

### Performance and fund allocation differences

As variations in product features, fees and performance information for some providers in some age groups do not map in accordance with Canstar's methodology, we have outlined below the default option that Canstar would place you in based on the application of Canstar's methodology to your inputs as well as the investment option that the provider may place you in.

Product	Investment option name	Canstar's Age Selector (years)	Canstar's Balance Selector	Provider's AGE MIN (years)	Provider's MAX (years)	Details
ANZ Smart Choice Super	Lifestage Investments 1990s	18-29	N/A	19	28	29 year old would not be in the 1990s investment option as a default. The Provider's default option would be the 1980s investment option
ANZ Smart Choice Super	Lifestage Investments 1980s	30-39	N/A	29	38	A 39 year old would not be in the 1980s investment option as a default. The Provider's default option would be the 1970s investment option
ANZ Smart Choice Super	Lifestage Investments 1970s	40-49	N/A	39	48	A 49 year old would not be in the 1970s investment option as a default. The Provider's default option would be the 1960s investment option
ANZ Smart Choice Super	Lifestage Investments 1960s	50-59	N/A	49	58	A 59 year old would not be in the 1960s investment option as a

						default. The Provider's default option would be the 1950s investment option
ANZ Smart Choice Super	Lifestage Investments 1950s	60+	N/A	59	68	A 69 year old would not be in the 1950s investment option as a default. The Provider's default option would be the 1940s investment option
Bendigo SmartStart Super	Bendigo Balanced Index Fund	50-59	N/A	55	59	50-54 year olds would not be in the Balanced Index Fund investment option as a default. The Provider's default option would be the Growth Index Fund.
BT Super for Life	1990s	18-29	N/A	19	28	A 29 year old would not be in the 1990s investment option as a default. The Provider's default option would be the 1980s investment option
BT Super for Life	1980s	30-39	N/A	29	38	A 39 year old would not be in the 1980s investment option as a default. The Provider's default option

						would be the 1970s investment option
BT Super for Life	1970s	40-49	N/A	39	48	A 49 year old would not be in the 1970s investment option as a default. The Provider's default option would be the 1960s investment option
BT Super for Life	1960s	50-59	N/A	49	58	A 59 year old would not be in the 1960s investment option as a default. The Provider's default option would be the 1950s investment option
BT Super for Life	1950s	60+	N/A	59	68	A 69 year old would not be in the 1950s investment option as a default. The Provider's default option would be the 1940s investment option
Child Care Super Personal Plan	Growing	50-59	N/A	40	55	56-59 year olds would not be in the Growing investment option as a default. The Provider's default option would be the Consolidating investment

						option
Commonwealth Essential Super	1990s	18-29	N/A	19	28	A 29 year old would not be in the 1990s investment option as a default. The Provider's default option would be the 1980s investment option
Commonwealth Essential Super	1980s	30-39	N/A	29	38	A 39 year old would not be in the 1980s investment option as a default. The Provider's default option would be the 1970s investment option
Commonwealth Essential Super	1970s	40-49	N/A	39	48	A 49 year old would not be in the 1970s investment option as a default. The Provider's default option would be the 1960s investment option
Commonwealth Essential Super	1960s	50-59	N/A	49	58	A 59 year old would not be in the 1960s investment option as a default. The Provider's default option would be the 1950s investment option

Commonwealth Essential Super	1950s	60+	N/A	59	68	A 69 year old would not be in the 1950s investment option as a default. The Provider's default option would be the 1940s investment option
GuildSuper Personal Plan	Growing	50-59	N/A	40	55	56-59 year olds would not be in the Growing investment option as a default. The Provider's default option would be the Consolidating investment option
Local Government Super Accumulation Scheme	MySuper Age Based Investment Strategy Balanced Growth	40-49	N/A	45	49	40 -44 year olds would not be in the Balanced Growth investment option as a default. The Provider's default option would be the High Growth investment option
Local Government Super Accumulation Scheme	MySuper Age Based Investment Strategy Conservative	50-59	N/A	55	99	50 - 54 year olds would not be in the Conservative investment option as a default. The Provider's default option would be the Balanced investment option

Mercer Super Trust - SmartSuper	Born 1959 - 1963	50-59	N/A	55	59	50 - 54 year olds would not be in the 1959 - 1963 investment option as a default. The Provider's default option would be the 1964 - 1968 investment option
Mercer Super Trust - SmartSuper	Born 1949 - 1953	60+	N/A	65	69	60 -64 year olds would not be in the 1949 - 1953 investment option as a default. The Provider's default option would be the 1954 - 1958 investment option
Mine Wealth + Wellbeing Super Fund	Growth	40-49	N/A	45	54	40 -44 year olds would not be in the Growth investment option as a default. The Provider's default option would be the Aggressive investment option
Mine Wealth + Wellbeing Super Fund	Balanced	50-59	N/A	55	64	50 - 54 year olds would not be in the Balanced investment option as a default. The Provider's default option would be the Growth investment option

Mine Wealth + Wellbeing Super Fund	Stable	60+	N/A	65	99	60 - 64 year olds would not be in the Stable investment option as a default. The Provider's default option would be the Balanced investment option
Qsuper	Focus 1	50-59	N/A	50	57	58 & 59 year olds would not be in The Focus investment option as a default. The Provider's default option would be the Sustain 1 or 2 investment option
Qsuper	Focus 2	50-59	N/A	50	57	58 & 59 year olds would not be in The Focus investment option as a default. The Provider's default option would be the Sustain 1 or 2 investment option
Qsuper	Focus 3	50-59	N/A	50	57	58 & 59 year olds would not be in The Focus investment option as a default. The Provider's default option would be the Sustain 1 or 2 investment option
Qsuper	Sustain 2	60+	250-500k	58	99	Balances under 300k would not be in Sustain 2

						investment option as a default. The Provider's default option would be the Sustain 1 investment option
Suncorp Brighter Super	1980-1984	30-39	N/A	34	38	30-33 and 39 year olds would not be in the 1980-1984 investment option as a default. The Provider's default option would be the 1985-1989 or 1975-1979 investment option
Suncorp Brighter Super	1970-1974	40-49	N/A	44	48	40-44 or 49 year olds would not be in the 1970-1974 investment option as a default. The Provider's default option would be the 1975-1979 or 1965-1969 investment option
Suncorp Brighter Super	1960-1964	50-59	N/A	54	58	50-55 or 59 year olds would not be in the 1960-1964 investment option as a default. The Provider's default option would be the 1965-1969 or 1955-1959 investment option



Suncorp Brighter Super	1950-1954	60+	N/A	64	68	60-66 or 69 year olds would not be in the 1950-1954 investment option as a default. The Provider's default option would be the 1955-1959 or 1945-1949 investment option
Suncorp Everyday Super	1980-1984	30-39	N/A	34	38	30-33 and 39 year olds would not be in the 1980-1984 investment option as a default. The Provider's default option would be the 1985-1989 or 1975-1979 investment option
Suncorp Everyday Super	1970-1974	40-49	N/A	44	48	40-44 or 49 year olds would not be in the 1970-1974 investment option as a default. The Provider's default option would be the 1975-1979 or 1965-1969 investment option
Suncorp Everyday Super	1960-1964	50-59	N/A	54	58	50-55 or 59 year olds would not be in the 1960-1964 investment option as a default. The Provider's default option

						would be the 1965-1969 or 1955-1959 investment option
Suncorp Everyday Super	1950-1954	60+	N/A	64	68	60-66 or 69 year olds would not be in the 1950-1954 investment option as a default. The Provider's default option would be the 1955-1959 or 1945-1949 investment option
Virgin Money Super	1989-1993	18-29	N/A	25	29	20-24 year olds would not be in the 1989 - 1993 investment option as a default. The Provider's default option would be the 1994 - 1998 investment option
Virgin Money Super	1979-1983	30-39	N/A	35	39	30-34 year olds would not be in the 1979 - 1983 investment option as a default. The Provider's default option would be the 1984 - 1988 investment option
Virgin Money Super	1969- 1973	40-49	N/A	45	49	40-44 year olds would not be in the 1969 - 1973 investment option as a default. The Provider's default option

						would be the 1974 - 1978 investment option
Virgin Money Super	1959- 1963	50-59	N/A	55	59	50 - 54 year olds would not be in the 1959 - 1963 investment option as a default. The Provider's default option would be the 1964 - 1968 investment option
Virgin Money Super	1949-1953	60+	N/A	65	69	60 - 64 year olds would not be in the 1949 - 1953 investment option as a default. The Provider's default option would be the 1954 - 1958 investment option