

Fund Crediting Rate Survey

The monthly SuperRatings Fund Crediting Rate Survey (FCRS) is the industry standard guide for the latest results for 1800+ super, MySuper and pension investment options.

FCRS sets the benchmark for currency, comprehensiveness and credibility. It is the survey of choice for funds wishing to benchmark their performance.

Each survey publishes returns for over 1800 options offered across the Industry, Retail, Public and Corporate sectors.

All major option types are ranked, with median returns calculated for periods from 1 month to 10 years, allowing benchmarking flexibility over many time periods. For convenience, you can also customise surveys to your specific needs, using such variables as growth asset ratio and option type.

All results can be printed as a PDF and exported to Excel.

Launched in June 2003, the SuperRatings FCRS is now used by over 80% of Australia's major superannuation funds as the 'go-to' guide and is widely referenced by the media every month.

FCRS provides transparency through the identification of actual returns to members, rather than the traditional surveys which have focused on underlying investment manager returns, figures which generally have little relevance to members.

In addition we also publish SR 50/25 indices to provide a better representation and consistency of return medians, ensuring that small funds (with few members) do not have an impact on the median result. Indexes are calculated based on a selected universe whose asset sizes represent the largest investment options.

Sample of FCRS Data Analysis

SuperRatings Fund Crediting Rate Survey - SR50 Balanced (60-76) Index																			
June 2011	Option Name	Product Type	Growth Asset Ratio	Size	SMID	rank	% rank	SMID	rank	% rank	SMID	rank	% rank	SMID	rank	% rank	SMID	rank	% rank
AIAEST - Balanced	Ind-POD		74	3,109	24	-0.57	0	0.26	2	0.16	24	0.88	40	0.84	38	0.55	55	0.25	
AMP FLS - AMP Balanced Growth	MT-Grop		79	1,698	11	-0.29	0	0.31	7	0.26	29	0.84	41	0.41	36	0.32	56	0.25	
AMP SS - Future Directions Balanced	MT-Grop		81	3,863	17	-0.94	42	-1.06	45	0.84	30	0.81	30	-0.23	44	0.60	41	4.36	33
ANZ MF - Balanced - Active	MT-Grop		81	800	42	-0.44	15	-1.03	44	0.85	35	0.03	35	0.71	33	1.18	36	4.11	40
ANZ MF - Balanced - Passive	MT-Grop		58	1,545	13	-0.50	0	-0.01	58	0.75	21	0.51	31	0.71	31	0.71	31	0.71	
ASGATO Emp Super - SMA Balanced	MT-Grop		72	1,377	18	-0.66	26	-0.62	21	11.05	2	11.05	2	3.03	3	3.03	19	-	
Aust Catholic Super & Ret - Balanced	Ind-POD		81	3,158	14	-0.57	20	-0.63	27	0.73	25	1.16	27	2.33	29	2.37	29	2	
Australia Super - Balanced Option	Ind-POD		74	2,547	24	-0.50	0	-0.17	54	0.73	27	0.51	32	0.51	32	0.51	32	0.51	
Australia Super - Dual	Ind-POD		79	802	40	-0.23	0	-0.63	22	0.88	22	1.90	17	2.85	20	6.08	20	6.13	6
AXA SS - Multi-manager Balanced	MT-Grop		69	778	43	-1.41	49	-1.70	49	0.63	17	1.62	47	0.26	39	0.48	43	3.36	39
BT Diversified Income Fund Growth	MT-Grop		64	1,240	29	-0.50	0	-0.44	54	0.64	44	1.64	44	0.23	34	0.42	47	2.37	38
BT Lifetime Super Emp - BT Multi-manager	Ind-POD		64	902	38	-1.45	50	-1.62	48	10.10	12	0.43	37	-0.13	47	3	7.14	2	
BTSSQ - Balanced Growth	Ind-POD		73	1,844	29	0.23	0	0.20	3	0.38	19	1.25	27	2.65	9	8.48	10	4.47	7
Cambodia Super - Balanced Growth	Ind-POD		50	1,123	13	-0.50	0	-0.50	50	0.53	10	1.20	10	0.20	30	0.58	5	5.58	2
Catholic Super - Balance	Ind-POD		111	2,838	19	-0.53	19	-0.53	19	11.43	1	11.43	3	4.32	3	7.14	2	5.95	8
Cbus - Growth	Ind-POD		15,605	4	0.42	1	0.16	5	0.75	26	2.15	35	3.11	15	4.38	12	5.27	10	
CFPS - PwC China - PwC China Materials	Ind-POD		50	1,249	12	-0.50	0	-0.50	50	0.53	10	1.20	10	0.20	30	0.58	5	5.58	2
China Plus Super - PwC China Materials	Ind-POD		59	1,173	18	-0.70	29	-1.08	24	7.71	40	2.65	10	4.19	6	4.62	7	5.52	15
China Plus Super - Balanced Option	Ind-POD		71	2,649	18	-0.79	36	-1.23	40	8.17	26	2.17	25	2.82	22	4.49	18	-	
ICAP Super - Balanced Option	Ind-POD		72	1,232	27	-0.50	0	-0.50	50	0.53	10	1.20	10	0.20	30	0.58	5	5.58	2
First State Super - Diversified	Ind-POD		70	12,855	5	-0.69	27	-0.90	20	7.68	36	7.68	36	2.11	15	2.33	27	5.67	23
HDFCPLUS - Balanced	Ind-POD		73	7,373	7	0.41	2	-0.62	8	10.11	11	1.19	10	3.16	18	4.36	14	4.12	5
HDFCPLUS - Conserves	Ind-POD		77	7,745	14	-0.50	0	-0.50	50	0.53	10	1.20	10	0.20	30	0.58	5	5.58	2
HDFCPLUS - Growth*	Ind-POD		76	800	41	-0.76	32	-1.20	38	8.23	31	8.23	31	0.65	32	2.05	31	5.37	28
LGDN Accrued - Conservative Balanced	Gen		60	772	46	-0.57	21	0.23	1	0.88	16	0.88	16	3.16	5	3.89	8	4.09	19
LGDN Accrued - Conservative Growth	Gen		59	1,249	27	-0.50	0	-0.50	50	0.53	10	1.20	10	0.20	30	0.58	5	5.58	2
Local Super - Growth Option	Ind-POD		74	1,955	35	-0.62	22	-0.10	10	10.20	3	10.89	3	2.66	10	3.68	7	6.80	4
LUCIFC Super - Balanced	Ind-POD		83	2,467	21	-0.65	24	0.17	4	0.92	15	0.92	15	0.66	36	2.64	5	4.65	26
National Super - Balanced	Ind-POD		74	1,745	27	-0.50	0	-0.50	50	0.53	10	1.20	10	0.20	30	0.58	5	5.58	2
Merita Super - Balanced	Ind-POD		73	1,573	31	-0.50	15	-0.87	29	7.78	38	7.78	38	1.26	24	2.29	28	5.46	27
Merita Super - Trust - Mercer Growth	Ind-POD		72	5,078	9	-1.03	43	-0.95	47	8.09	34	4.09	34	0.69	31	1.84	54	5.24	30
NTAA Super - Balanced Portfolio	MT-Grop		74	1,963	27	-0.50	0	-0.50	50	0.53	10	1.20	10	0.20	30	0.58	5	5.58	2
NTAA Super - Diversified	Ind-POD		62	4,963	16	-0.62	23	-0.98	18	4.71	50	4.71	50	-0.34	50	-0.86	50	4.05	41
NTAA Super - Diversified	Ind-POD		76	3,088	16	-0.73	30	-1.04	42	10.47	5	15.47	5	2.90	9	4.13	5	5.58	9
OpenPath Corp - OptiMax Balanced	MT-Grop		75	2,023	27	-0.50	0	-0.50	50	0.53	10	1.20	10	0.20	30	0.58	5	5.58	2
OpenPath Corp - OptiMax Balanced	Ind-POD		81	1,660	27	-1.21	43	-1.71	43	5.79	49	4.79	49	0.68	39	4.35	34	-	-
OpenPath Integra - ING Balanced	MT-Grop		66	1,259	34	-0.96	44	-0.19	39	6.95	45	6.95	45	0.41	36	0.96	40	4.31	36
OSF Super - Myo 70	Gen		70	3,188	33	-0.65	23	-0.18	12	10.41	8	10.44	8	4.12	8	4.06	1	4.50	5
Phant - MLC Balanced Portfolio	MT-Grop		70	195	35	-0.50	30	-1.00	20	6.86	29	6.86	29	1.00	20	3.19	-	4.60	27

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It works similarly to major share indices and provides a consistent measurement for super funds and consumers. Many of Australia's largest funds now use the SuperRatings' medians and quartiles when reporting both internally and externally.

An FCRS subscription package includes:

1

Five surveys emailed directly to you each month including superannuation, pension and sustainable investments, along with a CPI+ Objectives and a Risk Report.

2

Traditional performance surveys grouped by option type as well as performance against investment objectives.

3

Access to published returns of over 1,000 super and 800 pension investment options.

4

Customisation function — create your own peer groups, medians and benchmarks.

5

Risk and volatility measures.

6

Access to historical surveys dating back to October 2006.