



Account Based Pensions Star Ratings

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Legend

- ★ Canstar Rating
- ☆ Indicative Canstar Rating

Balanced

Company	Product	Investment Option
★★★★★ "Outstanding Value"		
AustralianSuper	AustralianSuper Choice Income	Balanced
Cbus	Cbus Super Income Stream	Growth
HESTA	HESTA Income Stream	Eco
Hostplus Super	Hostplus Pension	Balanced
Prime Super	Prime Super Retirement Income Stream	Balanced
Prime Super	Prime Super Retirement Income Stream	Managed Growth
Sunsuper	Sunsuper for Life Income Account	Balanced
★★★★★		
Australian Meat Industry Super	AMIST Pension	Growth
CareSuper	CareSuperPension	Balanced
Catholic Super	MyLife MyPension	Balanced
Club Plus Superannuation	Club Plus Pension	Balanced
HESTA	HESTA Income Stream	Balanced
Local Government Super	LGS Account-Based Pension Plan	Balanced Growth
Media Super	Media Super Pension	Balanced
MTAA	MTAA Super Pension	Balanced
NGS Super	NGS Super Income Account	Diversified
Statewide Super	Statewide Pension	Active Balanced
Tasplan	Tasplan Control Pension	Balanced
VicSuper	VicSuper Flexible Income	Growth
☆☆☆☆☆		
Suncorp	Brighter Super Pension	Suncorp Multi Manager Growth Fund



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Balanced

Company	Product	Investment Option
★★★		
AMP Superannuation Limited	AMP Flexible Super Retirement Account - Choice	AMP Balanced Growth
AMP Superannuation Limited	AMP Flexible Super Retirement Account - Core	Super Easy Balanced
AMP Superannuation Limited	AMP Flexible Super Retirement Account - Select	Super Easy Balanced
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Growth
AON	smartMonday PENSION	Balanced Growth Index
Australian Catholic Super	Australian Catholic Super RetireChoice	Balanced
Australian Meat Industry Super	AMIST Pension	Balanced
BUSSQ	BUSSQ Pension Choice	Balanced Growth
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Multi-Index Balanced
EISS Super	EISS Pension	Balanced
Energy Super	Energy Super Income Stream	Balanced
Equip	Equip Account Based Pension	Balanced Growth
First State Super	First State Super Pension	Growth
First Super	First Super Allocated Pension	Balanced
Guild Super	GuildPension	Growth
ING	ING - Living Super Pension	Growth
InTrust Super	Intrust Super Stream	Balanced
IOOF Investment Management Ltd	IOOF Pursuit Focus Allocated Pension	IOOF MultiSeries 70
legalsuper	legalsuper Pension	Balanced
LGIAsuper	LGIAsuper Pension	Diversified Growth
LUCRF Super	LUCRF Pension	Balanced
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Growth
Mine Superannuation Fund	Mine Super Pension	Growth
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Horizon 4 - Balanced Portfolio
OnePath	OneAnswer Frontier Pension	Vanguard Growth Index
REI Super	REI Super Retirement Pension	Balanced
Rest	Rest Pension	Core Strategy
Statewide Super	Statewide Pension	Sustainable Diversified
TWUSUPER	Transpension	Balanced
VicSuper	VicSuper Flexible Income	Balanced
Vision Super	Vision Income Stream	Balanced



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Balanced

Company	Product	Investment Option
★★★★		
Vision Super	Vision Income Stream	Balanced Growth
WA Super	WA Super Retirement Solutions Income Stream	Diversified Moderate
★★★		
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Balanced Index Fund
BT Funds Management	BT Super for Life Pension	Pendal Sustainable Balanced
Christian Super	Christian Super Pension	Ethical Balanced Growth
ING	ING - Living Super Pension	Balanced
IOOF Investment Management Ltd	IOOF Pension	IOOF MultiMix Moderate Trust
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Balanced Growth
QSuper	QSuper Income Account	Socially Responsible
StatePlus	StatePlus Flexible Income Plan	Balanced
★★		
IOOF Investment Management Ltd	Medical & Assoc Professions Superannuation Fund - Pension	IOOF MultiMix Moderate Trust
Perpetual Superannuation Limited	Perpetual Select Pension Plan	Balanced
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Diversified Growth
★		
AvSuper	AvSuper Income Stream	Balanced Growth
LESF Super	LESF Account-Based Pension	Growth



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Cash

Company

Product

Investment Option

★★★★★ "Outstanding Value"

AustralianSuper

AustralianSuper Choice Income

Cash

HESTA

HESTA Income Stream

Term Deposits

NGS Super

NGS Super Income Account

Cash and Term Deposits

Prime Super

Prime Super Retirement Income Stream

Cash

Sunsuper

Sunsuper for Life Income Account

Cash

★★★★★

Australian Catholic Super

Australian Catholic Super RetireChoice

Cash and Term Deposits

Australian Meat Industry Super

AMIST Pension

Secure

BUSSQ

BUSSQ Pension Choice

Cash

CareSuper

CareSuperPension

Cash

Catholic Super

MyLife MyPension

Cash

Club Plus Superannuation

Club Plus Pension

Cash

Energy Super

Energy Super Income Stream

Cash Enhanced

First Super

First Super Allocated Pension

Cash

InTrust Super

Intrust Super Stream

Cash

Local Government Super

LGS Account-Based Pension Plan

Managed Cash

Media Super

Media Super Pension

Cash

Rest

Rest Pension

Cash



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Cash

Company	Product	Investment Option
★★★		
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Cash
AvSuper	AvSuper Income Stream	Cash
Cbus	Cbus Super Income Stream	Cash Savings
Christian Super	Christian Super Pension	Ethical Cash
Colonial First State FirstChoice	FirstChoice Wholesale Pension	Colonial First State Wholesale Strategic Cash
EISS Super	EISS Pension	Cash
Equip	Equip Account Based Pension	Cash
First State Super	First State Super Pension	Cash
Guild Super	GuildPension	Secure
HESTA	HESTA Income Stream	Cash
Hostplus Super	Hostplus Pension	Cash
ING	ING - Living Super Pension	Cash Option
IOOF Investment Management Ltd	IOOF Pursuit Focus Allocated Pension	IOOF Cash Management Trust - Class D Units
IOOF Investment Management Ltd	IOOF Pursuit Select Allocated Pension	IOOF Cash Management Trust - Class D Units
legalsuper	legalsuper Pension	Cash
LGIAsuper	LGIAsuper Pension	Cash
LUCRF Super	LUCRF Pension	Cash
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Cash
Mine Superannuation Fund	Mine Super Pension	Cash
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Cash Fund
MTAA	MTAA Super Pension	Cash
OnePath	OneAnswer Frontier Pension	ANZ Cash Advantage
QSuper	QSuper Income Account	Cash
StatePlus	StatePlus Flexible Income Plan	Cash
Statewide Super	Statewide Pension	Cash
Tasplan	Tasplan Control Pension	Cash
TWUSUPER	Transpension	Cash Plus
VicSuper	VicSuper Flexible Income	Cash
Vision Super	Vision Income Stream	Cash
WA Super	WA Super Retirement Solutions Income Stream	Cash



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Cash

Company

Product

Investment Option

☆☆☆

Suncorp

Brighter Super Pension

Suncorp Cash Fund

☆☆

AMP Superannuation Limited

Flexible Super Retirement Account - Choice

Super Easy Cash

AMP Superannuation Limited

Flexible Super Retirement Account - Core

Super Easy Cash

AMP Superannuation Limited

Flexible Super Retirement Account - Select

Super Easy Cash

AON

smartMonday PENSION

Cash

BT Funds Management

BT Super for Life Pension

Super Cash

IOOF Investment Management Ltd

IOOF Pension

IOOF Cash Management Trust

IOOF Investment Management Ltd

Medical & Assoc Professions Superannuation Fund - Pension

IOOF Cash Management Trust - Class D Units

Perpetual Superannuation Limited

Perpetual WealthFocus Pension Plan

Perpetual Cash

REI Super

REI Super Retirement Pension

Cash

★

Bendigo Bank

Bendigo SmartStart Pension

Bendigo Cash Account

Perpetual Superannuation Limited

Perpetual Select Pension Plan

Cash Option

Zurich Australia Limited

Zurich Account-Based Pension

Cash



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Growth

Company

Product

Investment Option

★★★★★ "Outstanding Value"

AustralianSuper	AustralianSuper Choice Income	High Growth
Cbus	Cbus Super Income Stream	High Growth
Hostplus Super	Hostplus Pension	Shares Plus
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Horizon 6 - Share Portfolio
MTAA	MTAA Super Pension	Growth
Sunsuper	Sunsuper for Life Income Account	Growth

★★★★

CareSuper	CareSuperPension	Growth
Club Plus Superannuation	Club Plus Pension	Growth
Energy Super	Energy Super Income Stream	Growth
First Super	First Super Allocated Pension	Growth
HESTA	HESTA Income Stream	Active
ING	ING - Living Super Pension	High Growth
InTrust Super	Intrust Super Stream	Growth
Local Government Super	LGS Account-Based Pension Plan	High Growth
Media Super	Media Super Pension	Growth
VicSuper	VicSuper Flexible Income	Equity Growth



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Growth

Company	Product	Investment Option
★★★★		
AMP Superannuation Limited	Flexible Super Retirement Account - Select	Super Easy Growth
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Australian Equities
AON	smartMonday PENSION	Growth Index
BT Funds Management	BT Super for Life Pension	Pendal Growth Shares
BUSSQ	BUSSQ Pension Choice	High Growth
Catholic Super	MyLife MyPension	Moderately Aggressive
Christian Super	Christian Super Pension	Ethical High Growth
EISS Super	EISS Pension	High Growth
Equip	Equip Account Based Pension	Growth
First State Super	First State Super Pension	High Growth
Guild Super	GuildPension	High Growth
IOOF Investment Management Ltd	IOOF Pension	IOOF MultiMix Growth Trust
IOOF Investment Management Ltd	IOOF Pursuit Select Allocated Pension	Vanguard High Growth Index Fund
legalsuper	legalsuper Pension	Growth
LGIAsuper	LGIAsuper Pension	Aggressive
LUCRF Super	LUCRF Pension	High Growth
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer High Growth
Mine Superannuation Fund	Mine Super Pension	Aggressive
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Horizon 5 - Growth Portfolio
NGS Super	NGS Super Income Account	High Growth
OnePath	OneAnswer Frontier Pension	Vanguard High Growth Index
REI Super	REI Super Retirement Pension	Growth
Rest	Rest Pension	High Growth
Statewide Super	Statewide Pension	Growth
Tasplan	Tasplan Control Pension	Growth
TWUSUPER	Transpension	Equity Plus
Vision Super	Vision Income Stream	Growth
WA Super	WA Super Retirement Solutions Income Stream	Diversified High Growth
☆☆☆		
Suncorp	Brighter Super Pension	Suncorp Multi Manager High Growth Fund



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Growth

Company

Product

Investment Option

★★

AMP Superannuation Limited	Flexible Super Retirement Account - Choice	Responsible Investment Leaders Growth
Australian Ethical Invst	Australian Ethical Retail Super Pension	Growth
AvSuper	AvSuper Income Stream	Growth
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Growth Index Fund
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Growth
IOOF Investment Management Ltd	Medical & Assoc Professions Superannuation Fund - Pension	IOOF MultiMix Growth Trust
Perpetual Superannuation Limited	Perpetual Select Pension Plan	Growth
StatePlus	StatePlus Flexible Income Plan	Growth

★

Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Industrial Share
Zurich Australia Limited	Zurich Account-Based Pension	Priority Growth



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Moderate

Company	Product	Investment Option
★★★★★ "Outstanding Value"		
AustralianSuper	AustralianSuper Choice Income	Conservative Balanced
AustralianSuper	AustralianSuper Choice Income	Stable
Cbus	Cbus Super Income Stream	Conservative Growth
Hostplus Super	Hostplus Pension	Conservative Balanced
LGIAsuper	LGIAsuper Pension	Balanced
Local Government Super	LGS Account-Based Pension Plan	Balanced
QSuper	QSuper Income Account	Aggressive
QSuper	QSuper Income Account	Balanced
Statewide Super	Statewide Pension	Conservative Balanced
Sunsuper	Sunsuper for Life Income Account	Retirement



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Moderate

Company	Product	Investment Option
★★★★★		
AMP Superannuation Limited	Flexible Super Retirement Account - Select	Super Easy Moderately Conservative
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Moderate
Australian Catholic Super	Australian Catholic Super RetireChoice	Conservative Balanced
Australian Catholic Super	Australian Catholic Super RetireChoice	Socially Responsible
BUSSQ	BUSSQ Pension Choice	Defensive
CareSuper	CareSuperPension	Conservative Balanced
Catholic Super	MyLife MyPension	RetirePlus
Energy Super	Energy Super Income Stream	Capital Managed
Equip	Equip Account Based Pension	Balanced
First State Super	First State Super Pension	Balanced Growth
First Super	First Super Allocated Pension	Conservative Balanced
HESTA	HESTA Income Stream	Conservative
legalsuper	legalsuper Pension	Conservative Balanced
LUCRF Super	LUCRF Pension	Moderate
Media Super	Media Super Pension	Stable
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Moderate Growth
NGS Super	NGS Super Income Account	Balanced
NGS Super	NGS Super Income Account	Defensive
OnePath	OneAnswer Frontier Pension	Vanguard Balanced Index
Prime Super	Prime Super Retirement Income Stream	Conservative
Rest	Rest Pension	Balanced
Sunsuper	Sunsuper for Life Income Account	Conservative
★★★★☆		
Media Super	Media Super Pension	Moderate Growth
Tasplan	Tasplan Pension	Moderate



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Moderate

Company	Product	Investment Option
★★★		
AMP Superannuation Limited	AMP Flexible Super Retirement Account - Choice	AMP Conservative
AMP Superannuation Limited	AMP Flexible Super Retirement Account - Select	Super Easy Conservative
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	AMP Moderate Growth
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Conservative
AON	smartMonday PENSION	Moderate Index
Australian Catholic Super	Australian Catholic Super RetireChoice	Conservative
Australian Ethical Invst	Australian Ethical Retail Super Pension	Balanced
Australian Ethical Invst	Australian Ethical Retail Super Pension	Conservative
Australian Meat Industry Super	AMIST Pension	Capital Stable
AvSuper	AvSuper Income Stream	Stable Growth
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Conservative Index Fund
CareSuper	CareSuperPension	Capital Stable
Catholic Super	MyLife MyPension	Conservative
Cbus	Cbus Super Income Stream	Conservative
Christian Super	Christian Super Pension	Ethical Conservative Balanced
Christian Super	Christian Super Pension	Ethical Stable
Club Plus Superannuation	Club Plus Pension	Conservative Balanced
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Multi-Index Diversified
EISS Super	EISS Pension	Conservative
EISS Super	EISS Pension	Conservative Balanced
Energy Super	Energy Super Income Stream	Stable
Equip	Equip Account Based Pension	Conservative
First State Super	First State Super Pension	Conservative Growth
Guild Super	GuildPension	Balanced
Guild Super	GuildPension	Conservative
Hostplus Super	Hostplus Pension	Capital Stable
InTrust Super	Intrust Super Stream	Conservative
InTrust Super	Intrust Super Stream	Stable
IOOF Investment Management Ltd	IOOF Pension	IOOF MultiMix Conservative Trust
IOOF Investment Management Ltd	IOOF Pursuit Select Allocated Pension	Vanguard Balanced Index Fund
IOOF Investment Management Ltd	IOOF Pursuit Select Allocated Pension	Vanguard Conservative Index Fund



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Moderate

Company	Product	Investment Option
★★★		
LGIAsuper	LGIAsuper Pension	Stable
Local Government Super	LGS Account-Based Pension Plan	Conservative
LUCRF Super	LUCRF Pension	Conservative
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Conservative Growth
Mine Superannuation Fund	Mine Super Pension	Balanced
Mine Superannuation Fund	Mine Super Pension	Stable
MTAA	MTAA Super Pension	Conservative
MTAA	MTAA Super Pension	Income-Focussed
OnePath	OneAnswer Frontier Pension	Vanguard Conservative Index
Perpetual Superannuation Limited	Perpetual Select Pension Plan	Diversified
Rest	Rest Pension	Capital Stable
StatePlus	StatePlus Flexible Income Plan	Moderate
Statewide Super	Statewide Pension	Conservative
Tasplan	Tasplan Control Pension	Conservative
VicSuper	VicSuper Flexible Income	Capital Secure
WA Super	WA Super Retirement Solutions Income Stream	Diversified Conservative
☆☆☆		
AMP Superannuation Limited	AMP Flexible Super Retirement Account - Choice	Professional Moderately Conservative
Suncorp	Brighter Super Pension	Suncorp Universal Balanced Fund
★★		
AvSuper	AvSuper Income Stream	Conservative Growth
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Defensive Index Fund
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Multi-Index Conservative
IOOF Investment Management Ltd	Medical & Assoc Professions Superannuation Fund - Pension	IOOF MultiMIX Conservative Trust
legalsuper	legalsuper Pension	Conservative
Perpetual Superannuation Limited	Perpetual Select Pension Plan	Conservative
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Conservative Growth
REI Super	REI Super Retirement Pension	Stable
Zurich Australia Limited	Zurich Account-Based Pension	Balanced



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Moderate

Company

Product

Investment Option

☆☆

Suncorp

Brighter Super Pension

Suncorp Universal Conservative Fund

★

BT Funds Management

BT Super for Life Pension

Pendal Sustainable Conservative

MLC Super Fund

MLC Masterkey Pension Fundamentals

MLC Horizon 2 - Capital Stable Portfolio

REI Super

REI Super Retirement Pension

Premium Income

Vision Super

Vision Income Stream

Conservative

★

AMP Superannuation Limited

Flexible Super Retirement Account - Core

AMP Capital Dynamic Markets