

ESSSuper Retirement Income Stream

1300 650 161 www.esssuper.com.au



SuperRatings Assessment

A 'best value for money' superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

You should contact your financial adviser or this fund before making an investment decision.

Investment

Performance *	Average	80
Variety of Options	Average	
Process	Good	

Fees and Charges

Small Account (50K)	Excellent	80
Medium Account (250K)	Good	
Large Account (500K)	Good	

Member Servicing

Member Education	Good	80
Advice Services	Good	

Administration

Structure & Service	Good	80
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Product Flexibility

Flexibility & Choice	Good	80
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Governance

Trustee Structure & Risk	Good	80
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* Past performance is not a reliable indicator of future performance.

What We Say

Emergency Services & State Super (ESSSuper) is a dedicated super fund for emergency services and Victorian government employees. ESSSuper's Retirement Income Stream has achieved a Platinum rating for the past 10 consecutive years.

ESSSuper offers members a choice of 7 'Standard Options' and 3 'Alternative Options', which are designed for members looking to prioritise a particular characteristic when investing. The default Growth option has underperformed the SuperRatings Index over the short and long term, although the fund has consistently provided low levels of volatility in investment earnings.

Fees are competitive and lower than the industry average across all account balances assessed, with the administration fees subject to a combined cap of \$1,500 pa. Members can switch investment options and make withdrawals at no cost.

ESSSuper provides good flexibility, with members having the ability to receive payments fortnightly through to annually. Members with more than one investment option can nominate the proportion of, or order in which, payments are to be drawn from each option. Beneficiary options include both binding and non-binding nominations, as well as reversionary pensions.

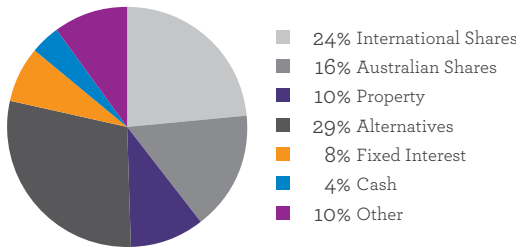
Members have access to limited and comprehensive financial advice provided through Adviser Network on a fee-for-service model. A wide range of interactive tools, calculators, factsheets and educational videos are also available through the fund's website. ESSSuper's Member Online further allows members to view and update account details, as well as perform transactions.

What They Say

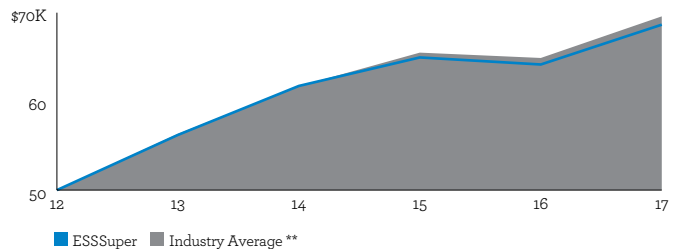
- Flexible investment choice with the ability to choose the sell-down order for regular income payments.
- Extensive member education program including free seminars and one-on-one consultations with internal RG146 qualified consultants.
- Commutations (withdrawals) processed within 1 business day.
- Full fee-for-service financial planning services available at the Fund office, with no commissions.
- Online access to account details and regular communication material including quarterly statements.

Investment Allocation

ESSSuper - Growth



Balanced Fund Returns



** The Industry Average measures \$50K invested using the actual net returns and fees over the last 5 years as per the current PDS, less 4.00% minimum pension payments.

Core Investment Options Available

Diversified Options	Growth Assets %
Basic Growth	79%
Growth	72%
Conservative	31%
Shares Only	100%
Defensive	12%

Single Sector Options	Single Manager Options	Term Deposits
Cash	Not Available	Yes
	Individual Shares	
	Not Available	

Typical Fees on \$50K

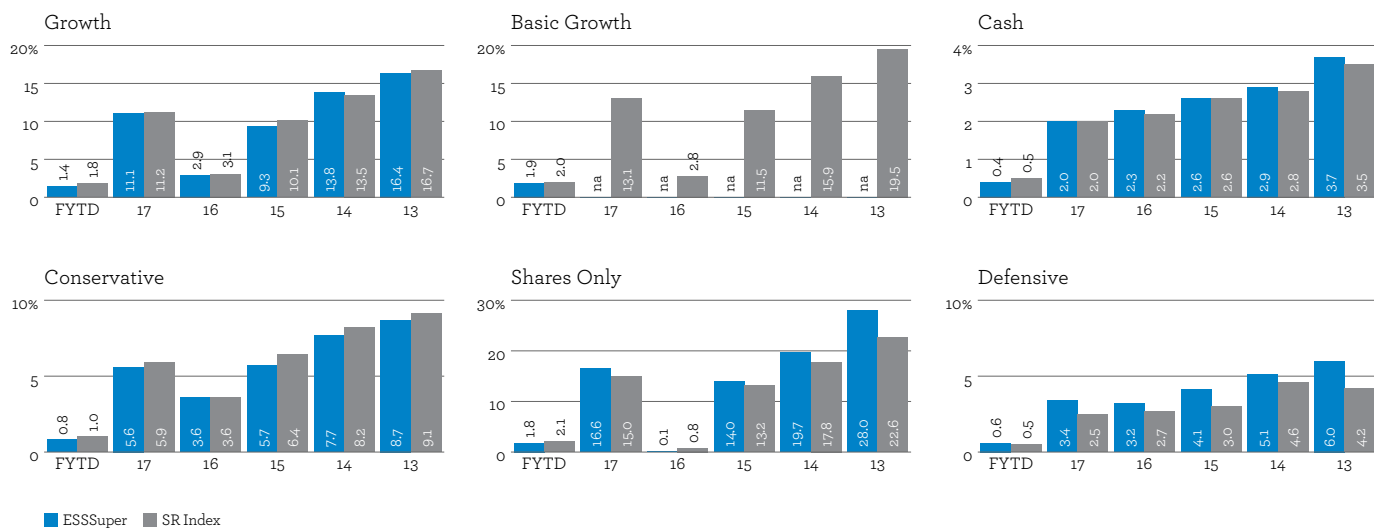
Type (Based on primary rated option)	
Admin Fee (\$)	\$52
Admin Fee (%pa)	0.25%
Investment Fee (%pa)	0.00%
ICR (%pa)	0.77%
Switching Fee	\$0
Exit Fee	\$0
Account Size Discounts	Yes

Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$562	\$2602	\$5152
Average Fees	\$733	\$3165	\$6030
Better than Average	✓	✓	✓

Investment Performance Key Options

* 5 year annualised return to 30 June 2017. FYTD to 30 September 2017.

	FYTD	2017	2016	2015	2014	2013	5yr Av.*
Growth	1.4	11.1	2.9	9.3	13.8	16.4	10.6
Balanced (Industry Average)	1.8	11.2	3.1	10.1	13.5	16.7	10.9
Basic Growth	1.9	na	na	na	na	na	na
Conservative	0.8	5.6	3.6	5.7	7.7	8.7	6.3
Cash	0.4	2.0	2.3	2.6	2.9	3.7	2.7
Shares Only	1.8	16.6	0.1	14.0	19.7	28.0	15.3
Defensive	0.6	3.4	3.2	4.1	5.1	6.0	4.4
CPI	na	1.9	1.0	1.5	3.0	2.4	2.0



Pension Flexibility

- Fortnightly, monthly, quarterly, half yearly & annual payment frequencies available.
- Pension payment date set by the Fund.
- Pension payments made via EFT.
- Ability to nominate a specific drawdown order for pension payments.
- Pension payment details can be altered at anytime.
- Transition to retirement pension available.

Minimum Pension Payment Limits '16/17

Age	Drawdown %
Under 65	4.00%
65-74	5.00%
75-79	6.00%
80-84	7.00%
85-89	9.00%
90-94	11.00%
95 or more	14.00%

Fund Features

Financial Planning	Yes
Health Insurance	No
Minimum Investment	\$50,000
Credit Cards	Yes
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Anti Detriment Payments	Yes
Valuation Process	Daily Crediting Rates

About This Fund

Fund Membership	134,753
Fund Size	\$27,389,300,000
Product Start Date	1997
Fund Type	Industry-Allocated Pension

SuperRatings Assessment

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.

Kristina Zamora 02 9247 4711

Excellent — In the fast lane
Premium performer in this area
Well above benchmark

110

Good — Comfortable pace
Better than most funds
Above benchmark

80

Average — Cruising
Placed close to benchmark

60

Below Average — Traffic Congestion
Not quite up to speed
Lower than benchmark

40

Alert — Proceed with caution
For governance, advice & education, administration & investment process, analysis is qualitative and the available information has been insufficient to provide a rating, hence the ALERT symbol.

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Concern — Requires maintenance
Based on the analysis of available information there appear to be real problems in this area.

X

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