

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	Age Selector	Balance Selector	AGE MIN	AGE MAX	details
ANZ Smart Choice Super	Lifestage Investments 1990s	18-29	N/A	20	29	A 18-19 year old would not be in the 1990s investment option as a default. The default option would be the 2000s 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 investment option as a default. The default option would be the Growth Index investment option
BT Super for Life	1990s	18-29	N/A	20	29	A 18-19 year old would not be in the 1990s investment option as a default. The default option would be the 2000s investment option
Catholic Super	Balanced	50-59	N/A	53	99	50-52 year olds would not be in the Balanced option as a default. A 50 year old would be invested 100% in the Aggressive option. A 51 year old would be 2/3 in the Aggressive option and 1/3 in the balanced option. A 52 year old would be 1/3 in the Aggressive option and 2/3 in the balanced 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 default

						option would be the Consolidating investment option
Commonwealth Essential Super	1990s	18-29	N/A	20	29	A 18-19 year old would not be in the 1990s investment option as a default. The default option would be the 2000s 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 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 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 default option would be the Balanced investment option
Mercer Super Trust - SmartSuper	Born –1964-1968	50-59	N/A	51	55	50 year olds or 56-59 year oldswould not be in the 1959 - 1963 investment option as a default. The default option would be the –born after 1968 or 1959-1963investment option
Mercer Super Trust - SmartSuper	Born –1954-1958	60+	N/A	61	65	60 year olds or 66-69 year olds would not be in the –1954-1958 investment option as a default. The default option would be the –1959-1963 or 1949-1953 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 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 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 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 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 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 default option would be the Sustain 1 or 2 investment option
Qsuper	Sustain 2	60+	250-500 k	58	99	Balances under 300k would not be in Sustain 2 as a default. The default option would be the Sustain 1 investment option.

Suncorp Brighter Super	1990-1994	18-29	N/A	25	29	18-19 year olds and 20-24 year olds will not be in the 1990-1994 investment option as a default. The default option would be the 2000-2004 or 1995-1999 investment option
Suncorp Brighter Super	1980-1984	30-39	N/A	35	39	30-34 year olds would not be in the 1980-1984 as a default. The default option would be the 1985-1989 investment option
Suncorp Brighter Super	1970-1974	40-49	N/A	45	49	40-44 year olds would not be in the 1970-1974 investment option as a default. The default option would be the 1975-1979 investment option
Suncorp Brighter Super	1960-1964	50-59	N/A	55	59	50-54 year olds would not be in the 1960-1964 as a default. The default option would be the 1965-1969 investment option
Suncorp Brighter Super	1950-1954	60+	N/A	65	69	60-64 year olds would not be in the 1950-1954 investment option as a default. The default option would be the 1955-1959 investment option
Suncorp Everyday Super	1990-1994	18-29	N/A	25	29	18-19 year olds and 20-24 year olds will not be in the 1990-1994 investment option as a default. The default option would be the 2000-2004 or 1995-1999 investment option

Suncorp Everyday Super	1980-1984	30-39	N/A	35	39	30-34 year olds would not be in the 1980-1984 as a default. The default option would be the 1985-1989 investment option
Suncorp Everyday Super	1970-1974	40-49	N/A	45	49	40-44 year olds would not be in the 1970-1974 investment option as a default. The default option would be the 1975-1979 investment option
Suncorp Everyday Super	1960-1964	50-59	N/A	55	59	50-54 year olds would not be in the 1960-1964 as a default. The default option would be the 1965-1969 investment option
Suncorp Everyday Super	1950-1954	60+	N/A	65	69	60-64 year olds would not be in the 1950-1954 investment option as a default. The default option would be the 1955-1959 investment option
Virgin Money Super	1994-1998	18-29	N/A	21	25	18-20 year olds and 26-29 year olds would not be in the –1994-1998 investment option as a default. The default option would be the 1999-2003 or 1989-1993 investment option
Virgin Money Super	1984-1988	30-39	N/A	31	35	30year olds and 36 to 39 year olds would not be in the 1984-1988 investment option as a default. The default option would be the –1989-1993 or 1979-1983 investment option

Virgin Money Super	1974-1978	40-49	N/A	41	45	40 year olds and 46-49 year olds would not be in the –1974-1978 investment option as a default. The default option would be the –1979-1983 or 1969-1973 investment option
Virgin Money Super	1964-1968	50-59	N/A	51	55	50 year olds and 56-59 year olds would not be in the 1964-1968 investment option as a default. The default option would be the –1969-1973 or 1959-1963 investment option
Virgin Money Super	1954-1958	60+	N/A	61	65	60 year olds and 66-69 year olds would not be in the –1954-1958 investment option as a default. The default option would be the 1959-1963 or 1949-1953 investment option