

NESS MySuper Product Dashboard

Use this dashboard to compare the NESS MySuper investment option with other MySuper products. Go to the Australian Securities & Investments Commission (ASIC) MoneySmart web site (www.moneysmart.gov.au) for more information on how to pick the right MySuper fund for you.

Return

Ten (10) year average return of **8.45%** per annum as at 30 June 2021

Return target

The return target over the long-term (2021-2030) is **Consumer Price Index (CPI)** plus 3.0% per annum over a rolling 10-year period. Future returns cannot be guaranteed. This is a prediction.

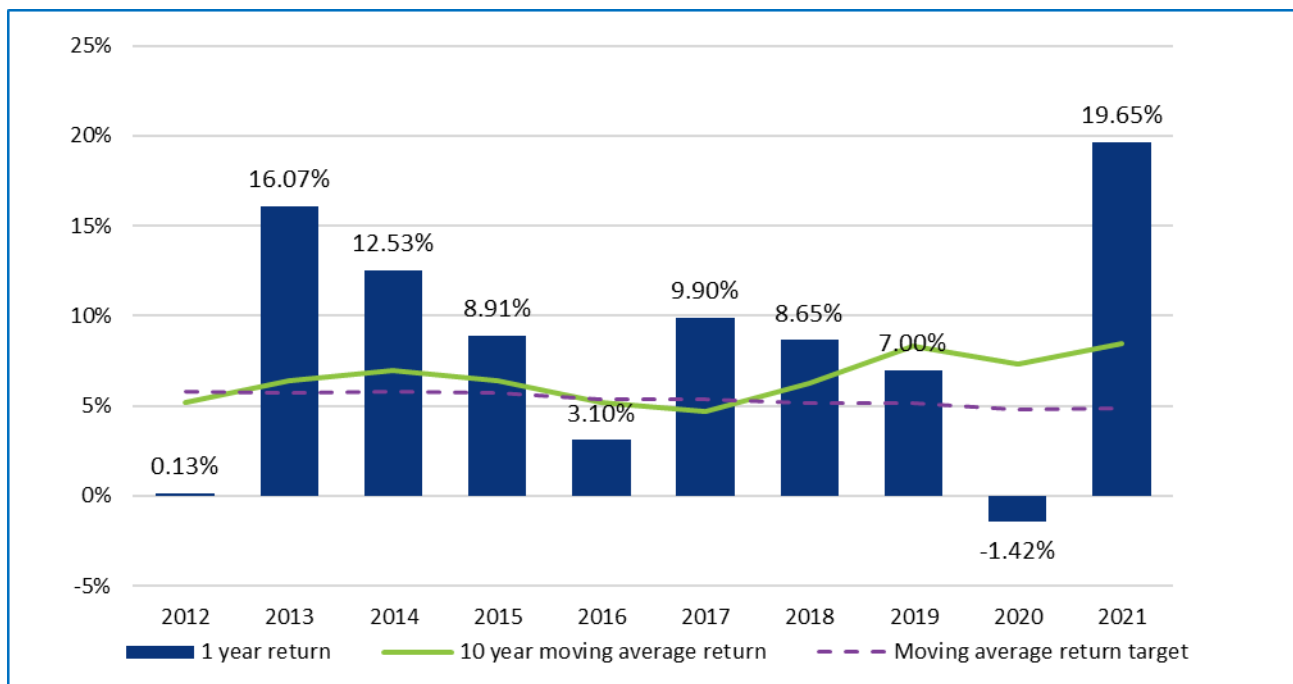
Level of investment risk

Medium to High (Standard Risk Measure Band 5). Estimated negative annual returns over any 20 year period is 3 to less than 4.

Statement of fees and other costs

This annual fee of **\$536.55** per year has been calculated for a member with an account balance of \$50,000.

Comparison between return target and return



Past performance is not necessarily an indication of future returns.

Additional Information

Returns

The return is calculated after deducting investment and administration fees, costs and taxes. These returns are therefore lower than the investment returns and crediting rates published in the NESS Super website and Annual Report, which allow for investment-related fees, costs and taxes only.

Return Target

The Target Return is the mean annualised estimate of the percentage rate of net return that exceeds the growth in the CPI over ten years. CPI refers to Consumer Price Index; an inflationary indicator that measures the change in the cost of a fixed basket of products and services, as released by the Australian Bureau of Statistics.

Level of Investment Risk

The level of investment risk is the Standard Risk Measure which is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period.

The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option(s).

Statement of fees and other costs

The annual fee has been calculated assuming you have an account balance of \$50,000. The annual fee of \$536.55 is the total of an administration fee of \$1.40 per week (\$72.80) regardless of your account balance, plus 0.1275% of account balance (\$63.75), plus investment fees of 0.80% of account balance (\$400).

Comparison Graph

The graph compares the return target with past returns for the NESS MySuper investment option for a representative member. A “representative member” is defined as a member who is fully invested in the MySuper product, who does not incur any activity fees during a year and who has an account balance of \$50,000 throughout that year, excluding any investment gains or losses on the \$50,000 balance.

The **blue** columns represent the annual net return of a representative member for each financial year in the comparison period.

The dotted **purple** line represents the 10-year moving average return target; and

The **green** line represents the 10-year moving average net return of a representative member.

When the **green** line is above the dotted **purple** line, then the NESS MySuper option’s 10 year moving average net return for the representative member has outperformed the 10-year moving average return target.

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