

Spirit Super MySuper Product Dashboard



Important information

On 1 November 2024, the former CARE Super fund (ABN 98 172 275 725) merged into Spirit Super and the investment options in the merged fund were aligned with the former CARE Super fund investment options.

This MySuper Dashboard provides information relating to the Spirit Super fund as at 31 October 2024.

You can use this dashboard to compare our Balanced (MySuper) option with other MySuper products. Go to ASIC's MoneySmart website at moneysmart.gov.au for more information on how to pick the right MySuper fund for you.

Return¹

7.23% pa

(Last 10-year average return)

10-year average return of the Balanced (MySuper) option of 7.23% as at 30 June 2024. Investment performance prior to 1 April 2021 is for MTAA Super's My AutoSuper (Balanced) investment option.

Statement of fees and other costs³

\$466.10 pa

(with a \$50,000 balance)

Fees and other costs for a member with a \$50,000 balance, including administration and investment fees and indirect costs.

Return target²

CPI + 3.5 % pa

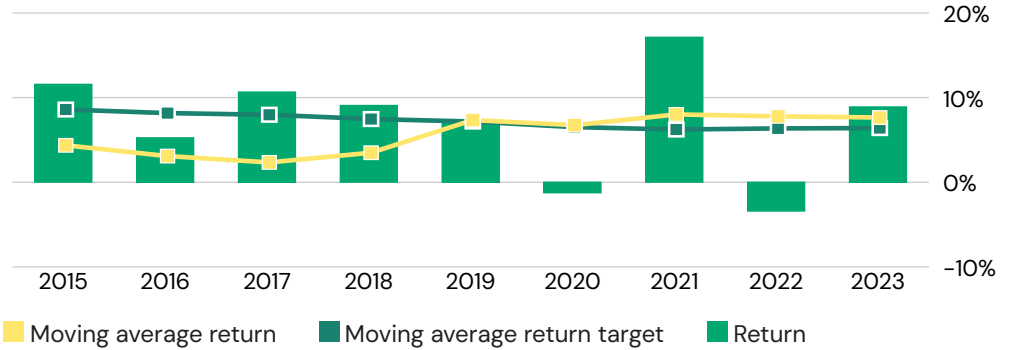
Return target for 2024–2033 of 3.5% per year above the consumer price index (CPI), after fees and taxes.

Level of investment risk⁴

Medium-high

Negative returns expected in 3 to 4 years out of every 20 years. The higher the expected return target, the more often you would expect a year of negative returns.

Comparison between return target and return⁵



Note: The net investment return reported is as required by law and is the investment return less the cost of investing and less administration fees and costs, based on an account balance of \$50,000. This return isn't equivalent to the investment return reported elsewhere by Spirit Super and may not be the return actually credited to your account.

Investment performance prior to 1 April 2021 is for MTA Super's My AutoSuper (Balanced) investment option. The net investment return does not reflect the new MySuper Balanced investment option strategic asset allocation and reduced administration fees post 1 April 2021.

Past performance shouldn't be taken as an indication of future performance

Glossary of terms – MySuper product dashboard

1. Return: Return represents the 'net return of a representative member'. The 'net return of a representative member' is the net investment return of a representative member minus administration fees, costs and taxes of a representative member and minus advice fees, costs and taxes of a representative member.

A 'representative member' is a member who is fully invested in the Balanced (MySuper) investment option, who doesn't incur any activity fees during a year and who has an account balance of \$50,000 throughout that year. It excludes investment gains/losses on the \$50,000 balance.

2. Return target: Return target represents the mean annualised estimate of the percentage rate of net return of a representative member that exceeds the growth in the CPI over 10 years. The return target is not the same as the investment return objective stated in the Investment guide. The investment return objective is over rolling 7-year periods and is after investment fees and costs, transaction costs and investment-related taxes.

3. Statement of fees and other costs:

Statement of fees and other costs is the sum of fees and costs calculated in accordance with the APRA Product Dashboard Reporting Standard for the year ending 30 June 2025 for a representative member. A 'representative member' is a member who is fully invested in the Balanced (MySuper) investment option, who does not incur any activity fees during a year and who has an account balance of \$50,000 throughout that year. It excludes investment gains/losses on the \$50,000 balance.

The statement of fees and costs for a representative member include the following fees and costs:

Administration fees and costs

- \$67.60 each year plus 0.15% (\$75) of a member's account balance each year (the percentage fee is capped at \$450 each year). These are calculated daily and deducted from member accounts at the end of each month, or when the account is closed.
- an estimated 0.127% of net assets each year (\$63.50). If required, this additional amount is deducted from fund assets held in general reserves to meet administration expenses that exceed the administration fees and costs deducted from member accounts in a year. This isn't deducted from a member's account.

Investment fees and costs

- an estimated 0.45% (\$225) of assets each year, deducted from investment returns before they're allocated to a member's account through the daily determination of unit prices.

Transaction costs

- an estimated 0.07% (\$35) of assets each year, deducted from investment returns before they're allocated to a member's account through the daily determination of unit prices.

4. Standard risk measure: The standard risk measure disclosed for each of Spirit Super's investment options is calculated on the basis of the strategic asset allocation for that investment option. It represents the Trustee's calculation of the standard risk measure for that option over a 20-year period.

5. Comparison between return target and return: Comparison between return target and return is represented in the graph on the Balanced (MySuper) option Product Dashboard where:

- the columns in the graph represent the return for each of the last 10 whole financial years
- the green line in the graph represents the moving average return target for the last 10 whole financial years
- the yellow line in the graph represents the moving average return for the last 10 whole financial years.

Each of the above components are calculated in accordance with the APRA Product dashboard reporting standard.