

Monthly fund update October 2018

Return vs Investment Objective¹

Investment Option	Risk	1 m	3 m	6 m	FYTD	1 yr	3 yr	5 yr	10 yr	Since inception	Inception date
Defensive	Very Low	0.1%	0.3%	0.7%	0.4%	1.5%	1.7%	N/A	N/A	1.9%	31/12/2014
Investment Objective (RBA Cash Rate)		0.1%	0.4%	0.8%	0.5%	1.5%	1.6%	N/A	N/A	1.7%	
Defensive Plus	Very Low	0.1%	0.3%	0.6%	0.5%	1.4%	1.9%	N/A	N/A	2.0%	31/12/2014
Investment Objective (RBA Cash Rate+ 0.25%)		0.1%	0.4%	0.9%	0.6%	1.8%	1.9%	N/A	N/A	2.0%	
Balanced	Medium to High	-2.0%	-1.4%	2.2%	-0.7%	3.8%	4.7%	N/A	N/A	4.4%	31/12/2014
Investment Objective (CPI + 2.5%) ²		0.4%	1.0%	2.0%	1.3%	4.3%	4.2%	N/A	N/A	4.2%	
Balanced Plus	Medium to High	-2.4%	-2.1%	1.0%	-1.5%	3.2%	4.6%	N/A	N/A	4.6%	31/12/2014
Investment Objective (CPI + 2.5%) ²		0.4%	1.0%	2.0%	1.3%	4.3%	4.2%	N/A	N/A	4.2%	
Growth	High	-3.6%	-2.8%	2.6%	-1.7%	4.8%	6.3%	N/A	N/A	6.0%	31/12/2014
Investment Objective (CPI + 3.5%) ²		0.4%	1.2%	2.5%	1.7%	5.3%	5.2%	N/A	N/A	5.2%	
Growth Plus	High	-4.1%	-3.6%	1.5%	-2.8%	4.7%	6.2%	N/A	N/A	6.8%	23/12/2014
Investment Objective (CPI + 3.5%) ²		0.4%	1.2%	2.5%	1.7%	5.3%	5.2%	N/A	N/A	5.2%	

¹ Returns are based on actual investment options, and are net of all investment fees, costs and taxes. Returns shown for 1 year periods or longer are annualised amounts. Past performance should not be relied upon as an indication of future returns.

² CPI numbers are reported quarterly. For the months between the quarters we assume no change in CPI.

Total portfolio allocation

The following table provides information on the portfolio allocation for all of the brightday options as at 31/10/2018.

Asset Class	Option					
	Defensive	Defensive Plus	Balanced	Balanced Plus	Growth	Growth Plus
Cash	100.00%	80.02%	49.61%	20.72%	15.40%	4.97%
Australian equities	0.00%	0.00%	17.55%	17.30%	29.64%	29.58%
International Equities	0.00%	0.00%	17.76%	17.04%	30.20%	29.41%
Diversified property	0.00%	0.00%	7.56%	7.59%	12.43%	12.82%
Diversified fixed interest	0.00%	19.98%	0.00%	29.74%	0.00%	10.45%
Alternative assets	0.00%	0.00%	7.53%	7.61%	12.33%	12.76%

Note: Exposure to Australian Equities also includes some (additional) exposure to listed property trusts. Thus the effective property exposure for some pools is slightly higher than shown above.

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