

# ESSENTIAL SUPER



## Balanced Option fact sheet

30 June 2017

### Investment objective

To achieve a return of CPI plus 1.5% per annum over rolling five-year periods after fees and taxes.

### Investment strategy

To invest 50% in a diversified portfolio of assets expected to generate long-term capital growth such as shares, property and infrastructure. 50% of the portfolio is allocated to defensive assets such as fixed interest and cash to provide the portfolio with relatively stable returns. The portfolio aims to hedge currency risk, except for part of the allocation to global shares.

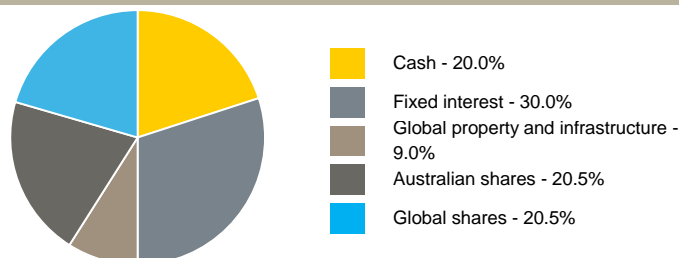
### Minimum suggested timeframe

At least At least 4 years

### Risk rating

Band 4 - Medium. For more information about risk, refer to the reference guide.

### What am I invested in?



### Performance

	3 month (%)	6 month (%)	1 year (%)	3 years (%)	5 years (%)	10 years (%)	Since inception	Inception date	Fund size	Management costs*
Net return	0.78%	2.77%	6.00%	5.58%	-	-	6.44%	31/05/2013	\$43.75m	0.80%
Benchmark^	0.99%	1.83%	3.88%	3.14%	-	-	3.47%			

^CPI + 1.5% per annum

All returns are calculated on an annualised basis using exit price to exit price with distributions reinvested, net of administration and investment fees, transaction costs and for Essential Super net of tax payable by the trustee. All return calculations exclude contribution surcharge, excess contribution tax or individual taxes payable by the investor and all other fees and rebates disclosed in the relevant product disclosure statements available on our website or by calling us.\* Administration fees relate to the costs incurred for the administration and operation of the fund (which includes the trustee fee). Investment fees relate to the costs incurred in investing fund assets (including estimated performance fees (if applicable)) Total administration and investment fees do not include contribution fees, transaction costs or adviser or plan service fees which may also apply. Please refer to the PDS for full details of the applicable fees and costs.

Past performance is not an indicator of future performance for this option or any other option available from Essential Super.

The investment information in this option profile is historical, produced as at the date specified above. We may change asset allocation and securities within the option at any time.

### Balanced option – market review

The Balanced portfolio produced a positive return over the 12 months to 30 June 2017, with all sectors except global fixed interest, contributing to the performance of the portfolio. The portfolio's investment objective is to achieve a return after fees and taxes of Consumer Price Index (CPI) plus 1.5% per annum over rolling five-year periods. While the portfolio has another year to go before reaching its first five years, it has achieved well above this objective in the first four years to 30 June 2017.

At 30 June 2017 the Balanced portfolio had a 50% allocation to growth assets, such as shares, property and infrastructure. For the 12 months to 30 June 2017, Australian shares, global and hedged global shares, and global infrastructure were strong performers and all returned over 10%.

The remaining 50% of the Balanced portfolio was invested in defensive assets, such as fixed interest and cash. Despite low interest rates, the portfolio's allocation to fixed interest and cash contributed to the performance of the portfolio, however the allocation to global fixed interest detracted from the overall portfolio performance.