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71 ytreporP 6002 tcO 71 seitiuqE lanoitanretnI 9002 yaM 1 seitiuqE elbispnoseR yllaicoS nailartsuA 6002 tcO 71 seitiuqE nailartsuA decudortni etaD snoitpo tnmetsvni ssalc tessa elgniS Å Å 3991 na J 82 htwor avresnoC 4991 yluJ 62 htworG decnalaB 2102 yluJ 1 elbispnoseR yllaicoS deifisreviD 3991 naJ 82 htworG 4991 yluJ 62 htworG hgiH decudortni etaD snoitpo tnmetsvni deifisreviD snoitpo tnmetsvni rof etad elbalava tsniF skrow us hguorht gnitsevni woh tuoba erom in lleT .detcuded neeh sah 1%40.0 ot pu fo sef notartsinimda eht retfa nruteR tnmetsvni teN eht si stnuocca repus rof nruteR etaR gnitiderC repuSnailartsuA ehtT emit revo seef fo tcapni eht dna ytiliba tnmeganam tnmetsvni eht stihgilt h sraey 01 ro 5, 3 revo snruter ten eht ta kool a ,demrofrep sah noitpo tnmetsvni na woh ees oT .ecnalab tnuocca ruoy morf detcuded si eef notartsinimda desab-tessa eht sa nruteR etaR gnitiderC eht sa emas eht si nruteR tnmetsvni teN eht ,stnuocca emocnl eclohcC repuSnailartsu F .sgnivas ruoy fo rewop gniyub eht nianitiam ot tnatropmi si noitaifni gnideecxE .yad hcae ecnalab detamitse ruoy ot deilppa si nruter eht snaem hcihw ,dednuopmoc era snruter esehT ,nosirapmoc laugue na sedivorp ,JtifeneB teN ro nruteR teN(seef lla retfa snruter ta gnikool ,snoitpo tnmetsvsevsvni erapmoc oT snoitpo tnmetsvni tnereffid fo ecnamrofrep eht qnirapmocC ,erapmoc uoy pleh ot skramhcnab fo sepyt tnereffid era ereht ,tnemerusaem nruter fo sepyt ot ralimiS .ap %4 + IPC si noitpo decnalaB eht rof kramhcnab desab-laog eht ,elpmaxe roF .elacs fo stifeneb eht eguag ot srotacidni dnert sedivorp osla cirtem eht ,semocuto rebmem fo ytilibaniatus ot noitaler nI .snoitpo tnmetsvni erapmoc ot ro kramhcnab a ot snruter erapmoc ot uoy spleh snruter fo sepyt tnereffid eht gniwonk ,repus ruoy fo ecnamrofrep eht ta gnikool nehW .rotsevni na fo evitcejbo eht redisnoc skramhcnab desab-lao ramhcnab desab-tekrum dna desab-laog ,reep edulcni esehT 2006 Australian Fixed Interest 17 Oct 2006 International Fixed Interest 17 Oct 2006 Box 28 Jan 1993 Please note that on 15 August 2016, the names of our diversified µ were updated as follows: from Diversified Growth to Growth, from Balanced Growth to Balanced Growth, and from Saved Capital to Conservative Growth. Gross Return on Investment Gross Return on Investment The gross return on an investment is the starting point. A One of the goals of Australian regulators Å to improve member returns. These returns can increase your overbalance when investment markets are increasing or decreasing your balance during market declines. Return Type *Tax may vary each year based on income and capital gains earned on an investment option. Comparing Performance with Benchmarks To see how your investment option is generating return over time, Å Å it's important to compare performance with a benchmark. For details on this, go to: [apra.gov.au/your-future-your-super-performance-test](#) [super performance test]. Provides the rate for investment gains that are credited to your account and used to calculate your estimated balance. Past performance is neither an indicator nor a guarantee of future performance. MySuper Balanced ÅAustralianSuperÅs option has Å Read more: Net benefit and its super How performance changes your account balance Published performance numbers for investment µ show the return for a period of time. The assessment compares the performance of the investment against a reference portfolio, based on the strategic allocation Å Å assets of the product. What you don't need to know Neither Aware Super investments nor capital payments to They are guaranteed by the administrator. The purpose of the legislation is to ensure that annuity takes place in the best financial interest They can also demonstrate the ability of a manager Å Å portfolio in the selection of securities that exceed the return of a passive reference index. Net Return on Investment This is the performance of investment ³ the deduction of investment fees, transaction costs and taxes. Note: The transition to unit retirement income stream prices from 1 July 2017 is included in this framework. For example, the administration fee of \$2.25 per week is 0.23% of a \$50,000 account balance. If your account balance doubled to \$100,000, the same administration fee would be only 0.12% of your account balance. The return on your investment is the amount an investment earns over time. These types of benchmark indices often correspond to the expected returns and risk profile of an investment option. For details on the heat map of my APRA superproduct, I will go to: [apra.gov.au/mysuper-product-heatmap](#). Each transaction in your account can also influence your return. Contributions, taxes, insurance payments, fees, exchanges or withdrawals adjust the balance of your account and your return. µ The APRA MySuper Product Heat Map provides members with a comparison of performance, rates, and sustainability of member results. Net Benefit The Net Return, also known as the Net Benefit, ³ return on investment fees, transaction costs, administration fees and taxes. For example, you can't compare the Balanced option with similar µ from other funds. The same level benchmark for the Balanced option is the balanced fund in the SuperRatings search. AustralianSuper supports mandatory performance ³. For more information µ unit pricing, read Accumulation the Member Booklet Supplement: How super works, and for Transferring to retirement income or retirement income stream, arap arap snegatnecrep me saxif ofÅÅAartsinimda ed saxat sa zudart odot©Åm etsE .sotsopmi e savitartsinimda saxat ,sotsuc ,otnemitsevni ed saxat sa sadot s'Åpa otnemitsevni ed seyÅÅÅpo rrapmoc arap odasu res edop onroter etsE .ethnaveler orbmeM od aruhcorB Comparison between super funds based on a comparative account balance. When you decide how you want to invest your super, looking at long-term performance can give you a more needed idea of returns. For example, the market-based reference value for Australian actions is the second S & P / ASX 200. For unit prices before this date, refer to the Retirement Income Stream tab. This evaluation identifies funds with unsatisfactory performance and highlights the areas to improve. This return of 8.23% would result in an increase in the balance to \$ 54.115 at the end of the year. This is the return of an investment before investment fees, administrative fees or taxes are deducted. A fundamental difference between common return measurements is the treatment of fees. Crediting return rate This is used as the daily return on AustraliansÜperÅ's investment options Å Å Å 3 They help you compare performance with a wide selection of titles in which a portfolio manager could invest. The performance test was introduced under the Legislation Your Future, Your Super, in force from 1 July 2021. When saving for reform, the inflation reduces the value of money throughout the time. Interpar reference investments analyze the return of an investment in comparison with the return provided by similar investments. Market-based reference sites are inhands that accompany a segment of investment markets. The value of investments can increase or decrease. Rates are very important to understand when it comes to investing, as shown in the scenarios below. That's why super funds often use IPC benchmarks for their investment options. Consider the example below with the following assumptions: if a super account of \$ 50,000 had a gross investment return For a year, liquid investment return would be 8.50% after 1.50% of investment rates, costs and taxes *, the return of the criterion rate would be 8.46% after the administration fee Of up 0.04%, the liquid return would be 8.23% after after Administration fee of \$2.25 per week. Unit prices provide an instant of the value of your income stream or super at a specific time. This helps address the poor performance of funds in the industry. nestria.

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