



Account Based Pensions Star Ratings

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Low Balance

Company	Product	Minimum Investment Amount (\$)	Total Annual Cost* (\$)	Change Payment Amount/Frequency		Request Investment Switch		Listed Stocks Available	Number of Managed Funds Available	Term Deposits Available	Financial Advice Available
				Online	Via Phone	Online	Via Phone				
★★★★★ "Outstanding Value"											
ANZ	Smart Choice Pension	No min	550.00	✗	✓	✓	✓	✗	9	✗	✓
Australian Meat Industry Super	Pension	20,000	668.40	✗	✗	✓	✗	✗	5	✗	✓
BUSS Queensland	Pension Choice	25,000	720.00	✗	✓	✓	✓	✗	11	✗	✓
Club Plus Superannuation	Pension	20,000	653.60	✓	✓	✓	✓	✓	9	✓	✓
ING DIRECT	Living Super Pension	20,000	750.00	✓	✓	✓	✓	✓	10	✓	✓
LGSS	Account-Based Pension	25,000	647.60	✗	✓	✓	✓	✓	6	✓	✓
★★★★											
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	No min	804.56	✓	✓	✓	✓	✗	93	✓	✓
AMP Superannuation Limited	Flexible Super Retirement Account - Core	No min	746.32	✓	✓	✓	✓	✗	6	✗	✓
AMP Superannuation Limited	Flexible Super Retirement Account - Select	No min	775.44	✓	✓	✓	✓	✗	11	✗	✓
Bendigo Bank	SmartStart Pension	10,000	728.00	✗	✗	✓	✗	✗	12	✗	✓
Energy Industries Super Scheme	Pension	25,000	770.00	✗	✗	✓	✗	✓	5	✓	✓
HESTA	Income Stream	50,000	751.00	✓	✗	✓	✗	✗	10	✗	✓
LUCRF Super	Pension	10,000	768.00	✗	✗	✓	✗	✗	10	✗	✓



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				Online	Via Phone	Online	Via Phone				
★★★★★											
Media Super	Pension	10,000	795.00	✗	✗	✓	✓	✓	22	✓	✓
MTAA	Pension	10,000	753.20	✓	✗	✓	✗	✗	8	✗	RTI
NGS Super	Income Stream	20,000	825.00	✓	✗	✓	✗	✓	14	✓	✓
OnePath	OneAnswer Frontier Pension	20,000	800.00	✓	✓	✓	✗	✗	92	✓	✓
Sunsuper	Sunsuper for Life Pension	60,000	808.00	✓	✗	✓	✓	✗	20	✗	✓
Vic Super	Flexible Income	10,000	848.00	✓	✗	✓	✗	✗	8	✓	✓
★★★											
AON	Master Trust Pension Essentials	20,000	1,044.36	✗	✗	✓	✗	✗	26	✗	✓
Aust Safe Super	Pension	50,000	880.00	✓	✓	✓	✓	✗	9	✗	✓
Australian Catholic Super	RetireChoice	25,000	1,028.00	✗	✗	✓	✗	✗	11	✗	RTI
Australian Super	Choice Income	50,000	918.00	✓	✗	✓	✗	✓	17	✓	✓
AV Super	Income Stream	20,000	1,059.80	✗	✗	✓	✗	✗	8	✗	✓
BT Funds Management	Super for Life Pension	No min	1,130.00	✓	✓	✓	✓	✗	11	✗	✓
CARE Super	Pension	10,000	1,206.00	✓	✗	✓	✗	✓	17	✓	✓



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				Online	Via Phone	Online	Via Phone				
★ ★ ★											
Catholic Super	Pension	No min	1,021.40	✓	✗	✓	✓	✓	14	✓	✓
Cbus	Income Stream	10,000	924.00	✓	✗	✓	✗	✓	5	✓	✓
Christian Super	Pension	20,000	1,211.00	✗	✗	✓	✗	✗	5	✗	✓
Energy Super	Income Stream	10,000	1,102.00	✓	✓	✓	✓	✗	9	✗	✓
Equisuper	Pension	25,000	930.00	✗	✗	✓	✓	✗	11	✗	✓
First State Super	Income Stream	20,000	922.00	✗	✗	✓	✗	✗	12	✗	✓
First Super	Allocated Pension	10,000	1,190.00	✗	✗	✓	✗	✗	5	✗	✓
HOSTPLUS Super	Pension	10,000	1,310.00	✓	✓	✓	✓	✓	20	✓	✓
InTrust Super	Stream	20,000	1,136.00	✓	✗	✓	✓	✗	10	✗	✓
IOOF Investment Mgmt	Pursuit Focus Allocated Pension	10,000	1,010.00	✗	✗	✗	✗	✗	11	✗	✓
IOOF Investment Mgmt	Pursuit Select Allocated Pension	20,000	1,250.01	✗	✗	✗	✗	✓	358	✓	✓
IRIS Industry Fund Services	Income Stream	10,000	1,080.00	✓	✗	✓	✗	✗	10	✗	✓
Kinetic Superannuation	Smart Pension	20,000	950.00	✗	✗	✓	✗	✗	8	✗	✓
Legal Super	Pension	20,000	1,047.60	✗	✗	✓	✗	✓	11	✓	✓



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				Online	Via Phone	Online	Via Phone				
★★★											
Mercer Weath Solutions	Allocated Pension	10,000	1,220.00	✗	✗	✓	✓	✓	35	✓	✓
Mine Wealth + Wellbeing	Pension	15,000	850.00	✗	✗	✓	✗	✗	11	✓	✓
MLC Nominees	Pension Fundamentals	1	1,280.00	✓	✓	✓	✓	✗	48	✓	✓
NSF Super	Pension	10,000	1,080.00	✓	✗	✓	✗	✗	5	✗	✓
REST Industry Super	Pension	10,000	905.00	✓	✓	✓	✗	✗	13	✗	✓
Russell Investments	Retirement Pension	50,000	1,050.00	✗	✗	✗	✗	✗	14	✗	✗
StatewideSuper	Pension	No min	908.00	✗	✗	✓	✗	✗	10	✗	✓
Tasplan	Pension	20,000	980.00	✓	✗	✓	✗	✗	9	✗	✓
TWU Nominees	Transpension	10,000	1,168.00	✓	✗	✓	✗	✗	3	✗	✓
Vision Super	Income Stream	10,000	1,010.00	✗	✗	✓	✗	✗	9	✗	RTI
Zurich Australia	Account-Based Pension	20,000	1,210.00	✗	✗	✓	✗	✗	15	✗	✗
★★											
Colonial First State	Firstchoice Pension	20,000	2,070.00	✓	✓	✓	✓	✗	120	✓	✓
Guild Superannuation	Pension	10,000	1,482.50	✗	✗	✓	✓	✗	5	✗	✓



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				Online	Via Phone	Online	Via Phone				
★★											
IOOF Investment Mgmt	Employer Super Pension	30,000	1,532.00	✗	✗	✓	✗	✓	264	✓	✓
IOOF Investment Mgmt	Pension	30,000	1,796.00	✗	✗	✓	✗	✓	123	✓	✓
Perpetual	WealthFocus Pension	20,000	2,070.00	✗	✓	✓	✓	✗	67	✗	✓
Prime Super	Income Stream	10,000	1,482.80	✗	✗	✗	✗	✗	9	✗	✓
The Trust Company	Pension	20,000	1,815.00	✗	✗	✗	✗	✓	72	✓	✗
Tidswell Financial Services	Smartsave Member's Choice Smart pension	20,000	1,777.00	✗	✗	✗	✗	✗	13	✗	✗
WA Local Government	WA Super Retirement Solutions Income Stream	1	1,330.00	✗	✗	✗	✗	✗	11	✗	✓
★											
Australian Ethical Invst	Pension	30,000	1,927.00	✗	✗	✓	✗	✗	6	✗	✓
BT Funds Management	Lifetime Flexible Pension	25,000	2,260.00	✗	✓	✗	✓	✗	13	✗	✓
Equity Trustees Superannuation	Pension	20,000	2,312.43	✗	✗	✗	✗	✗	11	✗	✓
Perpetual	Select Pension	3,000	2,457.00	✗	✓	✓	✗	✗	11	✗	✓



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Medium Balance

Company	Product	Minimum Investment Amount (\$)	Total Annual Cost* (\$)	Change Payment Amount/Frequency		Request Investment Switch		Listed Stocks Available	Number of Managed Funds Available	Term Deposits Available	Financial Advice Available
				Online	Via Phone	Online	Via Phone				
★★★★★ "Outstanding Value"											
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	No min	2,784.56	✓	✓	✓	✓	✗	93	✓	✓
ANZ	Smart Choice Pension	No min	2,050.00	✗	✓	✓	✓	✗	9	✗	✓
Club Plus Superannuation	Pension	20,000	2,333.60	✓	✓	✓	✓	✓	9	✓	✓
HESTA	Income Stream	50,000	2,531.00	✓	✗	✓	✗	✗	10	✗	✓
ING DIRECT	Living Super Pension	20,000	2,000.00	✓	✓	✓	✓	✓	10	✓	✓
LGSS	Account-Based Pension	25,000	2,387.60	✗	✓	✓	✓	✓	6	✓	✓
Sunsuper	Sunsuper for Life Pension	60,000	2,608.00	✓	✗	✓	✓	✗	20	✗	✓
★★★★★											
AMP Superannuation Limited	Flexible Super Retirement Account - Core	No min	2,726.32	✓	✓	✓	✓	✗	6	✗	✓
AMP Superannuation Limited	Flexible Super Retirement Account - Select	No min	2,755.44	✓	✓	✓	✓	✗	11	✗	✓
Australian Meat Industry Super	Pension	20,000	2,408.40	✗	✗	✓	✗	✗	5	✗	✓
Bendigo Bank	SmartStart Pension	10,000	2,618.00	✗	✗	✓	✗	✗	12	✗	✓
BUSS Queensland	Pension Choice	25,000	2,880.00	✗	✓	✓	✓	✗	11	✗	✓
Energy Industries Super Scheme	Pension	25,000	3,080.00	✗	✗	✓	✗	✓	5	✓	✓



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				Online	Via Phone	Online	Via Phone				
★★★★★											
LUCRF Super	Pension	10,000	2,838.00	✗	✗	✓	✗	✗	10	✗	✓
Media Super	Pension	10,000	2,985.00	✗	✗	✓	✓	✓	22	✓	✓
Mine Wealth + Wellbeing	Pension	15,000	2,860.00	✗	✗	✓	✗	✗	11	✓	✓
MTAA	Pension	10,000	2,612.99	✓	✗	✓	✗	✗	8	✗	RTI
NGS Super	Income Stream	20,000	3,105.00	✓	✗	✓	✗	✓	14	✓	✓
OnePath	OneAnswer Frontier Pension	20,000	3,100.00	✓	✓	✓	✗	✗	92	✓	✓
★★★											
AON	Master Trust Pension Essentials	20,000	3,624.36	✗	✗	✓	✗	✗	26	✗	✓
Aust Safe Super	Pension	50,000	3,370.00	✓	✓	✓	✓	✗	9	✗	✓
Australian Catholic Super	RetireChoice	25,000	3,878.00	✗	✗	✓	✗	✗	11	✗	RTI
Australian Super	Choice Income	50,000	3,438.00	✓	✗	✓	✗	✓	17	✓	✓
AV Super	Income Stream	20,000	4,059.80	✗	✗	✓	✗	✗	8	✗	✓
BT Funds Management	Super for Life Pension	No min	4,340.00	✓	✓	✓	✓	✗	11	✗	✓
CARE Super	Pension	10,000	4,356.00	✓	✗	✓	✗	✓	17	✓	✓



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				Online	Via Phone	Online	Via Phone				
★★★											
Catholic Super	Pension	No min	3,781.40	✓	✗	✓	✓	✓	14	✓	✓
Cbus	Income Stream	10,000	3,384.00	✓	✗	✓	✗	✓	5	✓	✓
Christian Super	Pension	20,000	4,571.00	✗	✗	✓	✗	✗	5	✗	✓
Energy Super	Income Stream	10,000	4,252.00	✓	✓	✓	✓	✗	9	✗	✓
Equisuper	Pension	25,000	3,720.00	✗	✗	✓	✓	✗	11	✗	✓
First State Super	Income Stream	20,000	3,532.00	✗	✗	✓	✗	✗	12	✗	✓
Guild Superannuation	Pension	10,000	4,395.00	✗	✗	✓	✓	✗	5	✗	✓
HOSTPLUS Super	Pension	10,000	4,070.00	✓	✓	✓	✓	✓	20	✓	✓
InTrust Super	Stream	20,000	4,076.00	✓	✗	✓	✓	✗	10	✗	✓
IOOF Investment Mgmt	Employer Super Pension	30,000	5,057.00	✗	✗	✓	✗	✓	264	✓	✓
IOOF Investment Mgmt	Pursuit Focus Allocated Pension	10,000	3,680.00	✗	✗	✗	✗	✗	11	✗	✓
IOOF Investment Mgmt	Pursuit Select Allocated Pension	20,000	4,700.01	✗	✗	✗	✗	✓	358	✓	✓
IRIS Industry Fund Services	Income Stream	10,000	4,120.00	✓	✗	✓	✗	✗	10	✗	✓
Kinetic Superannuation	Smart Pension	20,000	2,900.00	✗	✗	✓	✗	✗	8	✗	✓



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				Online	Via Phone	Online	Via Phone				
★★★											
Legal Super	Pension	20,000	3,842.60	✗	✗	✓	✗	✓	11	✓	✓
Mercer Weath Solutions	Allocated Pension	10,000	3,980.00	✗	✗	✓	✓	✓	35	✓	✓
MLC Nominees	Pension Fundamentals	1	4,820.00	✓	✓	✓	✓	✗	48	✓	✓
NSF Super	Pension	10,000	3,930.00	✓	✗	✓	✗	✗	5	✗	✓
REST Industry Super	Pension	10,000	3,365.00	✓	✓	✓	✗	✗	13	✗	✓
Russell Investments	Retirement Pension	50,000	4,200.00	✗	✗	✗	✗	✗	14	✗	✗
StatewideSuper	Pension	No min	3,398.00	✗	✗	✓	✗	✗	10	✗	✓
Tasplan	Pension	20,000	3,920.00	✓	✗	✓	✗	✗	9	✗	✓
Vic Super	Flexible Income	10,000	3,158.00	✓	✗	✓	✗	✗	8	✓	✓
Vision Super	Income Stream	10,000	3,690.00	✗	✗	✓	✗	✗	9	✗	RTI
Zurich Australia	Account-Based Pension	20,000	3,840.00	✗	✗	✓	✗	✗	15	✗	✗
★★											
Colonial First State	Firstchoice Pension	20,000	8,280.00	✓	✓	✓	✓	✗	120	✓	✓
First Super	Allocated Pension	10,000	4,760.00	✗	✗	✓	✗	✗	5	✗	✓



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				Online	Via Phone	Online	Via Phone				
★★											
IOOF Investment Mgmt	Pension	30,000	6,521.00	✗	✗	✓	✗	✓	123	✓	✓
Perpetual	Select Pension	3,000	7,477.00	✗	✓	✓	✗	✗	11	✗	✓
Perpetual	WealthFocus Pension	20,000	8,280.00	✗	✓	✓	✓	✗	67	✗	✓
Prime Super	Income Stream	10,000	4,212.80	✗	✗	✗	✗	✗	9	✗	✓
The Trust Company	Pension	20,000	6,930.00	✗	✗	✗	✗	✓	72	✓	✗
TWU Nominees	Transpension	10,000	4,438.00	✓	✗	✓	✗	✗	3	✗	✓
WA Local Government	WA Super Retirement Solutions Income Stream	1	4,870.00	✗	✗	✗	✗	✗	11	✗	✓
★											
Australian Ethical Invst	Pension	30,000	7,372.00	✗	✗	✓	✗	✗	6	✗	✓
BT Funds Management	Lifetime Flexible Pension	25,000	9,040.00	✗	✓	✗	✓	✗	13	✗	✓
Equity Trustees Superannuation	Pension	20,000	7,413.87	✗	✗	✗	✗	✗	11	✗	✓
Tidswell Financial Services	Smartsave Member's Choice Smart pension	20,000	7,108.00	✗	✗	✗	✗	✗	13	✗	✗



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High Balance

Company	Product	Minimum Investment Amount (\$)	Total Annual Cost* (\$)	Change Payment Amount/Frequency		Request Investment Switch		Listed Stocks Available	Number of Managed Funds Available	Term Deposits Available	Financial Advice Available
				Online	Via Phone	Online	Via Phone				
★★★★★ "Outstanding Value"											
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	No min	5,094.56	✓	✓	✓	✓	✗	93	✓	✓
ANZ	Smart Choice Pension	No min	3,800.00	✗	✓	✓	✓	✗	9	✗	✓
Club Plus Superannuation	Pension	20,000	4,293.60	✓	✓	✓	✓	✓	9	✓	✓
ING DIRECT	Living Super Pension	20,000	2,875.00	✓	✓	✓	✓	✓	10	✓	✓
LGSS	Account-Based Pension	25,000	4,417.60	✗	✓	✓	✓	✓	6	✓	✓
Sunsuper	Sunsuper for Life Pension	60,000	4,708.00	✓	✗	✓	✓	✗	20	✗	✓
★★★★											
AMP Superannuation Limited	Flexible Super Retirement Account - Core	No min	5,036.32	✓	✓	✓	✓	✗	6	✗	✓
AMP Superannuation Limited	Flexible Super Retirement Account - Select	No min	5,065.44	✓	✓	✓	✓	✗	11	✗	✓
Australian Super	Choice Income	50,000	6,303.00	✓	✗	✓	✗	✓	17	✓	✓
BUSS Queensland	Pension Choice	25,000	5,400.00	✗	✓	✓	✓	✗	11	✗	✓
HESTA	Income Stream	50,000	4,666.00	✓	✗	✓	✗	✗	10	✗	✓
Legal Super	Pension	20,000	6,257.60	✗	✗	✓	✗	✓	11	✓	✓
LUCRF Super	Pension	10,000	5,253.00	✗	✗	✓	✗	✗	10	✗	✓



Account Based Pensions Star Ratings

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High Balance

Company	Product	Minimum Investment Amount (\$)	Total Annual Cost* (\$)	Change Payment Amount/Frequency		Request Investment Switch		Listed Stocks Available	Number of Managed Funds Available	Term Deposits Available	Financial Advice Available
				Online	Via Phone	Online	Via Phone				
★★★★★											
Media Super	Pension	10,000	5,540.00	✗	✗	✓	✓	✓	22	✓	✓
Mercer Weath Solutions	Allocated Pension	10,000	6,150.00	✗	✗	✓	✓	✓	35	✓	✓
Mine Wealth + Wellbeing	Pension	15,000	5,205.00	✗	✗	✓	✗	✗	11	✓	✓
NGS Super	Income Stream	20,000	5,515.00	✓	✗	✓	✗	✓	14	✓	✓
OnePath	OneAnswer Frontier Pension	20,000	5,550.00	✓	✓	✓	✗	✗	92	✓	✓
Vic Super	Flexible Income	10,000	5,175.00	✓	✗	✓	✗	✗	8	✓	✓
★★★											
AON	Master Trust Pension Essentials	20,000	5,784.36	✗	✗	✓	✗	✗	26	✗	✓
Aust Safe Super	Pension	50,000	5,875.00	✓	✓	✓	✓	✗	9	✗	✓
Australian Catholic Super	RetireChoice	25,000	7,203.00	✗	✗	✓	✗	✗	11	✗	RTI
Australian Meat Industry Super	Pension	20,000	4,438.40	✗	✗	✓	✗	✗	5	✗	✓
AV Super	Income Stream	20,000	7,559.80	✗	✗	✓	✗	✗	8	✗	✓
Bendigo Bank	SmartStart Pension	10,000	4,823.00	✗	✗	✓	✗	✗	12	✗	✓
BT Funds Management	Super for Life Pension	No min	8,085.00	✓	✓	✓	✓	✗	11	✗	✓



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				Online	Via Phone	Online	Via Phone				
★ ★ ★											
CARE Super	Pension	10,000	7,606.00	✓	✗	✓	✗	✓	17	✓	✓
Catholic Super	Pension	No min	7,001.40	✓	✗	✓	✓	✓	14	✓	✓
Cbus	Income Stream	10,000	6,254.00	✓	✗	✓	✗	✓	5	✓	✓
Christian Super	Pension	20,000	6,991.00	✗	✗	✓	✗	✗	5	✗	✓
Energy Industries Super Scheme	Pension	25,000	5,775.00	✗	✗	✓	✗	✓	5	✓	✓
Energy Super	Income Stream	10,000	7,927.00	✓	✓	✓	✓	✗	9	✗	✓
Equisuper	Pension	25,000	5,925.00	✗	✗	✓	✓	✗	11	✗	✓
First State Super	Income Stream	20,000	6,577.00	✗	✗	✓	✗	✗	12	✗	✓
First Super	Allocated Pension	10,000	7,825.00	✗	✗	✓	✗	✗	5	✗	✓
Guild Superannuation	Pension	10,000	7,720.00	✗	✗	✓	✓	✗	5	✗	✓
HOSTPLUS Super	Pension	10,000	7,290.00	✓	✓	✓	✓	✓	20	✓	✓
InTrust Super	Stream	20,000	7,506.00	✓	✗	✓	✓	✗	10	✗	✓
IOOF Investment Mgmt	Employer Super Pension	30,000	8,182.00	✗	✗	✓	✗	✓	264	✓	✓
IOOF Investment Mgmt	Pension	30,000	9,342.00	✗	✗	✓	✗	✓	123	✓	✓



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Company	Product	Minimum Investment Amount (\$)	Total Annual Cost* (\$)	Change Payment Amount/Frequency		Request Investment Switch		Listed Stocks Available	Number of Managed Funds Available	Term Deposits Available	Financial Advice Available
				Online	Via Phone	Online	Via Phone				
★★★											
IOOF Investment Mgmt	Pursuit Focus Allocated Pension	10,000	6,795.00	✗	✗	✗	✗	✗	11	✗	✓
IOOF Investment Mgmt	Pursuit Select Allocated Pension	20,000	7,625.01	✗	✗	✗	✗	✓	358	✓	✓
IRIS Industry Fund Services	Income Stream	10,000	7,725.00	✓	✗	✓	✗	✗	10	✗	✓
Kinetic Superannuation	Smart Pension	20,000	4,575.00	✗	✗	✓	✗	✗	8	✗	✓
MLC Nominees	Pension Fundamentals	1	8,775.00	✓	✓	✓	✓	✗	48	✓	✓
MTAA	Pension	10,000	4,432.99	✓	✗	✓	✗	✗	8	✗	RTI
NSF Super	Pension	10,000	7,255.00	✓	✗	✓	✗	✗	5	✗	✓
REST Industry Super	Pension	10,000	6,095.00	✓	✓	✓	✗	✗	13	✗	✓
StatewideSuper	Pension	No min	6,100.50	✗	✗	✓	✗	✗	10	✗	✓
Tasplan	Pension	20,000	6,350.00	✓	✗	✓	✗	✗	9	✗	✓
Vision Super	Income Stream	10,000	6,000.00	✗	✗	✓	✗	✗	9	✗	RTI
★★											
Colonial First State	Firstchoice Pension	20,000	14,825.00	✓	✓	✓	✓	✗	120	✓	✓
Perpetual	Select Pension	3,000	13,917.00	✗	✓	✓	✗	✗	11	✗	✓



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				Online	Via Phone	Online	Via Phone				
★★											
Perpetual	WealthFocus Pension	20,000	15,525.00	✗	✓	✓	✓	✗	67	✗	✓
Prime Super	Income Stream	10,000	7,397.80	✗	✗	✗	✗	✗	9	✗	✓
Russell Investments	Retirement Pension	50,000	7,500.00	✗	✗	✗	✗	✗	14	✗	✗
The Trust Company	Pension	20,000	10,940.00	✗	✗	✗	✗	✓	72	✓	✗
TWU Nominees	Transpension	10,000	8,253.00	✓	✗	✓	✗	✗	3	✗	✓
WA Local Government	WA Super Retirement Solutions Income Stream	1	9,225.00	✗	✗	✗	✗	✗	11	✗	✓
Zurich Australia	Account-Based Pension	20,000	7,200.00	✗	✗	✓	✗	✗	15	✗	✗
★											
Australian Ethical Invst	Pension	30,000	13,477.00	✗	✗	✓	✗	✗	6	✗	✓
BT Funds Management	Lifetime Flexible Pension	25,000	16,950.00	✗	✓	✗	✓	✗	13	✗	✓
Equity Trustees Superannuation	Pension	20,000	12,138.87	✗	✗	✗	✗	✗	11	✗	✓
Tidswell Financial Services	Smartsave Member's Choice Smart pension	20,000	13,327.50	✗	✗	✗	✗	✗	13	✗	✗