This dashboard provides information on AustralianSuper’s Balanced (MySuper authorised) option. You can use this to compare our MySuper product with other MySuper products.

The return, return target and fee data in this dashboard have been calculated for a member with an account balance of $50,000.

Return
Ten year average annual return of 7.15% as at 30 June 2018.

Return target
For the timeframe 2018–2027, is to outperform (after fees and taxes) an average annual return above CPI of 3.83% over the medium to long term. Future returns aren’t guaranteed, so this is only a prediction.

Level of investment risk
High (Standard Risk Measure Band 6). Expectation of a negative return approximately five out of every 20 years.
The risk level of an investment option can change based on the investment timeframe. See Explanation of terms on the next page for more information on investment risk.

Statement of fees and other costs
$447 per year.

Investment returns aren’t guaranteed. Past performance isn’t a reliable indicator of future returns.
Explanation of terms

CPI
CPI stands for Consumer Price Index, which is used as a measure of inflation.

Investment risk
The main risk when investing your super is that your savings will fall short of your income needs in retirement. The appropriate level of risk will depend on when you need to access your super savings.

<table>
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<tr>
<th>Risk levels for AustralianSuper's MySuper option</th>
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<tbody>
<tr>
<td><strong>Short term</strong></td>
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<tr>
<td><strong>Medium term</strong></td>
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<td><strong>Long term</strong></td>
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Standard Risk Measure
The Standard Risk Measure is used across super funds to help members compare the risk levels of investment options. It is the short-term risk that your super savings will be reduced by volatility (or the ups and downs) of investment markets and the estimated number of negative returns that may be experienced in 20 years. Actuarial calculations are done to come up with an estimate for each investment option.

Return
The net return is the average annual return over ten years to 30 June 2018 after taxes, administration fees and the investment fees for the investment option.

Return target
The return target is an estimate of the expected return above inflation (after fees and costs) over a ten year period.

One year return
The financial year return for each of the last ten years for the Balanced option.

Ten year average return
Is the average annual return at 30 June for the last ten financial years less taxes, investment fees and administration fees.

Ten year moving average return target
Is the actual ten year average return target for the investment option less administration fees.

Fees and costs

Administration fees
The administration fee of $2.25 per week is calculated weekly and processed monthly from your account. This fee is paid into the Fund's administration reserve and the Fund pays its administration costs from that reserve.

The Fund claims a tax deduction for administration costs each year. The amount of the deduction is also paid into the reserve.

Investment fees
The Investment fee is charged to cover the cost to us of managing your investments. These costs include external investment management fees, performance related fees, plus transactional and operational costs.

This fee includes expenses incurred by AustralianSuper, as well as amounts deducted indirectly via underlying fund investments. Each of the individual fees and costs that make up the overall investment fee are calculated looking back as at 30 June each year (using the average value of all the assets in the investment option over the year to 30 June). These individual fees and costs may change from year to year. For the Balanced option, this was 0.66% for the 2017/18 financial year.

Indirect cost ratio
This is another way of calculating the cost of managing your investments. AustralianSuper doesn't calculate an Indirect cost ratio. Instead, the costs relating to managing your investments are included in our overall Investment fee.

Adviser service fee (Advice fees)
This fee is negotiated between you and your adviser for advice about your investment in AustralianSuper. This can include advice on your investment options, insurance cover, contributions to super and retirement pension options and can be deducted from your super account or paid directly to your adviser. The cost of advice on non-super matters can't be deducted from your account.