



# Account Based Pensions Star Ratings

## Legend

- ★ Canstar Rating
- ☆ Indicative Canstar Rating

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

### Balanced

Company	Product	Investment Option
★★★★★ "Outstanding Value"		
AustralianSuper	AustralianSuper Choice Income	Balanced
Catholic Super	MyLife MyPension	Balanced
Cbus	Cbus Super Income Stream	Growth
Hostplus Super	Hostplus Pension	Balanced
NGS Super	NGS Super Income Account	High Growth
Prime Super	Prime Super Retirement Income Stream	Balanced
Prime Super	Prime Super Retirement Income Stream	Managed Growth
☆☆☆☆☆ "Outstanding Value"		
Statewide Super	Statewide Pension	Active Balanced
★★★★		
Australian Meat Industry Super	AMIST Pension	Growth
AustSafe Super	AustSafe Super Account Based Pension	Balanced
BUSSQ	BUSSQ Pension Choice	Balanced Growth
CareSuper	CareSuperPension	Balanced
Club Plus Superannuation	Club Plus Pension	Balanced
Energy Super	Energy Super Income Stream	Balanced
HESTA	HESTA Income Stream	Balanced
InTrust Super	Intrust Super Stream	Balanced
Media Super	Media Super Pension	Balanced
MTAA	MTAA Super Pension	Balanced
NGS Super	NGS Super Income Account	Diversified
OnePath	OneAnswer Frontier Pension	Vanguard Growth Index
Sunsuper	Sunsuper for Life Income Account	Balanced
VicSuper	VicSuper Flexible Income	Growth
★★★		
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	AMP Balanced Growth
AMP Superannuation Limited	Flexible Super Retirement Account - Core	Super Easy Balanced
AMP Superannuation Limited	Flexible Super Retirement Account - Select	Super Easy Balanced
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Growth
AON	smartMonday PENSION	Balanced Growth Index
Australian Catholic Super	Australian Catholic Super RetireChoice	Growth
Australian Meat Industry Super	AMIST Pension	Balanced
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Multi-Index Balanced



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Company	Product	Investment Option
★★★		
EISS Super	EISS Pension	Balanced
Equip	Account Based Pension	Balanced Growth
First State Super	First State Super Pension	Growth
First Super	First Super Allocated Pension	Balanced
Guild Super	GuildPension	Growth
ING	ING - Living Super Pension	Growth
IOOF Investment Management Ltd	IOOF Pension	IOOF MultiSeries 70
IOOF Investment Management Ltd	IOOF Pursuit Select Allocated Pension	IOOF MultiSeries 70
legalsuper	legalsuper Pension	Balanced
LGIAsuper	LGIAsuper Pension	Diversified Growth
Local Government Super	LGS Account-Based Pension Plan	Balanced Growth
LUCRF Super	LUCRF Pension	Balanced
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Growth
Mine Superannuation Fund	Mine Super Pension	Growth
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Horizon 4 - Balanced Portfolio
Nationwide Super	Nationwide Super Pension	Diversified
Nationwide Super	Nationwide Super Pension	SRI/Ethical
Rest	Rest Pension	Core Strategy
Statewide Super	Statewide Pension	Sustainable Diversified
Sunsuper	Sunsuper for Life Income Account	Retirement
Tasplan	Tasplan Pension	Balanced
TWUSUPER	Transpension	Balanced
VicSuper	VicSuper Flexible Income	Balanced
WA Super	WA Super Retirement Solutions Income Stream	Diversified Moderate
☆☆☆		
Vision Super	Vision Income Stream	Balanced
Vision Super	Vision Income Stream	Balanced Growth
★★		
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Balanced Index Fund
BT Funds Management	BT Super for Life Pension	Moderate Fund
Christian Super	Christian Super Pension	Ethical Growth
ING	ING - Living Super Pension	Balanced
IOOF Investment Management Ltd	IOOF Pursuit Focus Allocated Pension	IOOF MultiSeries 70



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Company	Product	Investment Option
★★		
<b>IOOF Investment Management Ltd</b>	Medical & Assoc Professions Superannuation Fund - Pension	IOOF MultiSeries 70
<b>Perpetual Superannuation Limited</b>	Perpetual Select Pension Plan	Balanced
<b>Perpetual Superannuation Limited</b>	Perpetual WealthFocus Pension Plan	Perpetual Balanced Growth
<b>QSuper</b>	QSuper Income Account	Socially Responsible
<b>REI Super</b>	REI Super Retirement Pension	Balanced
<b>StatePlus</b>	StatePlus Flexible Income Plan	Balanced
★		
<b>Equity Trustees</b>	The Executive Superannuation Fund Pension	Balanced
<b>Perpetual Superannuation Limited</b>	Perpetual WealthFocus Pension Plan	Perpetual Diversified Growth
<b>Zurich Australia Limited</b>	Zurich Account-Based Pension	Managed Growth
☆		
<b>LESF Super</b>	LESF Account-Based Pension	Balanced



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## Cash

Company	Product	Investment Option
★★★★★ "Outstanding Value"		
AustralianSuper	AustralianSuper Choice Income	Cash
AustSafe Super	AustSafe Super Pension	Cash
HESTA	HESTA Income Stream	Term Deposits
NGS Super	NGS Super Income Account	Cash and Term Deposits
Prime Super	Prime Super Retirement Income Stream	Cash
★★★★		
Australian Meat Industry Super	AMIST Pension	Secure
BUSSQ	BUSSQ Pension Choice	Cash
CareSuper	CareSuperPension	Capital Secure
Catholic Super	MyLife MyPension	Cash
Club Plus Superannuation	Club Plus Pension	Cash
Energy Super	Energy Super Income Stream	Cash Enhanced
HESTA	HESTA Income Stream	Cash
InTrust Super	Intrust Super Stream	Cash
LUCRF Super	LUCRF Pension	Cash
Media Super	Media Super Pension	Cash
Mine Superannuation Fund	Mine Super Pension	Cash
Rest	Rest Pension	Cash
Sunsuper	Sunsuper for Life Income Account	Cash
★★★		
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	Super Easy Cash
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Cash
Australian Catholic Super	Australian Catholic Super RetireChoice	Cash and Term Deposits
AvSuper	AvSuper Income Stream	Cash
Cbus	Cbus Super Income Stream	Cash Savings
Christian Super	Christian Super Pension	Ethical Cash
Colonial First State FirstChoice	FirstChoice Wholesale Pension	Colonial First State Wholesale Cash
EISS Super	EISS Pension	Cash
Equip	Equip Pensions	Cash
First State Super	First State Super Pension	Cash
First Super	First Super Allocated Pension	Cash
Guild Super	GuildPension	Secure
Hostplus Super	Hostplus Pension	Cash
ING	ING - Living Super Pension	Cash Option



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## Cash

Company	Product	Investment Option
★★★		
IOOF Investment Management Ltd	IOOF Pursuit Focus Allocated Pension	IOOF Cash Management Trust - Class D Units
IOOF Investment Management Ltd	IOOF Pursuit Select Allocated Pension	IOOF Cash Management Trust - Class D Units
legalsuper	legalsuper Pension	Cash
LGIAsuper	LGIAsuper Pension	Cash
Local Government Super	LGS Account-Based Pension Plan	Cash
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer Cash
MTAA	MTAA Super Pension	Cash
Nationwide Super	Nationwide Super Pension	Cash
OnePath	OneAnswer Frontier Pension	ANZ Cash Advantage
QSuper	QSuper Income Account	Cash
StatePlus	StatePlus Flexible Income Plan	Cash
Statewide Super	Statewide Pension	Cash
Tasplan	Tasplan Pension	Cash
VicSuper	VicSuper Flexible Income	Cash
WA Super	WA Super Retirement Solutions Income Stream	Cash
☆☆☆		
Vision Super	Vision Income Stream	Cash
★★		
AMP Superannuation Limited	Flexible Super Retirement Account - Core	Super Easy Cash
AMP Superannuation Limited	Flexible Super Retirement Account - Select	Super Easy Cash
AON	smartMonday PENSION	Cash
Equity Trustees	The Executive Superannuation Fund Pension	Cash
IOOF Investment Management Ltd	IOOF Pension	IOOF Cash Management Trust
IOOF Investment Management Ltd	Medical & Assoc Professions Superannuation Fund - Pension	IOOF Cash Management Trust - Class D Units
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Cash Fund
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Cash
REI Super	REI Super Retirement Pension	Cash
★		
Bendigo Bank	Bendigo SmartStart Pension	Adelaide Cash Management Account
Perpetual Superannuation Limited	Perpetual Select Pension Plan	Cash Option
Zurich Australia Limited	Zurich Account-Based Pension	Cash



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## Growth

Company	Product	Investment Option
★★★★★ "Outstanding Value"		
AustralianSuper	AustralianSuper Choice Income	High Growth
Cbus	Cbus Super Income Stream	High Growth
Energy Super	Energy Super Income Stream	Growth
HESTA	HESTA Income Stream	Active
Hostplus Super	Hostplus Pension	Shares Plus
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Horizon 6 - Share Portfolio
★★★★		
AustSafe Super	AustSafe Super Pension	Super Growth
BT Funds Management	BT Super for Life Pension	Growth Fund
CareSuper	CareSuperPension	Growth
InTrust Super	Intrust Super Stream	Growth
Local Government Super	LGS Account-Based Pension Plan	High Growth
MTAA	MTAA Super Pension	Growth
OnePath	OneAnswer Frontier Pension	Vanguard High Growth Index
Statewide Super	Statewide Pension	Growth
Sunsuper	Sunsuper for Life Income Account	Growth
VicSuper	VicSuper Flexible Income	Equity Growth
★★★		
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	Responsible Investment Leaders Growth
AMP Superannuation Limited	Flexible Super Retirement Account - Select	Super Easy Growth
AON	smartMonday PENSION	Growth Index
BUSSQ	BUSSQ Pension Choice	High Growth
Catholic Super	MyLife MyPension	Moderately Aggressive
Christian Super	Christian Super Pension	Ethical High Growth
Club Plus Superannuation	Club Plus Pension	Growth
EISS Super	EISS Pension	High Growth
Equip	Equip Pensions	Growth
First State Super	First State Super Pension	High Growth
Guild Super	GuildPension	High Growth
ING	ING - Living Super Pension	High Growth
legalsuper	legalsuper Pension	Growth
LGIAsuper	LGIAsuper Pension	Aggressive
LUCRF Super	LUCRF Pension	High Growth



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## Growth

Company	Product	Investment Option
★★★		
Media Super	Media Super Pension	Growth
Mercer Superannuation (Aust) Ltd	Mercer Super Trust Allocated Pension	Mercer High Growth
Mine Superannuation Fund	Mine Super Pension	Aggressive
MLC Super Fund	MLC Masterkey Pension Fundamentals	MLC Horizon 5 - Growth Portfolio
Nationwide Super	Nationwide Super Pension	High Growth
Perpetual Superannuation Limited	Perpetual WealthFocus Pension Plan	Perpetual Industrial Share
Rest	Rest Pension	High Growth
Tasplan	Tasplan Pension	Growth
TWUSUPER	Transpension	Equity Plus
WA Super	WA Super Retirement Solutions Income Stream	Diversified High Growth
☆☆☆		
First Super	First Super Allocated Pension	Growth
Vision Super	Vision Income Stream	Growth
★★		
AvSuper	AvSuper Income Stream	Growth
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Growth Index Fund
Colonial First State FirstChoice	FirstChoice Wholesale Pension	FirstChoice Wholesale Growth
Perpetual Superannuation Limited	Perpetual Select Pension Plan	Growth
REI Super	REI Super Retirement Pension	Growth
StatePlus	StatePlus Flexible Income Plan	Growth
★		
Australian Ethical Invst	Australian Ethical Retail Super Pension	Growth
Equity Trustees	The Executive Superannuation Fund Pension	Aggressive
Zurich Australia Limited	Zurich Account-Based Pension	Priority Growth





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### Moderate

Company	Product	Investment Option
★★★★★ "Outstanding Value"		
AustralianSuper	AustralianSuper Choice Income	Conservative Balanced
Hostplus Super	Hostplus Pension	Conservative Balanced
OnePath	OneAnswer Frontier Pension	Vanguard Balanced Index
QSuper	QSuper Income Account	Aggressive
QSuper	QSuper Income Account	Balanced
☆☆☆☆☆ "Outstanding Value"		
Statewide Super	Statewide Pension	Conservative Balanced
★★★★★		
Australian Catholic Super	Australian Catholic Super RetireChoice	Balanced
CareSuper	CareSuperPension	Conservative Balanced
Catholic Super	MyLife MyPension	RetirePlus
Energy Super	Energy Super Income Stream	Capital Managed
First State Super	First State Super Pension	Balanced Growth
HESTA	HESTA Income Stream	Conservative
legalsuper	legalsuper Pension	Conservative Balanced
LGIAsuper	LGIAsuper Pension	Balanced
Local Government Super	LGS Account-Based Pension Plan	Balanced
LUCRF Super	LUCRF Pension	Moderate
NGS Super	NGS Super Income Account	Balanced
Prime Super	Prime Super Retirement Income Stream	Conservative
Rest	Rest Pension	Balanced
★★★		
AMP Superannuation Limited	Flexible Super Retirement Account - Choice	AMP Moderate Growth
AMP Superannuation Limited	Flexible Super Retirement Account - Select	Super Easy Moderately Conservative
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Conservative
ANZ	ANZ Smart Choice Pension	ANZ Smart Choice Moderate
AON	smartMonday PENSION	Moderate Index
Australian Ethical Invst	Australian Ethical Retail Super Pension	Balanced
Australian Ethical Invst	Australian Ethical Retail Super Pension	Conservative
Australian Meat Industry Super	AMIST Pension	Capital Stable
AustSafe Super	AustSafe Super Pension	CRF Capital Stable
AvSuper	AvSuper Income Stream	Stable Growth
Bendigo Bank	Bendigo SmartStart Pension	Bendigo Conservative Index Fund
BUSSQ	BUSSQ Pension Choice	Defensive





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### Moderate

Company	Product	Investment Option
★★★		
<b>Cbus</b>	Cbus Super Income Stream	Conservative Growth
<b>Christian Super</b>	Christian Super Pension	Ethical Balanced
<b>Christian Super</b>	Christian Super Pension	Ethical Stable
<b>Club Plus Superannuation</b>	Club Plus Pension	Conservative Balanced
<b>Colonial First State FirstChoice</b>	FirstChoice Wholesale Pension	FirstChoice Wholesale Multi-Index Diversified
<b>EISS Super</b>	EISS Pension	Conservative Balanced
<b>Equip</b>	Equip Pensions	Balanced
<b>First Super</b>	First Super Allocated Pension	Conservative Balanced
<b>Guild Super</b>	GuildPension	Balanced
<b>InTrust Super</b>	Intrust Super Stream	Conservative
<b>Media Super</b>	Media Super Pension	Stable
<b>Mercer Superannuation (Aust) Ltd</b>	Mercer Super Trust Allocated Pension	Mercer Moderate Growth
<b>Mine Superannuation Fund</b>	Mine Super Pension	Balanced
<b>MTAA</b>	MTAA Super Pension	Conservative
<b>Statewide Super</b>	Statewide Pension	Conservative
<b>Tasplan</b>	Tasplan Pension	Conservative
<b>VicSuper</b>	VicSuper Flexible Income	Capital Stable
<b>WA Super</b>	WA Super Retirement Solutions Income Stream	Diversified Conservative
☆☆☆		
<b>Media Super</b>	Media Super Pension	Moderate Growth
<b>MTAA</b>	MTAA Super Pension	Income-Focussed
★★		
<b>AvSuper</b>	AvSuper Income Stream	Conservative Growth
<b>Bendigo Bank</b>	Bendigo SmartStart Pension	Bendigo Defensive Index Fund
<b>BT Funds Management</b>	BT Super for Life Pension	Conservative Fund
<b>EISS Super</b>	EISS Pension	Conservative
<b>Perpetual Superannuation Limited</b>	Perpetual Select Pension Plan	Conservative
<b>REI Super</b>	REI Super Retirement Pension	Stable
<b>StatePlus</b>	StatePlus Flexible Income Plan	Moderate
<b>Zurich Australia Limited</b>	Zurich Account-Based Pension	Balanced
☆☆		
<b>AMP Superannuation Limited</b>	Flexible Super Retirement Account - Core	AMP Capital Dynamic Markets
★		



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## Moderate

Company

Product

Investment Option

★

<b>Australian Catholic Super</b>	Australian Catholic Super RetireChoice	Socially Responsible Balanced
<b>Equity Trustees</b>	The Executive Superannuation Fund Pension	Conservative
<b>Nationwide Super</b>	Nationwide Super Pension	Prudent