

Superannuation Ratings agency SuperRatings have released performance details detailing their top 10 superannuation funds for the period to 30 June 2024.

The results are as follows:

### **Funds with 0%-19% in Growth Assets (Comparable to our Model #1):**

12 month return to 30/6/2024			5 Year (p.a.) return to 30/6/2024		
1	Perpetual WealthFocus – Perpetual Diversified Income Fund	6.80%	1	Mine Super – Secure	3.06%
2	Expand Essential Super – MLC MultiActive Capital Stable	5.58%	2	Expand Essential Super – MLC MultiActive Capital Stable	2.82%
3	Mine Super – Secure	5.45%	3	Perpetual WealthFocus – Perpetual Diversified Income Fund	2.73%
4	CFS-FirstChoice Wholesale Pers – PM Capital Enhanced Yield	5.24%	4	CFS-FirstChoice Wholesale Personal – PM Capital Enhanced Yield	2.65%
5	IOOF Employer Super Core – MLC MultiActive Capital Stable	5.00%	5	IOOF Employer Super Core – MLC MultiActive Capital Stable	2.56%
6	CFS FirstChoice Employer – CFS Defensive	4.95%	6	ESSSuper Accumulation – Defensive	2.11%
7	CFS-FirstChoice Wholesale Pers – CFS Defensive	4.69%	7	Brighter Super Accumulation – Secure	1.89%
8	IOOF Employer Super Core – MLC MultiActive Cash Enhanced	4.57%	8	IOOF Employer Super Core – MLC MultiActive Cash Enhanced	1.80%
9	ESSSuper Accumulation – Defensive	4.46%	9	Macquarie Wrap Super Consolidator 2 – Macquarie True Index Cash Fund	1.64%
10	Macquarie Wrap Super Consolidator 2 – Macquarie True Index Cash Fund	4.37%	10	CFS FirstChoice Employer – CFS Defensive	1.60%

Note: Performance is shown net of investment fees but before administration fees.

Source- Superratings <https://www.superratings.com.au/top-10-super-funds/>

In comparison, the **Collins House Defensive Portfolio** which invests 0%-20% in growth assets, has achieved the following performance over the same periods (net of investment fees including Collins House Investment Fees but before admin fees):

12 month return to 30/6/2024		5-year (p.a.) return to 30/6/2024	
Collins House Defensive Portfolio:	7.71%	Collins House Defensive Portfolio:	2.23%

The Collins House Defensive Portfolio sits comfortably atop of the rankings for 12 months and ranked 6<sup>th</sup> over 5 years.



## Funds with 20%-40% in Growth Assets (Comparable to our Model #2):

12 month return to 30/6/2024			5 Year (p.a.) return to 30/6/2024		
1	Bendigo SmartStart – Conservative Index Fund	7.45%	1	ESSSuper Accumulation – Conservative	4.56%
2	GESB Super – Conservative Plan	7.15%	2	First Super – Conservative Balanced	4.52%
3	Raiz Super – Conservative	6.99%	3	Qantas Super – Conservative	4.29%
4	Brighter Super Accumulation – Stable	6.79%	4	Commonwealth Super Corporation PSSap – Income Focused	4.23%
5	CFS FirstChoice Employer – CFS Enhanced Index Conservative	6.78%	5	HESTA – Conservative	4.04%
6	First Super – Conservative Balanced	6.63%	6	Aware Super Future Saver – Conservative	3.84%
7	CFS-FirstChoice Wholesale Personal – CFS Enhanced Index Conservative	6.59%	7	Brighter Super Accumulation – Stable	3.84%
8	CareSuper – Capital Stable	6.40%	8	TelstraSuper Corp Plus – Conservative	3.74%
9	AMP Signature Super – Conservative Index	6.33%	9	Australian Retirement Trust - Super Savings – Conservative	3.72%
10	REI Super – Stable	6.18%	10	Vision Super – Conservative	3.70%

Note: Performance is shown net of investment fees but before administration fees.

Source- Superratings <https://www.superratings.com.au/top-10-super-funds/>

In comparison, the **Collins House Moderately Defensive Portfolio** which invests 20%-40% in growth assets, has achieved the following performance over the same periods (net of investment fees including Collins House Investment Fees but before admin fees):

12 month return to 30/6/2024	5-year (p.a.) return to 30/6/2024
Collins House Moderately Defensive Portfolio: 8.87%	Collins House Moderately Defensive Portfolio: 3.68%

The Collins House Defensive Portfolio sits comfortably atop of the rankings for 12 months and just misses out being in the top 10 over 5 years by 0.02%.



## Funds with 41% - 59% in Growth Assets (Comparable to our Model #3):

12 month return to 30/6/2024			5 Year (p.a.) return to 30/6/2024		
1	CFS-FirstChoice Wholesale Personal – CFS Enhanced Index Diversified	9.21%	1	ESSSuper Accumulation – Balanced	5.91%
2	GESB Super – Balanced Plan	8.68%	2	Qantas Super – Balanced	5.77%
3	Brighter Super Accumulation – Conservative Balanced	8.54%	3	Brighter Super Accumulation – Conservative Balanced	5.69%
4	Equip Super MyFuture – Balanced	7.98%	4	Vision Super – Balanced	5.43%
5	Aware Super Future Saver – Conservative Balanced	7.79%	5	Australian Retirement Trust – Super Savings – Retirement	5.41%
6	IOOF Employer Super Core – MLC MultiActive Moderate	7.65%	6	Equip Super MyFuture – Balanced	5.14%
7	Australian Retirement Trust – Super Savings – Retirement	7.60%	7	TelstraSuper Corp Plus – Moderate	5.14%
8	AMP Signature Super – Future Directions Moderately Conservative	7.58%	8	IOOF Employer Super Core – MLC MultiActive Moderate	5.14%
9	Mercer Super Trust – Mercer Moderate Growth	7.56%	9	Hostplus – Conservative Balanced	5.07%
10	CareSuper – Conservative Balanced	7.52%	10	Rest – Balanced	5.01%

Note: Performance is shown net of investment fees but before administration fees.

Source- Superratings <https://www.superratings.com.au/top-10-super-funds/>

In comparison, the **Collins House Balanced Portfolio** which invests 40%-60% in growth assets, has achieved the following performance over the same periods (net of investment fees including Collins House Investment Fees but before admin fees):

12 month return to 30/6/2024		5-year (p.a.) return to 30/6/2024	
Collins House Balanced Portfolio:	9.94%	Collins House Balanced Portfolio:	5.65%

The Collins House Balanced Portfolio sits comfortably atop of the rankings for 12 months and ranked 4<sup>th</sup> over 5 years.



## Funds with 60% - 76% in Growth Assets (Comparable to our Model #4):

12 month return to 30/6/2024			5 Year (p.a.) return to 30/6/2024		
1	Hostplus – Indexed Balanced	12.18%	1	ESSSuper Accumulation – Balanced Growth	7.78%
2	Raiz Super – Moderately Aggressive	12.14%	2	Brighter Super Accumulation – Balanced	7.71%
3	CFS-FirstChoice Wholesale Personal – CFS Enhanced Index Balanced	11.44%	3	Qantas Super – Growth	7.50%
4	ESSSuper Accumulation – Balanced Growth	11.08%	4	Australian Retirement Trust - Super Savings - Balanced	7.28%
5	IOOF Employer Super Core – MLC MultiSeries 70	10.87%	5	Hostplus – Indexed Balanced	7.19%
6	Vanguard Super SaveSmart – Growth	10.60%	6	Hostplus – Balanced	7.04%
7	Brighter Super Accumulation – Balanced	10.57%	7	Vision Super – Balanced Growth	7.03%
8	GESB Super – My GESB Super Plan	10.36%	8	HESTA – Balanced Growth	6.93%
9	Qantas Super – Growth	10.10%	9	Aware Super Future Saver – Balanced	6.72%
10	SmartMonday PRIME – Balanced Growth	9.97%	10	Aus Food Super Emp – Balanced	6.72%

Note: Performance is shown net of investment fees but before administration fees.

Source- Superratings <https://www.superratings.com.au/top-10-super-funds/>

In comparison, **the Collins House Growth Portfolio** which invests 60%-80% in growth assets, has achieved the following performance over the same periods (net of investment fees including Collins House Investment Fees but before admin fees):

12 month return to 30/6/2024		5-year (p.a.) return to 30/6/2024	
Collins House Growth Portfolio:	11.02%	Collins House Growth Portfolio:	7.89%

Based on the above, our growth portfolio ranked 5<sup>th</sup> over 12 months and ranked 1st over 5 years.



## High Growth Portfolio:

The SuperRatings Categories don't align with the asset allocation of our High Growth Portfolio. They have a Growth (77-90) and High Growth (91-100) category, so we are probably somewhere between the two.

The returns for both of these categories are below:

Growth (77-90% growth) 12 month return to 30/6/2024			Growth (77-90% growth) 5 Year (p.a.) return to 30/6/2024		
1	Raiz Super – Aggressive	13.42%	1	Brighter Super Accumulation – Growth	9.08%
2	Vanguard Super SaveSmart – High Growth	13.18%	2	HESTA – High Growth	9.03%
3	OnePath OA Frontier – OnePath HG Index	12.81%	3	ART - Super Savings – Growth	8.80%
4	Brighter Super Accumulation - Growth	11.91%	4	Qantas Super – Aggressive	8.58%
5	HESTA – High Growth	11.91%	5	Vision Super – Growth	8.52%
6	Prime Super – Managed Growth	11.90%	6	CSC PSSap – Aggressive	8.42%
7	UniSuper Accumulation – Growth	11.86%	7	ADF Super – Aggressive	8.31%
8	GESB Super – Growth Plan	11.71%	8	Cbus – High Growth	8.29%
9	Qantas Super – Aggressive	11.67%	9	Aware Super Future Saver – High Growth	8.16%
10	Bendigo SmartStart – Growth Index Fund	11.64%	10	Hostplus – Shares Plus	8.15%

High Growth (HG) (91-100% growth) 12 month return to 30/6/2024			High Growth (HG) (91-100% growth) 5 Year (p.a.) return to 30/6/2024		
1	ART - Super Savings - Shares	15.64%	1	Vision SS – Just Shares	10.62%
2	Vision Super – Just Shares	14.22%	2	Rest – Shares	9.34%
3	Rest – Shares	13.84%	3	Perpetual WF – Perpetual Glob. Alloc. Alpha	9.28%
4	UniSuper Accumulation – High Growth	12.97%	4	ART- Super Savings - Shares	9.28%
5	REI Super – Growth	12.80%	5	ESSSuper Accumulation – Shares Only	9.16%
6	AMP Signature Super – Future Directions HG	12.75%	6	UniSuper Accumulation – High Growth	8.95%
7	CFS FirstChoice Employer – CFS High Growth	12.55%	7	Equip Super MyFuture – Growth Plus	8.70%
8	Mine Super – High Growth	12.50%	8	TWUSUPER – High Growth	8.49%
9	Russell iQ Super Employer – High Growth	12.38%	9	Mine Super – High Growth	8.43%
10	ESSSuper Accumulation – Shares Only	12.28%	10	MLC MasterKey Business Super – MLC HG	8.36%

Note: Performance is shown net of investment fees but before administration fees.

Source- Superratings <https://www.superratings.com.au/top-10-super-funds/>

In comparison, the Collins House High Growth Portfolio which invests 80%-100% in growth assets, has achieved the following performance over the same periods (net of investment fees including Collins House Investment Fees but before admin fees):

12 month return to 30/6/2024		5-year (p.a.) return to 30/6/2024	
Collins House High Growth Portfolio:	12.09%	Collins House High Growth Portfolio:	9.70%