



# Account Based Pensions Star Ratings

## Legend

- ★ Canstar Rating
- ☆ Indicative Canstar Rating

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### 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
QSuper	QSuper Income Account	Aggressive
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
QSuper	QSuper Income Account	Balanced
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
Vision Super	Vision Income Stream	Balanced Growth



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### Balanced

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



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## Cash

Company	Product	Investment Option
★★★★★ "Outstanding Value"		
<b>AustralianSuper</b>	AustralianSuper Choice Income	Cash
<b>HESTA</b>	HESTA Income Stream	Term Deposits
<b>NGS Super</b>	NGS Super Income Account	Cash and Term Deposits
<b>Prime Super</b>	Prime Super Retirement Income Stream	Cash
<b>Sunsuper</b>	Sunsuper for Life Income Account	Cash
★★★★★		
<b>Australian Catholic Super</b>	Australian Catholic Super RetireChoice	Cash and Term Deposits
<b>Australian Meat Industry Super</b>	AMIST Pension	Secure
<b>BUSSQ</b>	BUSSQ Pension Choice	Cash
<b>CareSuper</b>	CareSuperPension	Cash
<b>Catholic Super</b>	MyLife MyPension	Cash
<b>Club Plus Superannuation</b>	Club Plus Pension	Cash
<b>Energy Super</b>	Energy Super Income Stream	Cash Enhanced
<b>First Super</b>	First Super Allocated Pension	Cash
<b>InTrust Super</b>	Intrust Super Stream	Cash
<b>Local Government Super</b>	LGS Account-Based Pension Plan	Managed Cash
<b>Media Super</b>	Media Super Pension	Cash
<b>Rest</b>	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
☆☆☆		
<b>Suncorp</b>	Brighter Super Pension	Suncorp Cash Fund
☆☆		
<b>AMP Superannuation Limited</b>	Flexible Super Retirement Account - Choice	Super Easy Cash
<b>AMP Superannuation Limited</b>	Flexible Super Retirement Account - Core	Super Easy Cash
<b>AMP Superannuation Limited</b>	Flexible Super Retirement Account - Select	Super Easy Cash
<b>AON</b>	smartMonday PENSION	Cash
<b>BT Funds Management</b>	BT Super for Life Pension	Super Cash
<b>IOOF Investment Management Ltd</b>	IOOF Pension	IOOF Cash Management Trust
<b>IOOF Investment Management Ltd</b>	Medical & Assoc Professions Superannuation Fund - Pension	IOOF Cash Management Trust - Class D Units
<b>Perpetual Superannuation Limited</b>	Perpetual WealthFocus Pension Plan	Perpetual Cash
<b>REI Super</b>	REI Super Retirement Pension	Cash
★		
<b>Bendigo Bank</b>	Bendigo SmartStart Pension	Bendigo Cash Account
<b>Perpetual Superannuation Limited</b>	Perpetual Select Pension Plan	Cash Option
<b>Zurich Australia Limited</b>	Zurich Account-Based Pension	Cash



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## Growth

Company	Product	Investment Option
★★★★★ "Outstanding Value"		
<b>AustralianSuper</b>	AustralianSuper Choice Income	High Growth
<b>Cbus</b>	Cbus Super Income Stream	High Growth
<b>Hostplus Super</b>	Hostplus Pension	Shares Plus
<b>MLC Super Fund</b>	MLC Masterkey Pension Fundamentals	MLC Horizon 6 - Share Portfolio
<b>MTAA</b>	MTAA Super Pension	Growth
<b>Sunsuper</b>	Sunsuper for Life Income Account	Growth
★★★★		
<b>CareSuper</b>	CareSuperPension	Growth
<b>Club Plus Superannuation</b>	Club Plus Pension	Growth
<b>Energy Super</b>	Energy Super Income Stream	Growth
<b>First Super</b>	First Super Allocated Pension	Growth
<b>HESTA</b>	HESTA Income Stream	Active
<b>ING</b>	ING - Living Super Pension	High Growth
<b>InTrust Super</b>	Intrust Super Stream	Growth
<b>Local Government Super</b>	LGS Account-Based Pension Plan	High Growth
<b>Media Super</b>	Media Super Pension	Growth
<b>VicSuper</b>	VicSuper Flexible Income	Equity Growth



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## Growth

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





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## Growth

Company	Product	Investment Option
★★		
<b>AMP Superannuation Limited</b>	Flexible Super Retirement Account - Choice	Responsible Investment Leaders Growth
<b>Australian Ethical Invst</b>	Australian Ethical Retail Super Pension	Growth
<b>AvSuper</b>	AvSuper Income Stream	Growth
<b>Bendigo Bank</b>	Bendigo SmartStart Pension	Bendigo Growth Index Fund
<b>Colonial First State FirstChoice</b>	FirstChoice Wholesale Pension	FirstChoice Wholesale Growth
<b>IOOF Investment Management Ltd</b>	Medical & Assoc Professions Superannuation Fund - Pension	IOOF MultiMix Growth Trust
<b>Perpetual Superannuation Limited</b>	Perpetual Select Pension Plan	Growth
<b>QSuper</b>	QSuper Income Account	Socially Responsible
<b>StatePlus</b>	StatePlus Flexible Income Plan	Growth
★		
<b>Perpetual Superannuation Limited</b>	Perpetual WealthFocus Pension Plan	Perpetual Industrial Share
<b>Zurich Australia Limited</b>	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
Statewide Super	Statewide Pension	Conservative Balanced
Sunsuper	Sunsuper for Life Income Account	Retirement



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## Moderate

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



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



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### Moderate

Company	Product	Investment Option
☆☆		
<b>Suncorp</b>	Brighter Super Pension	Suncorp Universal Conservative Fund
★		
<b>BT Funds Management</b>	BT Super for Life Pension	Pendal Sustainable Conservative
<b>MLC Super Fund</b>	MLC Masterkey Pension Fundamentals	MLC Horizon 2 - Capital Stable Portfolio
<b>REI Super</b>	REI Super Retirement Pension	Premium Income
<b>Vision Super</b>	Vision Income Stream	Conservative
★		
<b>AMP Superannuation Limited</b>	Flexible Super Retirement Account - Core	AMP Capital Dynamic Markets