

VicSuper MySuper Product Dashboard

The purpose of the Product Dashboard is to help you make informed investment choices. The chart below illustrates the annual returns for the last ten years and a comparison of the 10-year moving average returns and the 10-year moving average return targets. The dashboard also outlines the level of investment risk and the statement of fees and costs for this option.

The information shown in the product dashboard is based on a representative member with an account balance of \$50,000 throughout the year.

Use this dashboard to compare VicSuper's MySuper product with other super funds' MySuper products. Visit ASIC's [MoneySmart website](#) for more information on how to pick the right fund for you.

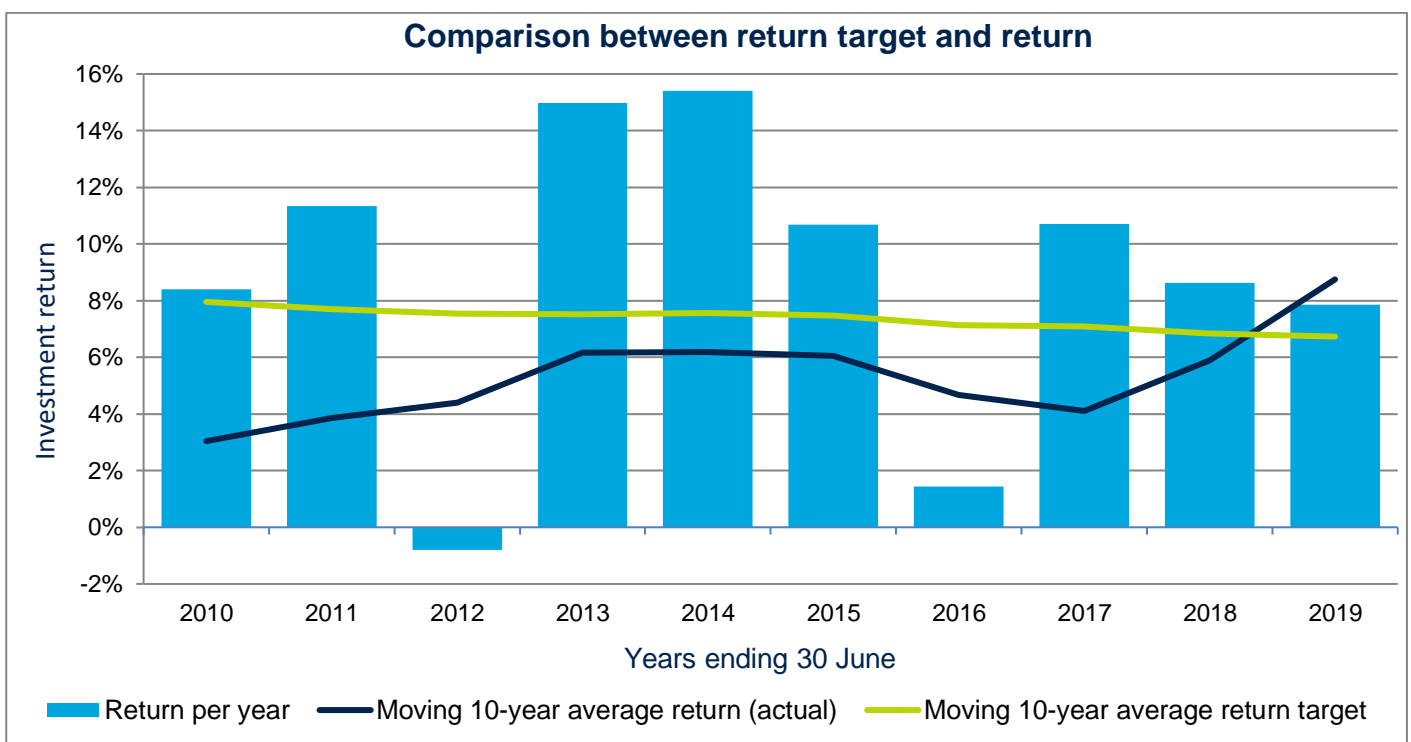
Return

8.75% pa is the 10-year average return as at 30 June 2019.

Return target

3.5% pa (after tax and all fees) above the rate of inflation over the next 10 years.

The return target is predictive in nature, may be affected by inaccurate assumptions or by known or unknown risks and uncertainties. Further details about the return target are available on page 2.



Note that past returns are not a reliable indicator of future returns

Level of investment risk

Medium to High

Negative returns expected 3 to less than 4 times over 20 years.

Generally the higher the expected return target, the more often you would expect a year of negative returns.

Statement of fees and other costs

Fees and other costs for a member with a \$50,000 balance throughout the year:

\$583 per year

Definitions

Return

The return represents the net return calculated for a representative member and takes into account (where applicable) the administration fee and account-keeping fee, the investment management cost, operational risk reserve cost and tax on investment income.

Return target

The return target is the mean (average) estimate of net return above the growth in the consumer price index (CPI) for a representative member. It is projected over the next 10 years.

We expect to exceed the return target at least 50% of the time. Statistically, this means that there is up to a 50% probability of not meeting the return target.

Obtaining a return that is equal to the return target is not guaranteed as the return target is an estimate.

The return target is not the Growth (MySuper) option's stated investment objective, which is calculated differently. The investment objective is CPI + 3.75% per annum (after tax and investment expenses only) over rolling 10-year periods.

Moving average return

This is the average yearly net return that a representative member would have received over a rolling 10-year period.

Note that past returns are not a reliable indicator of future returns.

Moving average return target

This represents the net return target over a rolling 10-year period in annualised percentage terms including the change in CPI for the relevant years for a representative member.

Statement of fees and other costs

The calculation of the fees and costs are based on a representative member with an account balance of \$50,000 throughout the year:

Investment fee	0.32% pa (estimated)	\$160.00
Administration fee	0.19% pa	\$95.00
Account keeping fee	\$1.50 per week	\$78.43
Indirect cost ratio	0.50% pa (estimated)	\$250.00
Total		\$583.43
Total fees and other costs (rounded to whole dollars)		\$583

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