



Product Methodology Document

Finder compared thousands of products for our Product Awards to find 2019's best deals in credit cards, home loans, banking, insurance, mobile plans, NBN plans and loans for Australian consumers.

This document explains in detail how we assessed each category to pick the winners. You can find the full list of current and past winners at finder.com.au/finderawards

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Scoring

Finder's dynamic scoring system is the market-leading method used to score product metrics throughout the Finder Awards. The scoring system adjusts to the market and to the specific product group being analysed.

How it works: Rather than awarding a set number of points for certain values (e.g. 5 points for credit card interest rates between 15% and 18%), Finder's dynamic scoring system reacts to changes in the market by adjusting scores based on the actual range of "live" values at a particular point in time.

Within each product group, the full range of values across each product metric is recorded. These figures are then used to set the scoring brackets, with the best 10% in the market receiving a score of 10, the next 10% receiving a score of nine and so on. For some metrics that require extra detail, one hundred 1% groups are used. Thus, scoring automatically adjusts if the values across the market change. Scoring also adjusts as metrics change across different categories of the same product due to product types (e.g. rewards credit cards tend to have higher interest rates than other cards).

Any metrics that are not scored using the dynamic scoring system are scored manually based on metric type.

Date Ranges

Metrics were scored against the market on the following four dates in the preceding year:

31 July 2018
31 October 2018
31 January 2019
30 April 2019

Products must have been available for at least the two most recent quarters to be eligible to win. The score over all available periods was averaged. Only the highest rating product from any one provider will be eligible to win within each category.

Insurance, broadband, telco, personal loan and superannuation products were assessed based on a one-off data set.

Credit cards

Frequent Flyer Credit Card

Presumptions and Selection Criteria

- Must direct earn frequent flyer points with Virgin or Qantas
- Business cards will be excluded
- Card must not require loans or specific savings as eligibility criteria
- Qantas and Virgin Australia points were treated equally

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Discounted first-year annual fee: 15% (if applicable)
- Annual fee: 25% (10% if a discounted first-year fee is offered)
- Purchase interest rate: 2.5%
- Points earn cap: 5%
- Sign-up and minimum-spend bonus points: 25%
- International transaction fee: 5%
- Basic earn rate: 27.5%
- Lounge passes offered: 10%

Rewards Credit Card

Presumptions and Selection Criteria

- Must not direct earn frequent flyer points with Virgin or Qantas
- Business cards will be excluded
- Card must not require loans or specific savings as eligibility criteria
- Rewards gift cards must be usable in multiple retail outlets

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Discounted first-year annual fee: 15% (if applicable)
- Annual fee: 25% (10% if a discounted first-year fee is offered)
- Purchase interest rate: 5%
- Points earn cap: 5%
- Sign-up and minimum-spend bonus points: 20%
- International transaction fee: 5%
- Basic earn rate: 40%

Balance Transfer Credit Card

Presumptions and Selection Criteria

- Must offer a 0% per annum balance transfer
- Business cards will be excluded
- Card must not require loans or specific savings as eligibility criteria

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Discounted first-year annual fee: 12% (if applicable)
- Annual fee: 20% (8% if a discounted first-year fee is offered)
- Purchase interest rate: 2.5%
- Revert rate: 2.5%
- Balance transfer period: 55%
- Balance transfer fee: 20%

Low Rate Credit Card

Presumptions and Selection Criteria

- Only cards with purchase interest rates at or below 15% will be considered
- Temporary or introductory low rates will be ignored
- Business cards will be excluded
- Card must not require additional products or accounts as eligibility criteria

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Discounted first-year annual fee: 12% (if applicable)
- Annual fee: 20% (8% if a discounted first-year fee is offered)
- Purchase interest rate: 70%
- Number of interest-free days: 10%

No Annual Fee Credit Card

Presumptions and Selection Criteria

- Card must have a \$0 annual fee
- Cards with a \$0 first-year fee but an ongoing annual fee thereafter will be excluded
- Business cards will be excluded
- Card must not require additional products or accounts as eligibility criteria

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Purchase interest rate: 80%
- Number of interest-free days: 10%
- Rewards program available: 10%

Credit Card for Travelers

Presumptions and Selection Criteria

- Business cards will be excluded
- Card must not require additional products or accounts as eligibility criteria

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Discounted first-year annual fee: 9% (if applicable)
- Annual fee: 15% (6% if a discounted first-year fee is offered)
- Domestic purchase interest rate: 10%
- Overseas medical insurance inclusion: 15%
- International transaction fee: 50%
- International ATM fee: 10%

Home Loans

Owner-Occupier Home Loan - Variable

Presumptions and Selection Criteria

- \$600,000 loan value must be available
- Product must allow 80% loan-to-value ratio
- Only principal and interest products will be considered
- Only variable-rate products will be considered
- Investment products will be excluded
- Tiebreakers are ranked by lowest interest rate

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Interest rate: 70%
- Total fees: 20% – fees include the following:
 - Application fees
 - Service fees
 - Settlement fees
 - Exit fees
- Offset account availability: 10%

Owner-Occupier Home Loan - 3 Year Fixed

Presumptions and Selection Criteria

- \$600,000 loan value must be available
- Product must allow 80% loan-to-value ratio
- Only principal and interest products will be considered
- Only three-year fixed-rate products will be considered
- Investment products will be excluded
- Tiebreakers are ranked by lowest interest rate

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Interest rate: 70%
- Total fees: 20% – fees include the following:
 - Application fees
 - Service fees
 - Settlement fees
 - Exit fees
- Offset account availability: 10%

Investor Home Loan - Variable

Presumptions and Selection Criteria

- \$600,000 loan value must be available
- Product must allow 80% loan-to-value ratio
- Only principal and interest products will be considered
- Only variable-rate products will be considered
- Non-investment products will be excluded
- Tiebreakers are ranked by lowest interest rate

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Interest rate: 70%
- Total fees: 20% – fees include the following:
 - Application fees
 - Service fees
 - Settlement fees
 - Exit fees
- Offset account availability: 10%

Investor Home Loan - 3 Year Fixed

Presumptions and Selection Criteria

- \$600,000 loan value must be available
- Product must allow 80% loan-to-value ratio
- Only principal and interest products will be considered
- Only three-year fixed-rate products will be considered
- Non-investment products will be excluded
- Tiebreakers are ranked by lowest interest rate

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Interest rate: 70%
- Total fees: 20% – fees include the following:
 - Application fees
 - Service fees
 - Settlement fees
 - Exit fees
- Offset account availability: 10%

Low Deposit Home Loan

Presumptions and Selection Criteria

- \$200,000-\$500,000 loan value must be available
- Product must allow 90% loan-to-value ratio
- Only principal and interest products will be considered
- Only variable-rate products will be considered
- Investment products will be excluded
- Tiebreakers are ranked by lowest interest rate

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Interest rate: 60%
- Total fees: 20% – fees include the following:
 - Application fees
 - Service fees
 - Settlement fees
 - Exit fees
- Required deposit: 20%

Banking

Savings Account

Presumptions and Selection Criteria

- Introductory or temporary rates will be ignored
- Accounts that award an ongoing bonus rate based on fulfilling deposit and/or transaction criteria will be included
- Any eligibility criteria for ongoing bonus rates will be presumed to be fulfilled
- Accounts that award an ongoing bonus rate as long as no withdrawals are made will be included
- Restricted accounts will be excluded
- Accounts requiring a minimum balance will be excluded

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Interest rate: 100%

Term Deposit - 6 Months

Presumptions and Selection Criteria

- Restricted and SMSF accounts will be excluded
- Accounts requiring a minimum balance above \$5,000 will be excluded

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Interest rate: 100%

Term Deposit - 12 Months

Presumptions and Selection Criteria

- Restricted and SMSF accounts will be excluded
- Accounts requiring a minimum balance above \$5,000 will be excluded

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Interest rate: 100%

Transaction Account

Presumptions and Selection Criteria

- Account must provide free ATM access via all Australian ATMs (via direct free access or refund of fee)
- Account must have Google Pay and/or Apple Pay available
- Account must have no annual fees
- Any criteria required to access free ATMs will be presumed to be fulfilled

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Global ATM fees: 100%

Share Trading Account for Australian Shares

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Fee for AU buy transaction of \$100: 5%
- Fee for AU buy transaction of \$1,000: 7.5%
- Fee for AU buy transaction of \$10,000: 7.5%
- Fee for AU sell transaction of \$100: 5%
- Fee for AU sell transaction of \$1,000: 7.5%
- Fee for AU sell transaction of \$10,000: 7.5%
- Ongoing inactivity fees: 10%
- International market access: 5%
- iOS and Android app: 22.5%
- Fee for calling for support: 22.5%

Share Trading Account for International Shares

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- AU \$1,000 - buy fees 2.50%
- AU \$1,000 - sell fees 2.50%
- AU \$10,000 - buy fees 2.50%
- AU \$10,000 - sell fees 2.50%
- UK \$1,000 - buy fees 2.50%
- UK \$1,000 - sell fees 5.00%
- UK \$10,000 - buy fees 5.00%
- UK \$10,000 - sell fees 5.00%
- US \$1,000 - buy fees 2.50%
- US \$1,000 - sell fees 5.00%
- US \$10,000 - buy fees 5.00%
- US \$10,000 - sell fees 5.00%
- Inactivity Fee - per month 5.00%
- No. of international markets available 16.667%
- iOS & Android app available 16.667%
- Fee for calling for support 16.667%

Insurance

Travel Insurance - Value

Presumptions and Selection Criteria

- “Unlimited” benefits will be given a value of \$25,000,000

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- This award is based on cost and the Finder Rating travel insurance ranking algorithm
- Metrics are gathered from the Finder travel insurance engine and cover the cost for travel to five of the most popular travel destinations for Australians:
 - Indonesia (Bali)
 - United States
 - Thailand
 - United Kingdom
 - New Zealand
- Based on cost quoted for the following aged Australian residents:
 - 25
 - 35
 - 55
 - 75
- The following weighting was applied:
 - Finder rating: 50%
 - Cost: 50%

Travel Insurance - Comprehensive

Presumptions and Selection Criteria

- “Unlimited” benefits will be given a value of \$25,000,000

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- This award was based on the Finder Rating travel insurance comprehensiveness ranking algorithm for a 35-year old and 65-year old Australian resident travelling to five of the most popular travel destinations for Australians: Indonesia (Bali), United States, Thailand, United Kingdom and New Zealand.
- The algorithm evaluates all travel insurance policies available in our database for a particular search, and gives them a score out of 10 based on their comprehensiveness (i.e. how much they cover) for factors such as cover for overseas emergency medical expenses, lost luggage, cancellations, personal liability, travel delays and more. The higher the score, the more comprehensive the policy.
- Each factor is weighted based on its relative importance. For example, cover for medical expenses will have a higher impact on the score than cover for delayed luggage or dental expenses.

Health Insurance - Gold

Presumptions and Selection Criteria

- This award was given to private hospital policies that use the new government classification system.
- For this award, the policy must be in the Gold tier.
- For any ties in the results, the winner was chosen by cost.
- Products assessed by pricing with a \$500 excess for hospital admission.
- Extras were not taken into consideration for this award.
- The private hospital cover must be available in all of the following states: NSW, VIC, WA, SA and QLD

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- This award is based solely on the Finder Rating health insurance ranking algorithm. The policy algorithm weights each policy based on criteria such as the excess/co-payment amount, number of associated (‘agreement’) hospitals, treatments covered in a private hospital and waiting periods.

Health Insurance - Silver

Presumptions and Selection Criteria

- This award was given to private hospital policies that use the new government classification system.
- For this award, the policy must be in the Silver or Silver Plus tier.
- For any ties in the results, the winner was chosen by cost.
- Products assessed by pricing with a \$500 excess for hospital admission.
- Extras were not taken into consideration for this award.
- The private hospital cover must be available in all of the following states: NSW, VIC, WA, SA and QLD

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- This award is based solely on the Finder Rating health insurance ranking algorithm. The policy algorithm weights each policy based on criteria such as the excess/co-payment amount, number of associated (‘agreement’) hospitals, treatments covered in a private hospital and waiting periods.

Health Insurance - Bronze

Presumptions and Selection Criteria

- This award was given to private hospital policies that use the new government classification system.
- For this award, the policy must be in the Bronze or Bronze Plus tier.
- For any ties in the results, the winner was chosen by cost.
- Products assessed by pricing with a \$500 excess for hospital admission.
- Extras were not taken into consideration for this award.
- The private hospital cover must be available in all of the following states: NSW, VIC, WA, SA and QLD

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- This award is based solely on the Finder Rating health insurance ranking algorithm. The policy algorithm weights each policy based on criteria such as the excess/co-payment amount, number of associated (‘agreement’) hospitals, treatments covered in a private hospital and waiting periods.

Value Car Insurance

Presumptions and Selection Criteria

- Only comprehensive policies available online and marketed to the general population will be included
- Only the highest rating plan from each provider will be considered
- Quotes will be obtained for 36 customer profiles, split across the following demographics:
 - 20, 30, 40, 50 or 60 years old
 - Resident of NSW, WA, QLD, VIC, SA or TAS
- Tiebreakers will be ranked based on the lowest average cost

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Prices will be averaged across all 36 profiles
- Features will be scored and weighted as follows:
 - Policy features
 - Choice of repairer: 12.00%
 - Emergency accommodation, transport and repairs: 8.00%
 - Hire car after theft: 4.00%
 - Roadside assistance: 12.00%
 - Windscreen cover: 6.00%
 - New car replacement score: 8.00%
 - Personal effects: 10.00%
 - Agreed or market value: 20.00%
 - Key replacement: 5.00%
 - Accidental damage: 3.00%
 - Storm cover: 3.00%
 - Flood cover: 3.00%
 - Legal liability: 3.00%
 - Fire and theft cover: 3.00%
 - Payments features
 - Adjustable excess: 50.00%
 - Monthly payment at no extra cost: 50.00%
 - Support Features
 - Ability to claim via app: 10.00%
 - Ability to claim online: 10.00%
 - Ability to claim via phone: 10.00%
 - Instant claims approval: 25.00%
 - Availability of website chat feature: 20.00%
 - Availability of 24/7 phone assistance: 15.00%
 - Online quote availability: 10.00%
 - Choice of repairer: 4.00%
 - Feature components were weighted as follows:
 - Policy features: 80%
 - Payments features: 10%
 - Support features: 10%
 - Final score was weighted as follows:
 - Price: 50%
 - Features: 50%

Life Insurance

Presumptions and Selection Criteria

- Multiple quotes were obtained from each provider for the following personas:
 - Male, 30, Nonsmoker, Accountant
 - Male, 30, Smoker, Accountant
 - Female, 30, Nonsmoker, Accountant
 - Female, 30, Smoker, Accountant
 - Male, 40, Nonsmoker, Accountant
 - Male, 40, Smoker, Accountant
 - Female, 40, Nonsmoker, Accountant
 - Female, 40, Smoker, Accountant
 - Male, 50, Nonsmoker, Accountant
 - Male, 50, Smoker, Accountant
 - Female, 50, Nonsmoker, Accountant
 - Female, 50, Smoker, Accountant

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Fully underwritten: 7%
- Max sum insured: 10.5%
- Guaranteed renewability: 7%
- Expiry age: 10.5%
- Counselling benefit: 3.5%
- Premium cover suspension: 3.5%
- Interim accident cover: 7%
- Options: 7%
- Funeral advancement benefit: 3.5%
- Max entry age: 10.5%
- Average cost for a nonsmoker: 20%
- Average cost for a smoker: 10%

Income Protection Insurance

Presumptions and Selection Criteria

- Multiple quotes were obtained from each provider for the following personas:
 - Male, 30, Nonsmoker, Carpenter
 - Male, 30, Smoker, Carpenter
 - Female, 30, Nonsmoker, Carpenter
 - Female, 30, Smoker, Carpenter
 - Male, 40, Nonsmoker, Carpenter
 - Male, 40, Smoker, Carpenter
 - Female, 40, Nonsmoker, Carpenter
 - Female, 40, Smoker, Carpenter
 - Male, 50, Nonsmoker, Carpenter
 - Male, 50, Smoker, Carpenter
 - Female, 50, Nonsmoker, Carpenter
 - Female, 50, Smoker, Carpenter
 - Male, 30, Nonsmoker, Accountant
 - Male, 30, Smoker, Accountant
 - Female, 30, Nonsmoker, Accountant
 - Female, 30, Smoker, Accountant
 - Male, 40, Nonsmoker, Accountant
 - Male, 40, Smoker, Accountant
 - Female, 40, Nonsmoker, Accountant
 - Female, 40, Smoker, Accountant
 - Male, 50, Nonsmoker, Accountant
 - Male, 50, Smoker, Accountant
 - Female, 50, Nonsmoker, Accountant
 - Female, 50, Smoker, Accountant

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Fully underwritten: 7%
- Max sum insured: 10.5%
- Guaranteed renewability: 7%
- Expiry age: 10.5%
- Counselling benefit: 3.5%
- Premium cover suspension: 3.5%
- Interim accident cover: 7%
- Options: 7%
- Funeral advancement benefit: 3.5%
- Max entry age: 10.5%
- Cost for a nonsmoker: 20%
- Cost for a smoker: 10%

Mobile & Broadband

Prepaid SIM (Over \$40)

Presumptions and Selection Criteria

- Only prepaid plans will be considered
- Plans must offer unlimited calls and texts in Australia
- Prepaid plans lasting longer than 35 days will be excluded
- Any discounted intro rates or prices will be ignored
- Only the highest rating plan from each provider will be considered

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Data allocation per day: 50%
- Cost per day: 50%

Prepaid SIM (Under \$40)

Presumptions and Selection Criteria

- Only prepaid plans will be considered
- Plans must offer unlimited calls and texts in Australia
- Prepaid plans lasting longer than 35 days will be excluded
- Any discounted intro rates or prices will be ignored
- Only the highest rating plan from each provider will be considered

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Data allocation per day: 50%
- Cost per day: 50%

Prepaid SIM (Long Life)

Presumptions and Selection Criteria

- Only prepaid plans will be considered
- Plans must offer unlimited calls and texts in Australia
- Only 365-day plans will be considered
- Any discounted intro rates or prices will be ignored
- Only the highest rating plan from each provider will be considered

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Data allocation per day: 50%
- Cost per day: 50%

Postpaid Month-To-Month SIM (Over \$40)

Presumptions and Selection Criteria

- Only postpaid month-to-month plans will be considered
- Plans must offer unlimited calls and texts in Australia
- Postpaid plans lasting longer than 35 days will be excluded
- Any discounted intro rates or prices will be ignored
- Any introductory bonus data will be ignored

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Data allocation per day: 50%
- Cost per day: 50%

Postpaid Month-To-Month (Under \$40)

Presumptions and Selection Criteria

- Only postpaid month-to-month plans will be considered
- Plans must offer unlimited calls and texts in Australia
- Postpaid plans lasting longer than 35 days will be excluded
- Any discounted intro rates or prices will be ignored
- Any introductory bonus data will be ignored
- Plan must cost \$40 per month or less

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Data allocation per day: 50%
- Cost per day: 50%

NBN 50 Plan

Presumptions and Selection Criteria

- Only 50Mbps broadband packages will be considered
- Only unlimited plans will be included
- The plan provider must publish an official “peak evening speed” metric
- Tiebreakers are ranked by the shortest contract length
- Only the highest rating plan from each provider will be considered

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Cost per six-month block: 60%
- Peak evening speed: 40%

NBN 100 Plan

Presumptions and Selection Criteria

- Only 100Mbps broadband packages will be considered
- Only unlimited plans will be included
- The plan provider must publish an official “peak evening speed” metric
- Tiebreakers are ranked by the shortest contract length
- Only the highest rating plan from each provider will be considered

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Cost per six-month block: 60%
- Peak evening speed: 40%

Loans & Super

Car Loan

Presumptions and Selection Criteria

- Loan must be specifically designed for purchasing a car (and have “car” in the name)
- Broker loans excluded
- Peer-to-peer loans excluded
- Green loans excluded
- Refinance loans excluded
- Rates above 10% excluded
- Tiebreakers are ranked by the lowest interest rate

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Interest rate: 80%
- Monthly fee: 10%
- Application fee: 10%

Personal Loan (Non-Risk Based)

Presumptions and Selection Criteria

- Only includes non-risk-based products

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Interest rate: 80%
- Monthly fee: 10%
- Application fee: 10%

Personal Loan (Risk Based)

Presumptions and Selection Criteria

- Only includes risk-based products
- Quotes were obtained from each provider for four theoretical customer profiles
- Results were based on average comparison rate

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Low credit score (566) pricing: 25%
- Low to medium credit score (674) pricing: 25%
- Medium credit score (779) pricing: 25%
- High credit score (1017) pricing: 25%

Super Fund - Balanced

Presumptions and Selection Criteria

- Products were assessed using data provided by Chant West
- Funds must have less than 80% of their investments in growth assets to be considered a balanced fund

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Calculated fees on \$50,000: 35%
- Past one-year performance: 10%
- Past three-year performance: 20%
- Past five-year performance: 30%
- Number of investment options available: 5

Super Fund - Growth

Presumptions and Selection Criteria

- Products were assessed using data provided by Chant West
- Funds must have 80% or more of their investments in growth assets to be considered a growth fund

Methodology

The following product features (“metrics”) were scored and weighted as follows:

- Calculated fees on \$50,000: 35%
- Past one-year performance: 10%
- Past three-year performance: 20%
- Past five-year performance: 30%
- Number of investment options available: 5

