



Account Based Pensions Star Ratings

Legend

- ★ Canstar Rating
- ☆ Indicative Canstar Rating

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

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	Indexed Balanced
Media Super	Media Super Pension	Balanced
Prime Super	Prime Super Retirement Income Stream	Managed Growth
Statewide Super	Statewide Pension	Active Balanced
Sunsuper	Sunsuper for Life Income Account	Balanced - Index
☆☆☆☆☆ "Outstanding Value"		
Suncorp	Brighter Super Pension	Suncorp Multi Manager Growth Fund
★★★★★		
AON	smartMonday PENSION	Balanced Growth - Index
AustralianSuper	AustralianSuper Choice Income	Indexed Diversified
AustralianSuper	AustralianSuper Choice Income	Socially Aware
BUSSQ	BUSSQ Pension Choice	Balanced Growth
CareSuper	CareSuperPension	Alternative Growth
CareSuper	CareSuperPension	Balanced
CareSuper	CareSuperPension	Sustainable Balanced
Catholic Super	MyLife MyPension	Balanced
Equip	Equip Account Based Pension	Balanced Growth
First State Super	First State Super Pension	Growth
HESTA	HESTA Income Stream	Balanced
Hostplus Super	Hostplus Pension	Balanced
InTrust Super	Intrust Super Stream	Balanced
MTAA	MTAA Super Pension	Balanced
NGS Super	NGS Super Income Account	Diversified
Prime Super	Prime Super Retirement Income Stream	Balanced
QSuper	QSuper Income Account	Balanced
Sunsuper	Sunsuper for Life Income Account	Balanced
Tasplan	Tasplan Control Pension	Balanced
VicSuper	VicSuper Flexible Income	Growth



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Balanced

Company

Product

Investment Option

★★★★

Vision Super

Vision Income Stream

Balanced Growth



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Balanced

Company	Product	Investment Option
★★★		
AMP Superannuation Limited	AMP Flexible Super Retirement Account - Core	Super Easy Balanced
AMP Superannuation Limited	AMP Flexible Super Retirement Account - Select	Super Easy Balanced
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	Super Easy Balanced
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Growth
AON	smartMonday PENSION	Balanced Growth - Active
Australian Catholic Super	Australian Catholic Super RetireChoice	Balanced
Australian Catholic Super	Australian Catholic Super RetireChoice	Socially Responsible
Catholic Super	MyLife MyPension	Conservative Balanced
Club Plus Superannuation	Club Plus Pension	Balanced
Energy Super	Energy Super Income Stream	Balanced
Energy Super	Energy Super Income Stream	SRI Balanced
First Super	First Super Allocated Pension	Balanced
Guild Super	GuildPension	Growth
ING	ING - Living Super Pension	Growth
IOOF Investment Management Ltd	IOOF Pension	IOOF Balanced Investor Trust
IOOF Investment Management Ltd	IOOF Pension	IOOF MultiSeries 70
IOOF Investment Management Ltd	IOOF Pursuit Focus Allocated Pension	IOOF MultiMix Balanced Growth Trust
IOOF Investment Management Ltd	IOOF Pursuit Focus Allocated Pension	IOOF MultiSeries 70
IOOF Investment Management Ltd	IOOF Pursuit Select Allocated Pension	IOOF MultiSeries 70
IOOF Investment Management Ltd	IOOF Pursuit Select Allocated Pension	Vanguard Growth Index Fund
legalsuper	legalsuper Pension	Balanced
legalsuper	legalsuper Pension	Balanced Index
LGIAsuper	LGIAsuper Pension	Diversified Growth
Local Government Super	LGS Account-Based Pension Plan	Balanced Growth
LUCRF Super	LUCRF Pension	Balanced
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Growth
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Socially Responsible Growth
Mine Superannuation Fund	Mine Super Pension	Growth
MLC Super Fund	MLC MasterKey Pension Fundamentals	MLC Horizon 4 - Balanced Portfolio
MLC Super Fund	MLC MasterKey Pension Fundamentals	MLC Index Plus Balanced
NGS Super	NGS Super Income Account	Indexed Growth



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Company	Product	Investment Option
★★★		
NGS Super	NGS Super Income Account	Moderate Growth
NGS Super	NGS Super Income Account	Socially Responsible Diversified
OnePath	OneAnswer Frontier Pension	Vanguard Growth Index
QSuper	QSuper Income Account	Socially Responsible
Rest	Rest Pension	Core Strategy
Rest	Rest Pension	Diversified
Statewide Super	Statewide Pension	Sustainable Diversified
Sunsuper	Sunsuper for Life Income Account	Socially Conscious Balanced
TWUSUPER	TransPension	Balanced
VicSuper	VicSuper Flexible Income	Balanced
Vision Super	Vision Income Stream	Balanced
WA Super	WA Super Retirement Solutions Income Stream	Diversified Moderate
☆☆☆		
AMP Superannuation Limited	AMP Flexible Super Retirement Account - Core	Super Easy Active Balanced
AMP Superannuation Limited	AMP Flexible Super Retirement Account - Select	Super Easy Active Balanced
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	Super Easy Active Balanced
Hostplus Super	Hostplus Pension	Socially Responsible Investment - Balanced
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Select Growth
Tasplan	Tasplan Control Pension	Sustainable



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Company	Product	Investment Option
★★		
AMP Superannuation Limited	AMP Flexible Super Retirement Account - Choice	AMP Balanced Growth
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Balanced Index Fund
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Balanced Wholesale Fund
BT Funds Management	BT Super for Life Pension	Pendal Sustainable Balanced
Christian Super	Christian Super Pension	Ethical Balanced Growth
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Balanced
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Multi-Index Balanced
EISS Super	EISS Pension	Balanced
legalsuper	legalsuper Pension	Balanced Socially responsible
LGIAsuper	LGIAsuper Pension	SR Balanced
Perpetual Superannuation Limited	Perpetual Select Pension Plan	Balanced
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Blackrock Scientific Diversified Growth
REI Super	REI Super Retirement Pension	Balanced
★		
OnePath	OneAnswer Frontier Pension	OnePath Balanced
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Balanced Growth
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Schroder Balanced
Smartsave Super	Smartsave Smart Pension	Growth
Zurich Australia Limited	Zurich Account-Based Pension	Managed Growth
★		
AvSuper	AvSuper Income Stream	Balanced Growth
LESF and Macmahon Super	LESF Account-Based Pension	Growth
Suncorp	Brighter Super Pension	Morningstar Growth Fund



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Cash

Company	Product	Investment Option
★★★★★ "Outstanding Value"		
AustralianSuper	AustralianSuper Choice Income	Cash
BUSSQ	BUSSQ Pension Choice	Cash
CareSuper	CareSuperPension	Cash
InTrust Super	Intrust Super Stream	Cash
NGS Super	NGS Super Income Account	Cash and Term Deposits
Sunsuper	Sunsuper for Life Income Account	Cash
★★★★		
Australian Catholic Super	Australian Catholic Super RetireChoice	Cash and Term Deposits
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
HESTA	HESTA Income Stream	Term Deposits
Local Government Super	LGS Account-Based Pension Plan	Managed Cash
LUCRF Super	LUCRF Pension	Cash
Media Super	Media Super Pension	Cash
Mine Superannuation Fund	Mine Super Pension	Cash
Prime Super	Prime Super Retirement Income Stream	Cash
Rest	Rest Pension	Cash
Statewide Super	Statewide 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
HESTA	HESTA Income Stream	Cash
Hostplus Super	Hostplus Pension	Cash
ING	ING - Living Super Pension	Cash Option
IOOF Investment Management Ltd	IOOF Pension	IOOF Cash Management Trust
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
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
REI Super	REI Super Retirement 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
☆☆☆		
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Cash Account
Suncorp	Brighter Super Pension	Suncorp Cash Fund



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Cash

Company	Product	Investment Option
★★		
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
Australian Ethical Invst	Australian Ethical Retail Super Pension	Defensive
BT Funds Management	BT Super for Life Pension	Super Cash
Guild Super	GuildPension	Secure
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Cash
Perpetual Superannuation Limited	Perpetual Select Pension Plan	Cash Option
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Cash
★		
Smartsave Super	Smartsave Smart Pension	Cash
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
InTrust Super	Intrust Super Stream	Growth
Media Super	Media Super Pension	High Growth
QSuper	QSuper Income Account	Aggressive
Statewide Super	Statewide Pension	High Growth
★★★★★		
AON	smartMonday PENSION	Growth - Index
CareSuper	CareSuperPension	Growth
First State Super	First State Super Pension	High Growth
First Super	First Super Allocated Pension	Shares Plus
HESTA	HESTA Income Stream	Active
Media Super	Media Super Pension	Growth
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Horizon 6 - Share Portfolio
MTAA	MTAA Super Pension	Growth
Statewide Super	Statewide Pension	Growth
Sunsuper	Sunsuper for Life Income Account	Growth
Tasplan	Tasplan Control Pension	Growth
VicSuper	VicSuper Flexible Income	Equity Growth
Vision Super	Vision Income Stream	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	Super Easy Growth
AMP Superannuation Limited	Flexible Super Retirement Account - Select	Super Easy Growth
AMP Superannuation Limited	Flexible Super Retirement Account - Select	Super Easy High Growth
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Australian Equities
AON	smartMonday PENSION	Growth - Active
Australian Ethical Invest	Australian Ethical Retail Super Pension	Growth
AvSuper	AvSuper Income Stream	High Growth
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Growth Index Fund
BT Funds Management	BT Super for Life Pension	Pendal Growth Shares
BUSSQ	BUSSQ Pension Choice	High Growth
Catholic Super	MyLife MyPension	Aggressive
Catholic Super	MyLife MyPension	Moderately Aggressive
Christian Super	Christian Super Pension	Ethical High Growth
Club Plus Superannuation	Club Plus Pension	Growth
EISS Super	EISS Pension	High Growth
Energy Super	Energy Super Income Stream	Growth
Equip	Equip Account Based Pension	Growth
First Super	First Super Allocated Pension	Growth
Guild Super	GuildPension	High Growth
ING	ING - Living Super Pension	High Growth
IOOF Investment Management Ltd	IOOF Pension	IOOF MultiMix Growth Trust
IOOF Investment Management Ltd	IOOF Pension	Vanguard High Growth Index Fund
IOOF Investment Management Ltd	IOOF Pursuit Focus Allocated Pension	IOOF MultiMix Growth Trust
IOOF Investment Management Ltd	IOOF Pursuit Select Allocated Pension	Vanguard High Growth Index Fund
legalsuper	legalsuper Pension	Growth
legalsuper	legalsuper Pension	High Growth
LGIAsuper	LGIAsuper Pension	Aggressive
Local Government Super	LGS Account-Based Pension Plan	High Growth
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



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Growth

Company	Product	Investment Option
★★★		
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Horizon 5 - Growth Portfolio
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Index Plus Growth
NGS Super	NGS Super Income Account	High Growth
OnePath	OneAnswer Frontier Pension	Vanguard High Growth Index
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Split Growth
REI Super	REI Super Retirement Pension	Growth
Rest	Rest Pension	High Growth
TWUSUPER	Transpension	Equity Plus
WA Super	WA Super Retirement Solutions Income Stream	Diversified High Growth
☆☆☆		
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	Professional High Growth
IOOF Investment Management Ltd	IOOF Pension	IOOF MultiSeries 90
IOOF Investment Management Ltd	IOOF Pursuit Focus Allocated Pension	IOOF MultiSeries 90
IOOF Investment Management Ltd	IOOF Pursuit Select Allocated Pension	IOOF MultiSeries 90
★★		
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	AMP Capital Ethical Leaders Growth
AvSuper	AvSuper Income Stream	Growth
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Growth Wholesale Fund
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Growth
OnePath	OneAnswer Frontier Pension	OnePath High Growth
OnePath	OneAnswer Frontier Pension	OnePath Managed Growth
OnePath	OneAnswer Frontier Pension	Optimix Growth
Perpetual Superannuation Limited	Perpetual Select Pension Plan	Growth
Perpetual Superannuation Limited	Perpetual Select Pension Plan	High Growth
☆☆		
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Socially Responsible Growth Fund
★		
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Industrial Share
Zurich Australia Limited	Zurich Account-Based Pension	Priority Growth



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Growth

Company

Product

Investment Option



Suncorp

Brighter Super Pension

Morningstar High Growth Fund



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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
First State Super	First State Super Pension	Balanced Growth
Hostplus Super	Hostplus Pension	Conservative Balanced
LGIAsuper	LGIAsuper Pension	Balanced
Prime Super	Prime Super Retirement Income Stream	Alternatives
Statewide Super	Statewide Pension	Conservative Balanced
Sunsuper	Sunsuper for Life Income Account	Retirement
VicSuper	VicSuper Flexible Income	Capital Stable
VicSuper	VicSuper Flexible Income	Socially Conscious
☆☆☆☆☆ "Outstanding Value"		
IOOF Investment Management Ltd	IOOF Pension	IOOF MultiSeries 50
IOOF Investment Management Ltd	IOOF Pursuit Focus Allocated Pension	IOOF MultiSeries 50
IOOF Investment Management Ltd	IOOF Pursuit Select Allocated Pension	IOOF MultiSeries 50



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Moderate

Company	Product	Investment Option
★★★★★		
AON	smartMonday PENSION	Moderate - Index
Australian Catholic Super	Australian Catholic Super RetireChoice	Conservative Balanced
BUSSQ	BUSSQ Pension Choice	Defensive
CareSuper	CareSuperPension	Conservative Balanced
Catholic Super	MyLife MyPension	Moderately Conservative
Catholic Super	MyLife MyPension	RetirePlus
Cbus	Cbus Super Income Stream	Conservative
Energy Super	Energy Super Income Stream	Capital Managed
Equip	Equip Account Based Pension	Balanced
First State Super	First State Super Pension	Diversified Socially Responsible Investment
First Super	First Super Allocated Pension	Conservative Balanced
HESTA	HESTA Income Stream	Conservative
IOOF Investment Management Ltd	IOOF Pension	IOOF MultiMix Moderate Trust
IOOF Investment Management Ltd	IOOF Pension	Vanguard Balanced Index Fund
legalsuper	legalsuper Pension	Conservative Balanced
Local Government Super	LGS Account-Based Pension Plan	Balanced
LUCRF Super	LUCRF Pension	Moderate
Media Super	Media Super Pension	Stable
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
Statewide Super	Statewide Pension	Conservative
Sunsuper	Sunsuper for Life Income Account	Conservative
☆☆☆☆☆		
IOOF Investment Management Ltd	IOOF Pension	IOOF MultiSeries 30
IOOF Investment Management Ltd	IOOF Pursuit Focus Allocated Pension	IOOF MultiSeries 30
Media Super	Media Super Pension	Moderate Growth
Tasplan	Tasplan Pension	Moderate



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Moderate

Company	Product	Investment Option
★★★		
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	AMP Moderate Growth
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	Super Easy Moderately Conservative
AMP Superannuation Limited	Flexible Super Retirement Account - Select	Super Easy Moderately Conservative
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Moderate
AON	smartMonday PENSION	Moderate - Active
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
AvSuper	AvSuper Income Stream	Stable Growth
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Conservative Index Fund
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Defensive Index Fund
CareSuper	CareSuperPension	Capital Stable
Catholic Super	MyLife MyPension	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 Moderate
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Multi-Index Diversified
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 Pension	Vanguard Conservative Index Fund
IOOF Investment Management Ltd	IOOF Pursuit Focus Allocated Pension	IOOF MultiMix Conservative Trust



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Company	Product	Investment Option
★★★		
IOOF Investment Management Ltd	IOOF Pursuit Select Allocated 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
legalsuper	legalsuper Pension	Conservative
LGIAsuper	LGIAsuper Pension	Stable
Local Government Super	LGS Account-Based Pension Plan	Conservative
LUCRF Super	LUCRF Pension	Conservative
LUCRF Super	LUCRF Pension	Targeted return
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Conservative Growth
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Enhanced Passive Conservative Growth
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Moderate Growth
Mine Superannuation Fund	Mine Super Pension	Balanced
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Horizon 3 - Conservative Growth Portfolio
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Index Plus Conservative Growth
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Inflation Plus - Moderate
MTAA	MTAA Super Pension	Conservative
MTAA	MTAA Super Pension	Income-Focussed
OnePath	OneAnswer Frontier Pension	OnePath Active Growth
OnePath	OneAnswer Frontier Pension	Vanguard Conservative Index
QSuper	QSuper Income Account	Moderate
Rest	Rest Pension	Balanced
Rest	Rest Pension	Capital Stable
Tasplan	Tasplan Control Pension	Conservative
VicSuper	VicSuper Flexible Income	Capital Secure
Vision Super	Vision Income Stream	Conservative
WA Super	WA Super Retirement Solutions Income Stream	Diversified Conservative



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Moderate

Company	Product	Investment Option
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☆☆☆

Catholic Super	MyLife MyPension	RetireStable
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Diversified
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Multi-Index Moderate
Prime Super	Prime Super Retirement Income Stream	Income Focussed
Suncorp	Brighter Super Pension	Suncorp Universal Balanced Fund
Suncorp	Brighter Super Pension	Suncorp Universal Conservative Fund

☆☆

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	Super Easy Conservative
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Conservative
AvSuper	AvSuper Income Stream	Conservative Growth
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Conservative Wholesale Fund
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Defensive Wholesale Fund
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Conservative
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Multi-Index Conservative
EISS Super	EISS Pension	Conservative
Mine Superannuation Fund	Mine Super Pension	Stable
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Horizon 2 - Capital Stable Portfolio
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Inflation Plus - Conservative
OnePath	OneAnswer Frontier Pension	OnePath Conservative
Perpetual Superannuation Limited	Perpetual Select Pension Plan	Conservative
Perpetual Superannuation Limited	Perpetual Select Pension Plan	Diversified
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Morningstar Growth Real Return
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Conservative Growth
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Diversified Growth
REI Super	REI Super Retirement Pension	Stable



Account Based Pensions Star Ratings

Legend

- ★ Canstar Rating
- ☆ Indicative Canstar Rating

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Moderate

Company	Product	Investment Option
☆☆		
AMP Superannuation Limited	AMP Flexible Super Retirement Account - Choice	Professional Moderately Conservative
Mine Superannuation Fund	Mine Super Pension	Capital Guarded
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Diversified Real Return
Suncorp	Brighter Super Pension	Morningstar Balanced Fund
★		
BT Funds Management	BT Super for Life Pension	Pendal Sustainable Conservative
Smartsave Super	Smartsave Smart Pension	Balanced
Smartsave Super	Smartsave Smart Pension	Moderate
Zurich Australia Limited	Zurich Account-Based Pension	Balanced
Zurich Australia Limited	Zurich Account-Based Pension	Capital Stable
★		
Suncorp	Brighter Super Pension	Morningstar Moderate Fund