Report No. 2 September 2011

SUPERANNUATION STAR RATINGS

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GETTING RICH SLOWLY

ith Australia's superannuation industry currently worth \$1.3 trillion, it's important that every eligible account holder takes responsibility for their own personal chunk. Indifference or ticking the wrong box can be costly and no-one wants to wait until retirement to learn a couple of simple, strategic moves along the way could have vastly improved their super situation.

Learning more and getting involved in your superannuation now will pay dividends later on. A large part of the confusion over super is due to a lack of understanding of superannuation policy choices and the fees and charges which are associated



WE COMPARE SUPERANNUATION

or many Australians, superannuation is their largest single investment asset. It is vitally important to a large percentage of the population yet unfortunately, many of us know very little about our holdings.

There are over 350 superannuation funds in the market so how do you know what's best for you? For the second time, we have undertaken extensive research and analysis to rate superannuation products, according to our

consumer-friendly star ratings methodology. This looks at a balance of pricing and features of a product that are important to you.

CANSTAR CANNEX compared 81 super funds. Our number one criterion was to compare only those funds which any one of us could join. That meant we did not rate corporate funds, as well as restricted industry and employer funds. If you could only become a member of a fund by working at a certain place, we deemed that fund restrictive. Instead, we concentrated on industry funds that anyone can join and retail funds that you can join without the stipulation of going through a financial advisor. That way, we ensured we were comparing apples with apples. For full details of the research criteria see the research methodology document at Canstar.com.au.

We strongly believe the value of a superannuation product depends largely on how the consumer uses it and that's what makes our comparison different – it guides you through the steps to the superannuation products that may suit your individual needs at different stages of your life.

WHICH FUNDS STOOD OUT?

here are more than 350 super funds in the market which are classified as retail funds, industry funds, corporate super, SMSF products, public sector super, wrap/platform accounts, master trusts etc. Many of these funds are not available directly to the average person. You may have to be employed by a particular government department or a large corporation or you may have to see a financial planner first.

Therefore we have limited our superannuation star ratings to funds that are available to the average person to purchase without an intermediary (e.g. financial planner). We excluded wraps, platform, SMSF, corporate super and master trust accounts that require you to apply via a financial planner.



Superannuation

We have focused on the accumulation stage, when funds are being contributed to superannuation, not the drawdown stage following retirement.

To arrive at the funds which CANSTAR CANNEX believes offer outstanding value our research, in addition to the 500 calculations for each profile, took into account an extensive range of 80 features for each product. These included the available investment options, account access, insurance options and premiums, availability of advice, fund performance and investment strategy.

AGESTSuper straightforward.simple.fair. AustralianSuper

AGEST Super Personal Plan

Flexible Super - Core Flexible Super - Select Flexible Super - Choice



Personal Super Plan

Personal Super Plan

FSS Trustee Corporation

Personal Super

Personal Super



Personal Superannuation Account



Master Key Super



Select Super



Sunsuper Solutions



TasPersonal Super



Beneficiary Account

NOTE: In this study we only evaluated funds that are open to the public. See our research methodology at www.canstar.com.au





Starter

	Inves	stment Op	tions	Adv	rice & Strate	gy	Member	Access	Fe	es
Product Name	Total No of Pre-mix Strategies	Total No of Investment Funds	Direct share investment available	Financial Advice Available	Transition to retirement Available	Income Protection insurance available	Can check balance online	Can update details online	Membership Fee \$	*MER
★★★★★ outstanding value										
AGEST Super Personal Plan	6	12	×	×	✓	√	√	√	60	0.60
Australian Super Personal Super Plan	6	15	✓	✓	✓	✓	✓	✓	78	0.6
Energy Super	5	9	×	✓	✓	✓	✓	✓	52	0.4
First State Personal Super	4	11	×	✓	√	✓	√	✓	52	0.2
Media Super Personal Superannuation Account	4	10	×	✓		1	✓	✓	65	0.5
Recruitment Super - Select Super	4	9	×	✓		V	✓	✓	80.6	0.5
Sunsuper Solutions	5	20	×	√		1	✓	✓	52	0.4
Vic Super Beneficiary Account	6	7	×		1	1	✓	✓		0.3

	5	5		1	√	√	√	√	62.61	0.5
AMIST Personal Super	4	5 10	×		✓ · · · · · · · · · · · · · · · · · · ·	· • · · · · · · ·	Y	- * ·	59.8	0.6
Asset Super Members				· · · · · · · · · · · · · · · · · · ·			*	- ¥ ·		
Australian Enterprise Super	4	9	-	V	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·		80.6	0.5
AV Super Public Offer Plan	3 _	7		✓ · · · · · · · · · · · · · · · · · · ·	Y	· '	Y	- √	59.8	0.7
Buss(Q) Premium Choice Super		12					· · · · · · · · · · · · · · · · · · ·		78	0.7
First Super Personal Division	3	4	×	· * /		· · /	*	- √	70.2	0.7
HESTA Personal Super	4	11	- · ×	· *		· ·			65	0.7
HOSTPLUS Personal Super	5	19	<mark>*</mark>	· · · · · · · · · · ·	<i>✓</i>	· · · · · · · · · · · · · · · · ·		- *	78	0.6
Legal Super Personal Plan		10							67.6	0.6
LUCRF Super Personal Plan	4	9	X						65	0.6
NGS Super Personal Plan	4	11	X	· * /					65	0.7
REST Personal Super	6	13	- · ×						59.8	0.6
TasPlan Super- TasPersonal	4	55	*						111.8	0.5

CSRF Superannuation Plan		11	*	 ✓		√			78	0.7
AMP Flexible Super - Select		8	x						107.12	0.6
AMP Flexible Super-Choice		83	x	· · · · · · · · · · · · · · · · · · ·		· ·			134.16	0.6
AMP Flexible Super-Core		2	x						80.6	0.6
Austsafe Super Personal	3	9		· ·		· · ·			78	8.0
BT Super for Life	4	5	x	·		· <u>*</u>			60	0.9
CareSuper Personal Plan		12		x		· · · · · · · · · · · · · · · · · · ·		_ ×	78	0.7
Christian Personal Super	4	5	x	· · · · · · · · · · · · · · · · · · ·		· ·			83	0.7
Local Government Super Accumulation Scheme		7	×			· · · · · · · · · · · · · · · · · · ·		_ x	51.96	0.9
Statewide Personal Superannuation- Industry Fund	4	8	x	·	 √	· -			78	0.8
Virgin Super Personal Plan	2	6	x	·	. √	· ·			52	1.0
Vison Super Personal Plan		9		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · ·				0.9
**										
Accountants Super Personal Plan	4	9	×	√		· •	.	-	104	0.5
AMG Universal Super Fund		64		x	<u> </u>	· · · · · · · · · · · · · · · · · · ·			65	0.7
ANZ OneAnswer Personal Super	38	93	×	✓	 ✓	x			56.47	2.8
Aon Master Trust Personal Super	10	33	×	✓	✓	✓	✓	✓	72.72	0.4
APEX Super Fund	5	10	×	✓	✓	✓	✓	✓	52	1.2

^{*} MER displayed is for the balance option - (Additional fees/tiers may apply)



Starter

	Inves	tment Op	tions	Adv	ice & Strate	egy	Member	Access	Fees	
Product Name	Total No of Pre-mix Strategies	Total No of Investment Funds	Direct share investment available	Financial Advice Available	Transition to retirement Available	Income Protection insurance available	Can check balance online	Can update details online	Membership Fee \$	"MER %
Asgard Elements Personal Super	5	82	×	✓	✓	✓	✓	✓		1.90
Austchoice Personal Super	5	135	✓	✓	✓	✓	✓	✓	53.3	0.85
Bendigo Superannuation Plan	3	49	✓	√	✓	✓	√	×	53.28	0.95
BT Lifetime Personal Super	10	24	×	√	✓	×	✓	✓		1.89
Catholic Super Member Plan	5	10	×	✓	✓	✓	✓	✓	78	0.76
Equip Super Personal	5	11	×	✓	✓	✓	✓	✓		0.66
FirstChoice Personal Super	20	119	×	✓	√	1	✓	✓		1.91
Freedom of Choice Personal Superannuation Plan	23	116	✓	✓		~	✓	✓	63	0.95
FSP Portfolio Service Super Fund	33	114	✓	✓	V	1	✓	×		0.99
FuturePlus Individual Super	6	12	×	_	1	1	✓	×	46.8	1.69
Guild Super Personal Plan	6	9	×	V	1	✓	✓	✓	51.25	0.69
Intrust Super Fund Select Super	4	10	V		1	✓	✓	✓	91	0.72
IOOF Portfolio Service Personal Super	6	261	1	V	✓	✓	✓	✓	84	0.65
Macquarie SuperOptions	9	27	×		√	✓	✓	✓	· · · · · · · · · · · · · · · · · · ·	1.91
MAP Superannuation Plan	3	7_	*	→ ✓	<u>:</u>	✓ · · · · · · · · · · · · · · · · · · ·	<i>✓</i>	<i>✓</i>		0.75
Mentor Personal Super	43	212		1	√	✓	✓	✓	51.25	0.99
Mercer Wealth Solutions Super Trust	6	48		-	'	×	<i>✓</i>	<i>- ·</i> · · · · · · · · · · · · · · · · · ·	31.23	0.77
•	7	45	. 	<u>*</u>	*	· · · · · · · · · ·	<u>*</u>	- ¥	78	0.60
MLC Master Key Super	7		×	<u>*</u>	*	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	- <u>*</u>	78	0.60
MLC Master Key Super and Pension Fundamentals	4	45 5	^ ×	¥	Y	· · · · · · · · · · · · · · · · · · ·	· <u>`</u>	- <u>*</u>	46.8	1.25
NSF Super Personal Division			 	×	¥ · ✓		· <u>`</u>	- ¥		
OnePath OneAnswer Personal Super	38	93		¥		<mark>*</mark>	· <u>`</u>	- *	48	2.82
Perpetual WealthFocus Super Plan	19	80	x		🛫					1.95
Plum Personal Plan	15	45	x						67.6	0.57
Pursuit Core Personal Superannuation	5	42	x		- /					0.65
Pursuit Select Personal Superannuation	6	227								0.65
Russell SuperSolution Personal Division		15	x			x			102.1	0.65
Spectrum Personal Superannuation	17	180		x					53.3	0.76
Statewide ChoicePlus Personal Superannuation	19	46	x						93.6	1.26
Strategy Personal Plan		25	x					. x	68	1.07
Suncorp Wealthsmart Personal Super	5	37	.						60	0.56
TWU Super- TransPersonal		3	. . x			· · · · · · ·			78	0.60
Vanguard Personal Superannuation Plan	4	10	x			*	_ ~		66	0.38
WALGSP Personal Super Solutions		11	x		_	· · · · · · · ·			62.4	1.21
Wealthtrac Superannuation Master Trust	56	304				√		. x		0.99
*										
Arc Master Trust Personal Plan	5	17	×	✓	✓	✓	✓	✓		1.13
Australian Ethical Personal Superannuation	5	7	×	✓	✓	✓	✓	✓	51.25	0.48
CBUS Personal Superannuation	3	4		√	<i>✓</i>	✓	<i>✓</i>	✓	78	0.91
Clearview Superannuation & Roll-Overs	6	7	×	✓	✓	×	×	x		2.71
MTAA Personal Super Plan	4	8		✓ · · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · ·	✓ · · · · · · · · · · · · · · · · · · ·	✓ · · · · · · · · · · · · · · · · · · ·	✓ ·	101.4	0.73
Perpetual Select Super Plan	6	12	 	Y	-	· · · · · · · · · · · · · · · · · · ·	<u>*</u>	- *	101.4	2.38
Prime Super Fund	4	9	.	<u>×</u>	• *	· · · · · · · · · · · · · · · · · · ·	- · · · · · · · · · · · · · · · · · · ·	<i>-</i> • · · · · · · · · · · · · · · · · · ·	52	0.61
FILLIE SUDEL FULL	4		•			Y	*	- · ·	υ <u>∠</u>	ו ס.ט
Quadrant Personal Super	6	7	×	✓	✓	✓	✓	✓		0.72

^{*} MER displayed is for the balance option - (Additional fees/tiers may apply)



Nester

	Inves	tment Op	tions	Adv	rice & Strat	egy	Member	Access	Fe	es
Product Name	Total No of Pre-mix Strategies	Total No of Investment Funds	Direct share investment available	Financial Advice Available	Transition to retirement Available	Income Protection insurance available	Can check balance online	Can update details online	Membership Fee \$	*MER %
★★★★★ outstanding value										
AGEST Super Personal Plan	6	12	×	.	✓	✓	 ✓	√	60	0.60
AMP Flexible Super-Choice	22	83	×		 ✓	✓	 ✓		134.16	0.65
Australian Super Personal Super Plan	6	15	√	√	√	✓	√	✓	78	0.65
Energy Super	5	9	×	✓	✓	✓	✓	✓	52	0.46
First State Personal Super	4	11	×	✓	V	1	✓	✓	52	0.24
HOSTPLUS Personal Super	5	19	×	✓		V	✓	✓	78	0.61
Media Super Personal Superannuation Account	4	10	×	✓	1	1	✓	✓	65	0.56
Recruitment Super - Select Super	4	9	×		1	/	✓	✓	80.6	0.57
Sunsuper Solutions	5	20				· · · · · · · · · · · · · · · · · · ·	<i></i> •	<i>-</i> • • • • • • • • • • • • • • • • • • •	52	0.49

	6	11	V		√	√	√	√	78	0.70
ACSRF Superannuation Plan					✓ · · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	×	- ¥ ·		
AMP Flexible Super - Select		8		.					107.12	0.65
AMP Flexible Super-Core	1	2.	*						80.6	0.65
Asset Super Members	4	10	*	x	 - - - - - - - - -				59.8	0.61
Australian Enterprise Super	4	9	x						80.6	0.57
Buss(Q) Premium Choice Super	3	12	x						78	0.79
LUCRF Super Personal Plan	4	9	x			· · · · · · · ·			65	0.69
NGS Super Personal Plan	4	11	x	 ✓	√	√	√	√	65	0.77
TasPlan Super- TasPersonal	4	5	×	 ✓	✓	✓	√	√	111.8	0.55
Vic Super Beneficiary Account	6	7	x			√				0.38

Accountants Super Personal Plan	4	9	×	✓	✓	✓	✓	✓	104	0.54
AMIST Personal Super	5	5	×	✓	✓	✓	✓	✓	62.61	0.50
APEX Super Fund	5	10	×	✓	✓	✓	✓	✓	52	1.28
Austsafe Super Personal	3	9	×	✓	✓	✓	✓	✓	78	0.82
AV Super Public Offer Plan	4	7	×	✓	✓	✓	✓	✓	59.8	0.77
BT Super for Life	4	5	×	✓	✓	✓	✓	✓	60	0.99
CareSuper Personal Plan	7	12	√	×	✓	✓	✓	*	78	0.76
First Super Personal Division	3	4	i	-	<i>✓</i>	· · · · · · · · · · · · · · · · · · ·	<i>✓</i>	- ·	70.2	0.77
		119		-	√	· · · · · · · · · · · · · · · · · · ·	<i>✓</i>	<i>✓</i>		
FirstChoice Personal Super	20		- · * - · · ·	y	Y	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	x		1.91
FSP Portfolio Service Super Fund	33	114					- · ∨ - · · · · ·			0.99
HESTA Personal Super	4	11	x						65	0.71
IOOF Portfolio Service Personal Super	6	261							84	0.65
Legal Super Personal Plan		10							67.6	0.64
Local Government Super Accumulation Scheme		7	x					- *	51.96	0.97
MLC Master Key Super and Pension Fundamentals		45		-					78	0.60
Pursuit Select Personal Superannuation	6	227								0.65
REST Personal Super		13	x			√			59.8	0.62
Statewide Personal Superannuation- Industry Fund	4	8	x						78	0.83
**										
		64	√	×	✓	✓				

^{*} MER displayed is for the balance option - (Additional fees/tiers may apply)



Nester

	Inves	tment Op	tions	Adv	ice & Strate	egy	Member	r Access	Fe	es
Product Name	Total No of Pre-mix Strategies	Total No of Investment Funds	Direct share investment available	Financial Advice Available	Transition to retirement Available	Income Protection insurance available	Can check balance online	Can update details online	Membership Fee \$	*MER
ANZ OneAnswer Personal Super	38	93	x	· · ·	· · · · · · · · · · · · · · · · · · ·	x			56.47	2.82
Aon Master Trust Personal Super	10	33	x	· · ·	•	· *		· . · · · · · · · · · ·	72.72	0.46
Asgard Elements Personal Super	5	82	x	· 						1.90
Austchoice Personal Super	5	135		· • · · · · · · · · · · · · · · ·				· - 	53.3	0.85
Bendigo Superannuation Plan		49		· *				×	53.28	0.95
BT Lifetime Personal Super	10	24	*	· · ·	· · · · · ·	×				1.89
Catholic Super Member Plan	5	10	x	· 					78	0.76
Christian Personal Super	4	5	.	· · · · · · · · · · · · · · · · · · ·	, . X			🛫	83	0.75
Equip Super Personal	5	11	x			Y				0.66
Freedom of Choice Personal Superannuation Plan	23	116			Y	· · · · · · · · · · · · · · · · · · ·			63	0.95
FuturePlus Individual Super	6	12	x	V	-			×	46.8	1.69
Guild Super Personal Plan	6	9	×	Ý	🗸				51.25	0.69
Intrust Super Fund Select Super	4	10	A						91	0.72
Macquarie SuperOptions	9	27	×		•			· - 		1.91
MAP Superannuation Plan		7	×	.						0.75
Mentor Personal Super	43	212	~	 √					51.25	0.99
Mercer Wealth Solutions Super Trust	6	48	. *	·		×				0.77
MLC Master Key Super	7	45	×	·				·	78	0.60
MTAA Personal Super Plan	4	8	×	· · · · · · · · · · · · · · · · · · ·					101.4	0.73
NSF Super Personal Division	4	5	.					<u> </u>	46.8	1.25
OnePath OneAnswer Personal Super	38	93	x	· · · · · · · · · · · · · · · · · · ·		x		· _ • ·	48	2.82
Perpetual Select Super Plan	6	12	×	· · · · · · · · · · · · · · · · · · ·				· _	101.28	2.38
Perpetual WealthFocus Super Plan	19	80	×	·				· _ • ·		1.95
Plum Personal Plan	15	45	×	· 		√		·	67.6	0.57
Pursuit Core Personal Superannuation		42	×	·				· _ • ·		0.65
Russell SuperSolution Personal Division		15	×	· · · · · · · · · · · · · · · · · · ·	 ✓	x		√	102.1	0.65
Spectrum Personal Superannuation	17	180		*		. √		~	53.3	0.76
Statewide ChoicePlus Personal Superannuation	19	46	×	·		· -		· . · · · · · · · · · · · · · · · · · ·	93.6	1.26
Strategy Personal Plan		25	×	· · · · · · · · · · · · · · · · · · ·				×	68	1.07
Suncorp Wealthsmart Personal Super		37	×						60	0.56
TWU Super- TransPersonal		3	.	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·		·	78	0.60
Vanguard Personal Superannuation Plan	4	10	×	· 		x			66	0.38
Virgin Super Personal Plan		6	x						52	1.00
Vison Super Personal Plan		9	*	· · · · · · · · · · · · · · · · · · ·						0.90
WALGSP Personal Super Solutions		11	x						62.4	1.21
Wealthpac Personal Superannuation Service	. 5	11	x	· · · · · · · · · · · · · · · · · · ·		· '			72	0.57
Wealthtrac Superannuation Master Trust	56	304		· · · · · · · · · · · · · · · · · · ·				x		0.99
*										
Arc Master Trust Personal Plan	5	17	×	✓	✓	✓	✓	✓		1.13
Australian Ethical Personal Superannuation	5	7	×	✓	✓	✓	✓	✓	51.25	0.48
CBUS Personal Superannuation	3	4	×	✓	✓	✓	✓	✓	78	0.91
Clearview Superannuation & Roll-Overs	6	7	×	✓	✓	×	×	×		2.71
Prime Super Fund	4	9	×	✓	✓	✓	✓	✓	52	0.61
Quadrant Personal Super	6	7	×	✓	✓	✓	✓	✓		0.72
- 4										-

^{*} MER displayed is for the balance option - (Additional fees/tiers may apply)



Wealth Accumulator

	Inves	tment O	otions	Adv	ice & Strate	gy	Member	Access	Fe	es
Product Name	Total No of Pre-mix Strategies	Total No of Investment Funds	Direct share investment available	Financial Advice Available	Transition to retirement Available	Income Protection insurance available	Can check balance online	Can update details online	Membership Fee \$	*MER
★★★★ outstanding value										
AGEST Super Personal Plan	6	12	×	×	✓	✓	✓	✓	60	0.60
AMP Flexible Super - Select	7	8	×	✓	✓	✓	✓	✓	107.12	0.6
AMP Flexible Super-Choice	22	83	×	✓	✓	✓	✓	✓	134.16	0.6
Australian Super Personal Super Plan	6	15	✓	✓	✓	✓	✓	✓	78	0.6
First State Personal Super	4	11	×	✓	1	V	✓	✓	52	0.2
Recruitment Super - Select Super	4	9	×	✓		~	✓	✓	80.6	0.5
Sunsuper Solutions	5	20	×	✓	1	1	✓	✓	52	0.4
TasPlan Super- TasPersonal	4	5	×	•	1	✓	✓	✓	111.8	0.5
ACSRF Superannuation Plan	6	11	×	1	√	✓	✓	√	78	0.7
AMP Flexible Super-Core	1	2	x A		√	✓	✓	✓	80.6	0.6
Asset Super Members	4	10	*	×	✓	✓	√	✓	59.8	0.6
Australian Enterprise Super	4	9	×	√	✓ · · · · · · · · · · · · · · · · · · ·	✓	✓	✓	80.6	0.5
FirstChoice Personal Super	20	119	*	✓	✓	✓	✓	✓		1.9
HOSTPLUS Personal Super	5	19	×	✓	✓	✓	✓	✓	78	0.6
Legal Super Personal Plan	7	10	✓	√	√	✓	✓	✓	67.6	0.6
Media Super Personal Superannuation Account	4	10	×	✓	✓	✓	✓	✓	65	0.5
MLC Master Key Super	7	45	×	√	✓	✓	✓	✓	78	0.6
MLC Master Key Super and Pension Fundamentals	1	45	×	✓	✓	✓	✓	✓	78	0.6

Accountants Super Personal Plan	4	9	×	✓	√	√	✓	√	104	0.5
AMIST Personal Super	5	5	×	√	√	✓	✓	✓	62.61	0.5
Asgard Elements Personal Super	5	82	×	✓	✓	✓	✓	√		1.9
Austchoice Personal Super	5	135	✓	√	√	✓	✓	✓	53.3	0.8
Austsafe Super Personal	3	9	×	✓	√	✓	✓	✓	78	0.8
AV Super Public Offer Plan	4	7	×	✓	√	✓	✓	✓	59.8	0.7
Buss(Q) Premium Choice Super	•	12	×	√	<i>✓</i>	✓	√	✓	78	0.7
CareSuper Personal Plan	7	12	✓	×	✓	✓	✓	*	78	0.7
Energy Super	5	9	x	✓	<i>✓</i>	✓	<i>✓</i>	✓	52	0.4
FSP Portfolio Service Super Fund	33	114	✓	√	✓	✓	✓	*	<u></u>	0.9
Guild Super Personal Plan	6	9	×	√	√	✓	<i>✓</i>	✓	51.25	0.6
IOOF Portfolio Service Personal Super	6	261	"	✓	<u>·</u>	· •	<i></i>	<i>✓</i>	84	0.6
LUCRF Super Personal Plan	4	9	x	✓	'	· · · · · · · · · · · · · · · · · ·	<i>✓</i>	<i>✓</i>	65	0.6
NGS Super Personal Plan	4	11	x	✓ · · · · · · · · · · · · · · · · · · ·	<u>·</u>	✓ · · · · · · · · · · · · · · · · · · ·	<i>✓</i>	<i>✓</i>	65	0.7
Plum Personal Plan	15	45	x	✓ · · · · · · · · · · · · · · · · · · ·	- ✓	· · · · · · · · · · · · · · · · · · ·	<u>*</u>	<i>-</i> • · · · · · · · · · · · · · · · · · ·	67.6	0.7
Pursuit Select Personal Superannuation	6	227	"	✓ · · · · · · · · · · · · · · · · · · ·	'	✓ · · · · · · · · · · · · · · · · · · ·	<i></i>	<i>✓</i>		0.6
Russell SuperSolution Personal Division	7	15	x	· · · · · · · · · · · · · · · · · · ·	*	×	<u>*</u>	- <u>*</u>	102.1	0.6
Vic Super Beneficiary Account	6	7	x	✓ · · · · · · · · · · · · · · · · · · ·	*	· · · · · · · · · · · · · · · · · · ·	<u>*</u>	<i>- •</i> ·	194.!	0.3
**										3.5
	E	61		U		./		<u> </u>	6F	0.7
AMG Universal Super Fund	5	64		<mark>*</mark>		· V		- 	65	0.7 2.8
ANZ OneAnswer Personal Super		93	x	✓		x	- · · · · · · · · · · · · · · · · · · ·		56.47	

^{*} MER displayed is for the balance option - (Additional fees/tiers may apply)



Wealth Accumulator

	Inves	tment Op	tions _	Adv	ice & Strate	egy	Memb <u>er</u>	Access	Fe	ees
		·			Į.					
Product Name	Total No of Pre-mix Strategies	Total No of Investment Funds	Direct share investment available	Financial Advice Available	Transition to retirement Available	Income Protection insurance available	Can check balance online	Can update details online	Membership Fee \$	*MER %
Aon Master Trust Personal Super	10	33	×	√	✓	✓	✓	✓	72.72	0.46
APEX Super Fund	5	10	×	✓	✓	✓	✓	✓	52	1.28
Bendigo Superannuation Plan	3	49	✓	✓	✓	✓	✓	×	53.28	0.95
BT Lifetime Personal Super	10	24	×	✓	✓	×	✓	✓		1.89
BT Super for Life	4	5	×	✓	✓	✓	✓	✓	60	0.99
Catholic Super Member Plan	5	10	×	✓	✓	✓	✓	✓	78	0.76
Christian Personal Super	4	5	×	✓	V	✓	✓	✓	83	0.75
Equip Super Personal	5	11	×	✓		Y	✓	✓		0.66
First Super Personal Division	3	4	×	✓	✓	✓	✓	✓	70.2	0.77
Freedom of Choice Personal Superannuation Plan	23	116	✓		1	✓	✓	✓	63	0.95
FuturePlus Individual Super	6	12	×	V	1	✓	✓	×	46.8	1.69
HESTA Personal Super	4	11	×	✓	1	✓	✓	✓	65	0.71
Intrust Super Fund Select Super	4	10	1	✓	✓	✓	✓	✓	91	0.72
Local Government Super Accumulation Scheme	6	7	x	V	✓	✓	✓	×	51.96	0.97
Macquarie SuperOptions	9	27	×	✓	✓	✓	✓	✓		1.91
Mentor Personal Super	43	212	V	✓	✓	✓	✓	✓	51.25	0.99
Mercer Wealth Solutions Super Trust	6	48	×	✓	✓	×	✓	✓		0.77
MTAA Personal Super Plan	4	8	×	✓	✓	✓	✓	✓	101.4	0.73
OnePath OneAnswer Personal Super	38	93	×	✓	✓	×	✓	✓	48	2.82
Perpetual Select Super Plan	6	12	×	✓	✓	✓	✓	✓	101.28	2.38
Perpetual WealthFocus Super Plan	19	80	×	✓	✓	✓	✓	✓		1.95
Pursuit Core Personal Superannuation	5	42	×	✓	✓	✓	✓	✓		0.65
REST Personal Super	6	13	×	✓	✓	✓	✓	✓	59.8	0.62
Spectrum Personal Superannuation	17	180	✓	×	✓	✓	✓	✓	53.3	0.76
Statewide ChoicePlus Personal Superannuation	19	46	×	✓	✓	✓	✓	✓	93.6	1.26
Statewide Personal Superannuation- Industry Fund	4	8	×	✓	✓	✓	✓	✓	78	0.83
Strategy Personal Plan	7	25	×	✓	✓	✓	✓	×	68	1.07
Suncorp Wealthsmart Personal Super	5	37	×	✓	✓	✓	✓	✓	60	0.56
TWU Super- TransPersonal	2	3	*	✓	✓	✓	✓	✓	78	0.60
Vanguard Personal Superannuation Plan	4	10	×	✓	✓	×	✓	✓	66	0.38
Virgin Super Personal Plan	2	6	×	✓	✓	✓	✓	✓	52	1.00
Vison Super Personal Plan	5	9	×	✓	✓	✓	✓	✓		0.90
Wealthpac Personal Superannuation Service	5	11	×	✓	✓	✓	✓	✓	72	0.57
Wealthtrac Superannuation Master Trust	56	304	✓	✓	✓	✓	✓	×		0.99
*										
Arc Master Trust Personal Plan	5	17	×	√	√	✓	√	√		1.13
Australian Ethical Personal Superannuation	5	7		<i>✓</i>	<i>✓</i>	✓	<i>-</i> · · · · · · · · · · · · · · · · · · ·	<i>✓</i>	51.25	0.48
CBUS Personal Superannuation	3	4	 	· · · · · · · · · · · · · · · · · · ·	*	· · · · · · · · · · · · · · · · · · ·	- · • · · · · · · · · · · · · · · · · ·	- ·· · ·	78	0.91
Clearview Superannuation & Roll-Overs	6	7	 	· · · · · · · · · · · · · · · · · · ·	- ✓	×	×	×		2.71
MAP Superannuation Plan	3	7		· · · · · · · · · · · · · · · · · · ·	-	· · · · · · · · · · · · · · · · · · ·	-	- *		0.75
NSF Super Personal Division	4	5	 ×	· · · · · Y · · · · · · ✓	Y	· · · · · · · · · · · · · · · · · · ·	· · • · · · · · · · · · · · · · · · · ·	- ¥	46.8	1.25
Prime Super Fund	4	9	 ×	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	*	- •	40.6 52	0.61
	6	7	*	• • · • • • • • • • • •	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	- · · · · · · · · · · · · · · · · · · ·	- ∨	J <u>Z</u>	0.72
Quadrant Personal Super			• ×	· · · · · · · · · · · · · · · · · · ·	Y	· · · · · · · · · · · · · · · · · · ·	*	- •	62.4	
WALGSP Personal Super Solutions		11	🖺	· · · · · ·	*	· · ·			62.4	1.21

^{*} MER displayed is for the balance option - (Additional fees/tiers may apply)



Pre-Retiree

#### Outstanding value ##### Outstanding value ###################################	**** Outstanding value AGEST Super Personal Plan 6 12 * * * * * * * * * * * * 60 AMP Fiscible Super - Select 7 8 * * * * * * * * * * * * * * * * * *		Inves	stment Op	tions	Adv	ice & Strate	egy	Member	Access	Fees	
AGEST Super Personal Plan 6 12 * * * * * * * * 60 0.6 AMP Flexible Super-Select 7 8 8 * * * * * * * * 107.12 0.6 AMP Flexible Super-Choice 22 83 * * * * * * * 134.16 0.6 AMP Flexible Super-Choice 1 2 * * * * * * * * * 134.16 0.6 AMP Flexible Super-Choice 1 1 2 * * * * * * * * * * * * * * * * *	AGEST Super Personal Plan 6 12	Product Name	Total No of Pre-mix Strategies	Total No of Investment Funds	Direct share investment available	Financial Advice Available	Transition to retirement Available	Income Protection insurance available	Can check balance online	Can update details online	Membership Fee \$	*MER
AGEST Super Personal Plan 6 12 * * * * * * * * 60 0.6 AMP Flexible Super-Select 7 8 8 * * * * * * * * 107.12 0.6 AMP Flexible Super-Choice 22 83 * * * * * * * 134.16 0.6 AMP Flexible Super-Choice 1 2 * * * * * * * * * 134.16 0.6 AMP Flexible Super-Choice 1 1 2 * * * * * * * * * * * * * * * * *	AGEST Super Personal Plan 6 12	★★★★★ outstanding value										
AMP Flexible Super - Select 7 8 7 7 107.12 0.6 AMP Flexible Super-Choice 22 83 7 7 7 134.16 0.6 AMP Flexible Super-Choice 1 2 7 7 7 7 7 134.16 0.6 AMP Flexible Super-Choice 1 2 7 7 7 7 7 7 134.16 0.6 AMP Flexible Super-Choice 1 2 7 7 7 7 7 7 7 134.16 0.6 AMP Flexible Super	AMP Flexible Super - Select 7 8 * ' ' ' 107,12 AMP Flexible Super-Choice 22 83 * ' ' ' ' 134,16 AMP Flexible Super-Choice 1 2 * ' ' ' ' ' 134,16 1 2 * ' ' ' ' ' ' 134,16 8 6 Flexible Super-Choice 1 2 * ' ' ' ' ' ' ' 134,16 8 6 Flexible Super-Choice 1 2 * ' ' ' ' ' ' ' 134,16 8 6 Flexible Super-Choice 1 2 * ' ' ' ' ' ' ' ' ' 134,16 8 6 Flexible Super-Choice 1 2 * ' ' ' ' ' ' ' ' ' 134,16 8 6 Flexible Super-Choice 1 2 * ' ' ' ' ' ' ' ' ' ' ' 52 ALC Marter Key Super and Pension Fundamentals 7 4 45 * ' ' ' ' ' ' ' ' ' 78 MLC Master Key Super and Pension Fundamentals 5 20 * ' ' ' ' ' ' ' ' 78 ASINS uperannuation Plan 6 11 * ' ' ' ' ' ' ' ' ' 78 ASINS Typerannuation Plan 6 11 * ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '		6	12	×	×	✓	√	√	√	60	0.60
AMP Flexible Super-Choice	AMP Flexible Super-Choice						√		√	✓		0.6
AMP Flexible Super-Core 1 2 * ' ' ' 80.6 0.6	AMP Flexible Super-Core 1				×				√	✓		0.6
First State Personal Super 4 11 *	First State Personal Super 4 11											
MLC Master Key Super and Pension Fundamentals 7 45 * ' ' ' 78 0.6 MLC Master Key Super and Pension Fundamentals 7 45 * ' ' ' ' 78 0.6 Sunsuper Solutions 5 20 * ' ' ' ' ' 78 0.6 Sunsuper Solutions 5 20 * ' ' ' ' ' ' 78 0.6 **** ACSRF Superannuation Plan 6 11 ' ' ' ' ' ' 78 0.7 AMIST Personal Super 5 5 5 * ' ' ' ' ' 62 61 0.5 Asset Super Members 4 10 * ' ' ' ' ' ' 62 61 0.5 Asset Super Members 4 10 * ' ' ' ' ' ' 80,6 0.5 Australian Enterprise Super 4 8 ' ' ' ' ' ' 80,6 0.5 Australian Enterprise Super 9 * ' ' ' ' ' ' 80,6 0.5 Australian Enterprise Super 4 8 ' ' ' ' ' ' ' 80,6 0.5 Australian Enterprise Super 9 * ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	MLC Master Key Super	· · · · · · · · · · · · · · · · · · ·						· · · · · · ·				
MLC Master Kay Super and Pension Fundamentals 7 45	MLC Master Key Super and Pension Fundamentals	•					· · · · · · · · · · · · · · · · · · ·					
######################################	Sunsuper Solutions 5 20 * * * * * * * * * 52 ***** ACSRF Superannuation Plan 6 11 * * * * * * * * * * * * * * * * * *		·			<u>*</u>						
*** ACSPF Superanuation Plan 6 11	**** ACSRF Suprannuation Plan 6 11											
ACSRF Superannuation Plan 6 11	ACSRF Superannuation Plan 6 11	Sunsuper Solutions		20	•			Y	· · · · · · · · ·	•	52	0.4
AMIST Personal Super 5 5 7 7 7 7 9 62.61 0.5 Asgard Elements Personal Super 5 82 7 7 7 7 9 1.5 Asgard Elements Personal Super 4 10 7 7 7 7 7 7 7 8 0.6 Australian Enterprise Super 4 9 7 7 7 8 0.6 Australian Super Personal Super Plan 6 15 7 7 7 7 7 7 7 7 7 7 8 0.6 Cares Super Personal Plan 7 12 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	AMIST Personal Super \$ 5	***										
Asset Super Members	Assert Super Members	ACSRF Superannuation Plan	6	11	×	√	✓	✓	✓	✓	78	0.7
Australian Enterprise Super Australian Enterprise Super Australian Super Personal Super Plan 6 15	Australian Enterprise Super Australian Enterprise Super Australian Super Personal Super Plan 6 15	AMIST Personal Super	5	5	×	V	✓	✓	✓	✓	62.61	0.5
Australian Enterprise Super Australian Enterprise Super Australian Enterprise Super Australian Super Personal Super Plan 6 15	Australian Enterprise Super	Asgard Elements Personal Super	5	82	x	/ ✓	✓	✓	✓	✓		1.9
Australian Enterprise Super Australian Super Personal Super Plan 6 15	Australian Enterprise Super Australian Enterprise Super Australian Super Personal Super Plan 6 15 7 7 7 7 7 8 Zeras Super Personal Super Plan 7 12 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		4		×	×	✓	✓	✓	✓	59.8	0.6
Australian Super Personal Super Plan 6 15	Australian Super Personal Super Plan 6 15				×	✓	✓		✓	✓		0.5
CareSuper Personal Plan	CareSuper Personal Plan 7 12			15	1				✓	✓		0.6
FirstChoice Personal Super 20 119 ×	FirstChoice Personal Super				✓	×			√	×		
FSP Portfolio Service Super Fund 33 114	## SP Portfolio Service Super Fund 33	•										
Guild Super Personal Plan 6 9 ×	Suild Super Personal Plan	•										
HOSTPLUS Personal Super Legal Super Personal Plan 7 10	HOSTPLUS Personal Super	•									51.25	
Legal Super Personal Plan 7 10 √ √ √ √ √ √ 67.6 0.6 Media Super Personal Superannuation Account 4 10 × √ √ √ √ √ 80.6 0.5 Recruitment Super - Select Super 4 9 × √ √ √ √ √ 80.6 0.5 Russell SuperSolution Personal Division 7 15 × √ √ × √ √ 102.1 0.6 TasPlan Super- TasPersonal 4 5 × √ √ √ √ √ √ 111.8 0.5 ★★★ ACCOUNTAINS Super Personal Plan 4 9 × √ √ √ √ √ √ √ 111.8 0.5 ANZ OneAnswer Personal Super 38 93 × √ √ × √ √ √ √ 104 0.5 AANZ OneAnswer Personal Super 10 33 × √ √ √ √ √ √ √ 72.72 0.4 Austchoice Personal Super 5 135 √ √ √ √ √ √ √ 53.3 0.8 AV Super Public Offer Plan 4 7 × √ √ √ √ √ √ 59.8 0.7 Buss(Q) Premium Choice Super 3 12 × √ √ √ √ √ √ 78 0.7 DOF Portfolio Service Personal Super 6 261 √ √ √ √ √ √ 78 0.7 DOF Portfolio Service Personal Super 38 93 × √ √ √ √ √ √ 84 0.6 NGS Super Personal Plan 4 11 × √ √ √ √ √ 84 0.6 NGS Super Personal Super 38 93 × √ √ √ √ √ √ √ 84 0.6 NGS Super Personal Super 6 261 √ √ √ √ √ √ √ 84 0.6 NGS Super Personal Super 8 227 √ √ √ √ √ √ √ √ 67.6 0.5 Pursuit Select Personal Superannuation 6 227 √ √ √ √ √ √ √ √ √ √ 67.6 0.5 Pursuit Select Personal Superannuation 6 227 √ √ √ √ √ √ √ √ √ √ √ 67.6 0.5 Pursuit Select Personal Superannuation 6 7 × √ √ √ √ √ √ √ √ √ √ √ 0.3	Legal Super Personal Plan 7 10 ✓											
Media Super Personal Superannuation Account 4 10 × ✓ <td< td=""><td>Media Super Personal Superannuation Account 4 10 x √ √ √ 65 Recruitment Super - Select Super 4 9 x √ √ √ √ 80.6 Russell SuperSolution Personal Division 7 15 x √ √ √ √ 102.1 TasPlan Super TasPersonal 4 5 x √ √ √ √ √ 111.8 Accountants Super Personal Plan 4 9 x √</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Media Super Personal Superannuation Account 4 10 x √ √ √ 65 Recruitment Super - Select Super 4 9 x √ √ √ √ 80.6 Russell SuperSolution Personal Division 7 15 x √ √ √ √ 102.1 TasPlan Super TasPersonal 4 5 x √ √ √ √ √ 111.8 Accountants Super Personal Plan 4 9 x √											
Recruitment Super - Select Super Russell SuperSolution Personal Division 7 15	Recruitment Super - Select Super Respect to Super Solution Personal Division 7 15											
Russell Super Solution Personal Division 7 15 * ' ' ' * ' ' 102.1 0.6 Tas Plan Super- Tas Personal 4 5 * ' ' ' ' ' ' 111.8 0.5 *** Accountants Super Personal Plan 4 9 * ' ' ' ' ' ' ' 104 0.5 ANZ One Answer Personal Super 38 93 * ' ' ' * ' ' ' ' ' 56.47 2.8 Aon Master Trust Personal Super 10 33 * ' ' ' ' ' ' ' ' ' ' 72.72 0.4 Austchoice Personal Super 5 135 ' ' ' ' ' ' ' ' ' ' 53.3 0.8 AV Super Public Offer Plan 4 7 * ' ' ' ' ' ' ' ' 59.8 0.7 Buss (Q) Premium Choice Super 3 12 * ' ' ' ' ' ' ' ' ' ' 84 0.6 NGS Super Personal Super 6 261 ' ' ' ' ' ' ' ' ' ' 84 0.6 NGS Super Personal Plan 4 11 * ' ' ' ' ' ' ' ' ' 48 2.8 Plum Personal Plan 15 45 * ' ' ' ' ' ' ' ' ' ' ' ' ' 67.6 0.5 Pursuit Select Personal Superannuation 6 227 ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	Russell SuperSolution Personal Division 7 15 ×											
TasPlan Super- TasPersonal 4 5 x √ √ √ √ √ 111.8 0.5 Accountants Super Personal Plan 4 9 x √ √ √ √ √ 104 0.5 ANZ OneAnswer Personal Super 38 93 x √ √ x √ √ √ √ 56.47 2.8 Aon Master Trust Personal Super 10 33 x √ √ √ √ √ √ √ 72.72 0.4 Austchoice Personal Super 5 135 √ √ √ √ √ √ √ 53.3 0.8 AV Super Public Offer Plan 4 7 x √ √ √ √ √ √ 59.8 0.7 Buss (Q) Premium Choice Super 3 12 x √ √ √ √ √ √ 78 0.7 BUSS (Q) Premium Choice Super 6 261 √ √ √ √ √ √ 84 0.6 NGS Super Personal Plan 4 11 x √ √ √ √ √ 65 0.7 OnePath OneAnswer Personal Super 38 93 x √ √ x √ √ √ 65 0.7 OnePath OneAnswer Personal Super 38 93 x √ √ x √ √ √ 66.6 0.5 Plum Personal Plan 15 45 x √ √ √ √ √ 67.6 0.5 Pursuit Select Personal Superannuation 6 227 √ √ √ √ √ √ √ 67.6 0.5 Vic Super Beneficiary Account 5 10 x √ √ √ √ √ √ √ 0.3	TasPlan Super-TasPersonal											
Accountants Super Personal Plan	Accountants Super Personal Plan											
Accountants Super Personal Plan 4 9 × ✓ ✓ ✓ ✓ ✓ 104 0.5 ANZ OneAnswer Personal Super 38 93 × ✓ ✓ × ✓ ✓ 56.47 2.8 Aon Master Trust Personal Super 10 33 × ✓ ✓ ✓ ✓ ✓ ✓ 72.72 0.4 Austchoice Personal Super 5 135 ✓ ✓ ✓ ✓ ✓ ✓ ✓ 53.3 0.8 AV Super Public Offer Plan 4 7 × ✓ ✓ ✓ ✓ ✓ 59.8 0.7 Buss(Q) Premium Choice Super 3 12 × ✓ ✓ ✓ ✓ ✓ ✓ 78 0.7 IOOF Portfolio Service Personal Super 6 261 ✓ ✓ ✓ ✓ ✓ ✓ ✓ 84 0.6 NGS Super Personal Plan 4 11 × ✓ ✓ ✓ ✓ ✓ ✓ 65 0.7 OnePath OneAnswer Personal Super 38 93 × ✓ ✓ ✓ ✓ ✓ ✓ 48 2.8 Plum Personal Plan 15 45 × ✓ ✓ ✓ ✓ ✓ ✓ ✓ 67.6 0.5 Pursuit Select Personal Superannuation 6 227 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 0.6 Vic Super Beneficiary Account 5 10 × ✓ ✓ ✓ ✓ ✓ ✓ ✓ 0.3	ANZ OneAnswer Personal Plan ANZ OneAnswer Personal Super 38 93 4 9 4 9 4 9 4 9 4 9 4 7 7 7 7 7 7 7 7 7 7 7 7	TasPlan Super- TasPersonal	4	5	x		√	√	 √	- - -	111.8	0.5
ANZ OneAnswer Personal Super 38 93 ×	ANZ OneAnswer Personal Super 38 93 ×	***										
Ann Master Trust Personal Super 10 33	Ann Master Trust Personal Super 10 33	Accountants Super Personal Plan	4	9	×	· · · · · · · · · · · · · · · · · · ·	 ✓	✓	√	✓	104	0.5
Austchoice Personal Super 5 135	Austchoice Personal Super 5 135	ANZ OneAnswer Personal Super	38	93	×	 ✓	√	×	✓	√	56.47	2.8
AV Super Public Offer Plan	AV Super Public Offer Plan 4 7 *	Aon Master Trust Personal Super	10	33	×	√	✓	✓	√	√	72.72	0.4
AV Super Public Offer Plan	AV Super Public Offer Plan	Austchoice Personal Super	.5	135	✓	✓	✓	✓	✓	✓	53.3	0.8
Buss(Q) Premium Choice Super 3 12 x √ √ √ √ 78 0.7 IOOF Portfolio Service Personal Super 6 261 √ √ √ √ √ 84 0.6 NGS Super Personal Plan 4 11 x √ √ √ √ √ 48 2.8 Plum Personal Plan 15 45 x √ √ √ √ √ √ √ √ √ √ 0.6 Pursuit Select Personal Superannuation 6 227 √ √ √ √ √ √ √ √ √ √ 0.6 Vic Super Beneficiary Account 6 7 x √ <	Sussign Premium Choice Super 3 12 x x x x x x x x x	AV Super Public Offer Plan	4		×	✓	✓	✓	✓	✓	59.8	0.7
IOOF Portfolio Service Personal Super 6 261	10OF Portfolio Service Personal Super 6 261 ✓ <td>Buss(Q) Premium Choice Super</td> <td>3</td> <td></td> <td>×</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>78</td> <td>0.7</td>	Buss(Q) Premium Choice Super	3		×	✓	✓	✓	✓	✓	78	0.7
NGS Super Personal Plan 4 11 x √ √ √ √ √ √ 65 0.7 OnePath OneAnswer Personal Super 38 93 x √ √ x √ √ 48 2.8 Plum Personal Plan 15 45 x √ √ √ √ √ √ 67.6 0.5 Pursuit Select Personal Superannuation 6 227 √ √ √ √ √ √ √ √ 0.6 Vic Super Beneficiary Account 6 7 x √ √ √ √ √ √ √ √ 0.3 ★★ APEX Super Fund 5 10 x √ √ √ √ √ √ 52 1.2	NGS Super Personal Plan		6	261	✓	✓	✓	✓	✓	✓	84	0.6
OnePath OneAnswer Personal Super 38 93 × ✓ × ✓ ✓ 48 2.8 Plum Personal Plan 15 45 × ✓ ✓ ✓ ✓ 67.6 0.5 Pursuit Select Personal Superannuation 6 227 ✓	OnePath OneAnswer Personal Super 38 93 × ✓ ✓ ✓ ✓ 48 Plum Personal Plan 15 45 × ✓ ✓ ✓ ✓ 67.6 Pursuit Select Personal Superannuation 6 227 ✓	· · · · · · · · · · · · · · · · · · ·	4		×	✓			✓	✓		0.7
Plum Personal Plan 15 45 x √ √ √ √ 67.6 0.5 Pursuit Select Personal Superannuation 6 227 √<	Plum Personal Plan 15 45 * ✓ ✓ ✓ ✓ 67.6 Pursuit Select Personal Superannuation 6 227 ✓ ✓ ✓ ✓ ✓ Vic Super Beneficiary Account 6 7 * ✓ ✓ ✓ ✓ ✓ APEX Super Fund 5 10 * ✓		38		×	✓			✓	✓		2.8
Pursuit Select Personal Superannuation 6 227	Pursuit Select Personal Superannuation 6 227				×				✓	✓		0.5
Vic Super Beneficiary Account 6 7 × ✓ <td< td=""><td>Vic Super Beneficiary Account 6 7 * ✓ <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.6</td></td<></td></td<>	Vic Super Beneficiary Account 6 7 * ✓ <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.6</td></td<>											0.6
APEX Super Fund 5 10 × ✓ ✓ ✓ ✓ 52 1.2	APEX Super Fund 5 10 × ✓ ✓ ✓ 52	•										0.3
APEX Super Fund 5 10 * * * * * 52 1.2	APEX Super Fund 5 10 x ✓ ✓ ✓ 52											
				40							50	1.0
	Austsafe Super Personal 3 9 × ✓ ✓ ✓ ✓ 78											0.8

^{*} MER displayed is for the balance option - (Additional fees/tiers may apply)



Pre-Retiree

	Inves	tment Op	tions	Adv	rice & Strate	egy	Member	Access	Fe	es
Product Name	Total No of Pre-mix Strategies	Total No of Investment Funds	Direct share investment available	Financial Advice Available	Transition to retirement Available	Income Protection insurance available	Can check balance online	Can update details online	Membership Fee \$	*MER %
BT Lifetime Personal Super	10	24	×	✓	√	×	√	✓		1.89
BT Super for Life	4	5	×	✓	✓	✓	✓	✓	60	0.99
Catholic Super Member Plan	5	10	×	✓	✓	✓	✓	✓	78	0.76
Christian Personal Super	4	5	×	✓	✓	✓	✓	✓	83	0.75
Energy Super	5	9	×	✓	✓	✓	✓	√	52	0.46
First Super Personal Division	3	4	×	✓	✓	✓	✓	√	70.2	0.77
Freedom of Choice Personal Superannuation Plan	23	116	✓	✓		V	√	√	63	0.95
FuturePlus Individual Super	6	12	x	✓	.	· · · · · · · · · · · · · · · · · · ·	√	×	46.8	1.69
HESTA Personal Super	4	11	×	√	—	✓	√	√	65	0.71
Intrust Super Fund Select Super	4	10	√	~	1	✓	√	. √	91	0.72
Local Government Super Accumulation Scheme	6	7	*	V	✓	✓	✓	×	51.96	0.97
LUCRF Super Personal Plan	4	9	× <	✓	✓	✓	✓	✓	65	0.69
Macquarie SuperOptions	9	27	×	✓	✓	✓	√	√		1.91
Mentor Personal Super	43	212	1	V	✓	✓	✓	✓	51.25	0.99
Mercer Wealth Solutions Super Trust	6	48	×	✓	✓	×	✓	✓		0.77
MTAA Personal Super Plan	4	8	×	✓	✓	✓	✓	✓	101.4	0.73
Perpetual Select Super Plan	6	12	*	✓	✓	✓	✓	✓	101.28	2.38
Perpetual WealthFocus Super Plan	19	80	×	✓	✓	✓	✓	✓		1.95
Pursuit Core Personal Superannuation	5	42	×	✓	✓	✓	✓	✓		0.65
REST Personal Super	6	13	×	✓	✓	✓	✓	✓	59.8	0.62
Spectrum Personal Superannuation	17	180	✓	×	✓	✓	✓	✓	53.3	0.76
Statewide ChoicePlus Personal Superannuation	19	46	×	✓	✓	✓	✓	✓	93.6	1.26
Statewide Personal Superannuation- Industry Fund	4	8	×	✓	✓	✓	✓	✓	78	0.83
Suncorp Wealthsmart Personal Super	5	37	×	✓	✓	✓	✓	✓	60	0.56
TWU Super- TransPersonal	2	3	×	✓	✓	✓	✓	✓	78	0.60
Vanguard Personal Superannuation Plan	4	10	×	✓	✓	×	✓	✓	66	0.38
Virgin Super Personal Plan	2	6	×	✓	✓	✓	✓	✓	52	1.00
Vison Super Personal Plan	5	9	×	✓	✓	✓	✓	✓		0.90
Wealthtrac Superannuation Master Trust	56	304	✓	✓	✓	✓	✓	×		0.99
\star										
AMG Universal Super Fund	5	64	√	×	✓	√	√	√	65	0.74
Arc Master Trust Personal Plan	5	17	i . x	✓	<i>✓</i>	✓ · · · · · · · · · · · · · · · · · · ·	<i>✓</i>	✓ ·		1.13
Australian Ethical Personal Superannuation	5	7	×	✓	✓	✓	<i>✓</i>	✓	51.25	0.48
Bendigo Superannuation Plan	3	49	✓	✓	✓	✓	✓	×	53.28	0.95
CBUS Personal Superannuation	3	4	×	✓	✓	✓	✓	✓	78	0.91
Clearview Superannuation & Roll-Overs	6	7	×	✓	✓	×	*	×		2.71
Equip Super Personal	5	11		· · · · · · · · · · · · · · · · · · ·	-	· "	"	- ! ·		0.66
MAP Superannuation Plan	3	7	 	· · · · · · · · · · · · · · · · · · ·	• *	· '	<u>`</u>	- <u>*</u>		0.75
NSF Super Personal Division	4	5	 	· · · · · · · · · · · · · · · · · · ·	- ✓	· '	- · · · · · · · · · · · · · · · · · · ·	<i>-</i> • · · · · · · · · · · · · · · · · · ·	46.8	1.25
Prime Super Fund	4	9		· · · · · · · · · · · · · · · · · · ·	• -	· · · · · · · · · · · · · · · · · · ·	····	<i></i>	52	0.61
Quadrant Personal Super	6	7	T 	· · · · · · · · · · · · · · · · · · ·	• '	· · · · · · · · · · · · · · · · · · ·	<u>`</u>	- <u>*</u> ·		0.72
Strategy Personal Plan	7	25	 ×	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	<u>*</u>	×	68	1.07
WALGSP Personal Super Solutions	3	11	 ×	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	<u>×</u>	- ^	62.4	1.21
Wealthpac Personal Superannuation Service	<u></u> 5	11	 ×	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	<u>*</u>	- •	72 72	0.57
vveaimpac reisonal superamination service		!!				*			! 4	0.57

^{*} MER displayed is for the balance option - (Additional fees/tiers may apply)



SUPERANNUATION STAR RATINGS

SUPERANNUATION RATINGS

There are more than 350 super funds in the market which are classified as personal super, corporate super, SMSF products, public sector super, wrap/platform accounts, industry funds, retail funds, master trusts etc. Many of these funds are not available directly to the average person. You may have to be employed by a particular government department or a large corporation or you may have to see a financial planner first.

Therefore we have limited our first superannuation star ratings to funds that are available to the average person i.e. anyone can apply directly to the fund.

- We have analysed 81 super funds that are available for personal super investment available to everyone
- Funds that are directly available for individuals to purchase without intermediary (e.g. Financial planner)
- We have excluded any Wrap/Platform/SMSF/Corporate super accounts

We have focused on the accumulation stage, when funds are being contributed to superannuation, not the drawdown stage following retirement. We have not credit rated the super fund managers.

Profile Descriptions

For our analysis we have used 4 profiles that reflect the usual superannuation saving stages and have calculated the value of the superannuation funds to each profile.

Starter

New to work, early working years

Low super balance, not concerned about too many investment options, low fees are important



Nester

Building wealth, building for future

Start to have a decent super amount, with priority on nonsuper investment. Minimum contribution to super and looking for long term growth



Wealth Accumulator

More money to play with, peak earnings period

Have accumulated significant amount of super and looking for more advanced options to accelerate growth



Pre-Retiree

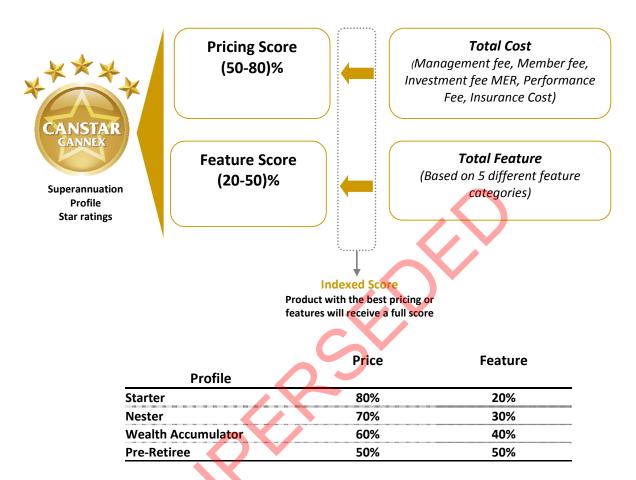
Approaching retirement

Large balance with conservative approach towards retirement investment



CANSTAR CANNEX Star Ratings

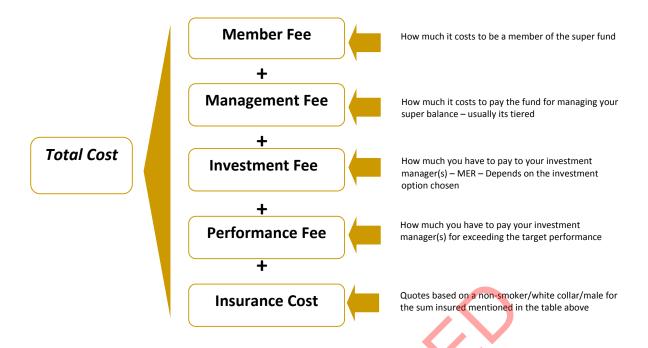
The results are reflected in a consumer-friendly 5-star concept, with 5 stars denoting products that offer outstanding value.



Pricing Score

Based on the average super balance (taking into account Administration/Management fee, Member fee, Investment fee/MER, Performance fee and insurance costs), 500 scenarios per profile were built around a normal distribution and a total cost to the consumer calculated. We have not included contribution fee in our calculations. If purchasing directly the consumer should enquire if the fund will waive or reduce these fees prior to joining.

Profile Name	Insurance Cover (Death &TPD)	Average Super Balance	Super Ba	lance (\$)
			Low	High
Starter	\$50,000	\$25,000	\$10,000	\$40,000
Nester	\$200,000	\$80,000	\$60,000	\$100,000
Wealth				
Accumulator	\$200,000	\$140,000	\$120,000	\$160,000
Pre-Retiree	\$100,000	\$160,000	\$140,000	\$180,000



Feature Score

Each individual feature is categorised into five different categories and is allocated points. Based on the points received each individual product gets a total feature score. This total score is then weighted against the weights provided in the table below for their respective profile feature score. The feature scores then get indexed to provide final feature score

Category	Definitions
	Online/phone access, contribution method,
Member Access	purchase directly/adviser, contribution method,
	linked to retirement account etc
Tunneration Food	Transaction fees, switching fees, rebates, direct
Transaction Fees	equity fee, termination fee etc
Investment Outions	Pre-mixed investment strategy, sector/specialist
Investment Options	funds, direct shares, no of managed funds etc
	Death, TPD, income protection, waiting period,
Insurance	exclusions, Binding nominations, continuance
	option etc
	Ownership of financial planning channel, referral
Figure in Advice & Streets	to aligned financial planners, transition to
Financial Advice & Strategy	retirement, payment frequency, multiple super
	contributions, calculators/tools etc

Category	Starter	Nester	Wealth Accumulator	Pre-retiree
Member Access	5.00%	5.00%	5.00%	5.00%
Transaction Fees	10.00%	10.00%	15.00%	15.00%
Investment Options	30.00%	25.00%	25.00%	20.00%
Insurance	25.00%	30.00%	15.00%	10.00%
Financial Advice &	30.00%	30.00%	40.00%	50.00%
Strategy	30.00%	30.00%	40.00%	50.00%

Additional rules applied to Star Ratings:

Investment Strategy

During the recent Global Financial Crisis some funds which had a large proportion of investments in illiquid assets (assets not readily converted to cash) came under pressure to meet member redemptions. Some funds had to suspend withdrawals and have subsequently closed particular investment options to new members. This highlighted the risks associated with having a significant percentage of funds invested in illiquid assets.

With this in mind CANSTAR CANNEX analysed each of the funds default investment strategies to ensure there were not large holdings in illiquid or unlisted assets which might signal a potential liquidity risk. If fund had more than 35% invested in direct or unlisted property, infrastructure, private equity or alternative assets we investigated further. We undertook the following steps to understand the investment strategy further:

- Reviewed the Product Disclosure Statement
- Examined the fund annual report for details of the fund investments
- Made enquiries to fund call centres
- Reviewed utilisation of external fund managers and diversification of fund's management

If, after these enquiries, the research committee remained concerned at the liquidity of the fund's investments, it was penalised 2 stars.

Investment Performance

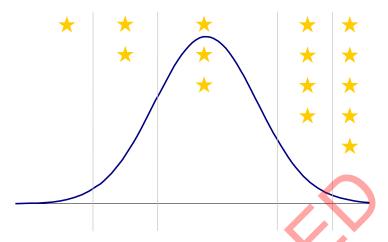
CANSTAR CANNEX ratings do not include a measure for investment returns. We have taken the decision not to make a judgement on the sustainability of investment returns across the many investment options offered by funds.

How often have we heard the disclaimer "Past performance is no guarantee of future performance"? All funds will have this disclaimer included in their product disclosure statements. There is good reason for this as a wide range of research shows a lack of persistence of investment returns. The consumer cannot reasonably rely upon current top performers sustaining that position.

However, while we have not rated performance we have reviewed the fund performance over the past 5 years for signs of persistent underperformance. Funds that have consistently underperformed in all of the 1, 3 and 5 year performance ratings (i.e. bottom quartile in all 3 performance measures) achieve a rating of no more than 3 stars. We do this because persistent underperformance can be an indicator of broader management or systemic issues which may be impacting the investment performance.

How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the products that obtain a score in the top 10% of the of the score distribution receive a 5 star rating.



The results are reflected in a consumer-friendly 5-star concept, with 5 stars denoting an outstanding product.

How often are products reviewed for star ratings purposes?

All ratings are fully recallulated every twelve months, based on the latest submissions from each institution. CANSTAR CANNEX also monitors changes on an ongoing basis

Does CANSTAR CANNEX rate other product areas?

CANSTAR CANNEX researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR CANNEX website at www.canstarcannex.com.au if you would like to view the latest star ratings reports of interest.



- Agribusiness
- Business banking
- Business life insurance Car insurance
- CFD trading
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents
- Home loans
- Life Insurance
- Low-doc home loans
- Margin lending
- Online Banking
- Online Share Trading
- Package banking
- Personal loans
- Reward programs
- Travel insurance

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DISCLAIMER

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