0%	0–30%
Cash	5.0%	5.0%	0–30%

Strategic allocation and range effective from 1 July 2024.  
The regional allocation for the fixed interest asset class is 100% Australian fixed interest securities.

## Actual allocation



- Australian shares
- International shares
- Fixed interest
- Cash

## Investment fees and costs<sup>1</sup>

Financial year ending 30 June 2024

	Investment fees and costs (excluding performance fees)	Performance fee	Total investment fees and costs	Transaction costs
Super and TTR Income	0.07%	0.00%	0.07%	0.01%
Choice Income	0.07%	0.00%	0.07%	0.01%

<sup>1</sup> Calculated based on the actual Investment fees and costs (excluding performance fees) incurred for the year ended 30 June 2024 and are expressed as a ratio to the average value of all the assets in the investment option over the year. Performance fees are based on an average of the actual fees incurred over the last five financial years. Transaction costs are calculated based on the actual costs incurred for the year ended 30 June 2024 and are expressed as a ratio to the average value of all the assets in the investment option over the year. These fees and costs are variable and are likely to change from year to year. Visit [australiansuper.com/fees](https://australiansuper.com/fees) for more details.

## Currency management

Returns for international assets can be affected by the ups and downs of the exchange rate as well as changes in investment values. To help protect investment options that include international assets from adverse currency movements, a target currency exposure is set for investment options.

	Actual currency exposure	Target currency exposure
Foreign currency exposure	29.2%	29.0%

## Investment managers

Manager	Asset classes	Option weight
IFM	Australian shares	31.7%
SSgA	International shares	38.5%
SSgA	Australian fixed interest	24.7%
IFM	Cash	5.0%

## Top 10 international share holdings<sup>2</sup>

Company	Location	Asset class weight
Apple Inc	United States	4.9%
NVIDIA Corp	United States	4.3%
Microsoft Corp	United States	3.8%
Amazon.com Inc	United States	2.7%
Alphabet Inc	United States	2.7%
Meta Platforms Inc	United States	1.7%
Tesla Inc	United States	1.5%
Broadcom Inc	United States	1.3%
Taiwan Semiconductor Manufacturing Co Ltd	Taiwan	1.0%
JPMorgan Chase & Co	United States	0.9%

## Top 10 Australian share holdings<sup>2</sup>

Company	Asset class weight
Commonwealth Bank of Australia	10.4%
BHP Group Ltd	8.1%
CSL Ltd	5.5%
National Australia Bank Ltd	4.6%
Westpac Banking Corp	4.5%
ANZ Group Holdings Ltd	3.4%
Wesfarmers Ltd	3.3%
Macquarie Group Ltd	3.2%
Goodman Group	2.8%
Woodside Energy Group Ltd	1.9%



<sup>2</sup> For a full listing of investment holdings, go to [australiansuper.com/what-we-invest-in](https://australiansuper.com/what-we-invest-in)



## Find out more

Call **1300 300 273** (8am to 8pm AEST/AEDT weekdays)

Web [australiansuper.com/investments](https://australiansuper.com/investments)



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