

Historical Annual Returns* – Transition to Retirement (TTR) 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	-5.90%	-6.60%	-3.81%	-8.08%	-4.18%	-3.80%	-12.68%	-7.75%	-1.48%	-5.25%	0.21%
2020/21	26.02%		19.02%		12.58%	6.78%					0.13%
2019/20	0.68		1.06		2.02	2.55					0.78
2018/19	7.79		7.34		6.82	6.27					1.80
2017/18	13.96		11.03		8.28	5.72					1.61

* 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.

^This is the Transition to Retirement default investment option.

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