



Historical Annual Returns* – Fully Retired Super Income Stream Investment Options

Financial Year	High Growth (%)	Growth Plus~ (%)	Growth (%)	Indexed Diversified- (%)	Conservative Growth (%) ^	Conservative (%)	Overseas Shares~ (%)	Australian Shares~ (%)	Property~ (%)	Diversified Fixed Interest~ (%)	Cash (%)
2021/22	-6.09%	-6.60%	-4.05%	-8.76%	-4.39%	-4.38%	-13.87%	-8.40%	-2.81%	-6.14%	0.25%
2020/21	28.75%		21.00%		13.98%	7.16%					0.14%
2019/20	0.49		1.15		2.59	3.15					0.93
2018/19	8.19		8.31		8.14	7.22					2.13
2017/18	15.26		12.15		9.24	6.41					1.90
2016/17	16.21		12.92		9.62	6.22					1.90
2015/16	5.39		6.68		6.58	5.91					2.25
2014/15	12.73		11.19		8.79	6.71					2.61
2013/14	18.80		15.42		9.03 ¹	8.94					2.78
2012/13	21.91		17.97		n/a	10.02					3.26
2011/12	-1.33		1.8		n/a	5.78					4.56
2010/11	10.34		9.5		n/a	7.09					4.91
2009/10	12.32		10.1		n/a	8.65					3.79

* The crediting rates are based on returns minus investment fees, taxes and until 31 January 2020, the percentage-based administration fee. Excludes fees and costs that are deducted directly from members' accounts. Past performance is not a reliable indicator of future performance.

~ These investment options were launched on 14 February 2022, performance figures shown are since inception and are not for a full financial year.

^This is the default Fully Retired Super Income Stream Investment Option.

¹ Annualised return based on the inception date of 2/12/2013.