

Friday 28 August 2026

Statement on 2026 Performance Test

Insignia Financial continues to deliver strong investment returns for more than one million members, across our products and over both short and long term horizons.

Our flagship MySuper option, MLC MySuper Growth, was ranked among Chant West's top 10 super funds for FY26, delivering a return of 9.9% for the year to 30 June 2026.

With the release of the 2026 Performance Test results, we are pleased that all options within our Master Trust business and the overwhelming majority of investment options within our Wrap business passed the test.

Of the 33 tested, we are disappointed that two investment options in three of our super funds within our Wrap platform business failed this year's test - MLC MultiActive High Growth and MLC MultiActive Geared. Together, these options represent approximately 0.18% of our overall membership.

It's important to note however that both options delivered strong real outcomes for members. As at 30 June 2026:

- MLC MultiActive High Growth delivered a net return of 8.84% over one year, 9.68% p.a. over 10 years and 9.66% p.a. over 15 years.
- MLC MultiActive Geared delivered a net return of 10.16% over one year, 12.04% p.a. over 10 years and 11.60% p.a. over 15 years.

These options are specifically designed for members seeking higher growth and, as a result, have greater exposure to share markets, particularly high-growth equities. While that approach can deliver strong long-term outcomes, it may not always align perfectly with the benchmarks used in the Performance Test.

Many members who invest in these two funds do so as part of a broader diversified portfolio, meaning their retirement outcomes are determined by the combined performance of all their investments, rather than any single option.

While we fully support the objective of helping Australians compare superannuation products, this outcome highlights some of the limitations of applying the Performance Test to specialised investment options on Wrap platforms. We will continue to work constructively with the Government and Treasury on this matter to ensure more representative results for our members.

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About Insignia Financial

With origins dating back to 1846, today Insignia Financial is a leading Australian wealth manager. Insignia Financial provides financial advice, superannuation, wrap platforms and asset management services to members, financial advisers and corporate employers. Further information about Insignia Financial can be found at www.insigniafinancial.com.au

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