

Crediting Rates at 30 June 2020

It is important to review the performance of your investment in the context of your long term financial goals. To assist in assessing the relevance of the end of financial year returns to your retirement savings goals, the tables below show not only the annual returns for each of the investment options, but the three, five and ten year compound average returns.

Accumulation Plan	1 year % p.a.	3 year compound average % p.a.	5 year compound average % p.a.	10 year compound average % p.a. (or since inception - refer below)
Shares Only	0.06	6.98	7.00	9.80
High Growth	-0.24	5.61	6.23	8.51
Growth	-0.08	4.78	5.28	7.50
Balanced	0.35	4.14	4.53	6.22
Conservative	0.77	3.29	3.57	4.94
Defensive ¹	1.24	2.58	2.68	N/A
Basic Growth ²	0.39	6.31	N/A	N/A
Ethically Minded ²	-1.13	4.54	N/A	N/A
Cash	0.88	1.46	1.61	2.40
Working Income Stream				
Shares Only	0.06	6.98	7.41	10.97
High Growth	-0.24	5.61	6.62	9.44
Growth	-0.08	4.78	5.62	8.36
Balanced	0.35	4.14	4.84	6.96
Conservative	0.77	3.29	3.83	5.54
Defensive ¹	1.24	2.58	2.88	N/A
Basic Growth ²	0.39	6.31	N/A	N/A
Ethically Minded ²	-1.13	4.54	N/A	N/A
Cash	0.88	1.46	1.74	2.74
Retirement Income Stream				
Shares Only	-0.02	7.87	7.94	11.24
High Growth	-0.22	6.37	7.08	9.68
Growth	0.03	5.49	6.05	8.58
Balanced	0.55	4.79	5.23	7.16
Conservative	1.01	3.83	4.15	5.71
Defensive ¹	1.52	3.03	3.15	N/A
Basic Growth ²	0.43	7.28	N/A	N/A
Ethically Minded ²	-1.37	5.05	N/A	N/A
Cash	1.05	1.73	1.91	2.82
Beneficiary Account (emergency services members only)				
Shares Only	0.06	6.98	7.00	9.80
High Growth	-0.24	5.61	6.23	8.51
Growth	-0.08	4.78	5.28	7.50
Balanced	0.35	4.14	4.53	6.22
Conservative	0.77	3.29	3.57	4.94
Defensive ¹	1.24	2.58	2.68	N/A
Basic Growth ²	0.39	6.31	N/A	N/A
Ethically Minded ²	-1.13	4.54	N/A	N/A
Cash	0.88	1.46	1.61	2.40

Notes: 1. The Defensive option commenced on 1 April 2011.
2. The Ethically Minded and Basic Growth options commenced on 1 July 2017.

Monthly Crediting Rates for 2020

Accumulation Plan	Jun'20%	May'20 %	Apr'20 %	Mar'20 %	Feb'20 %	Jan'20 %
Shares Only	1.31	3.16	5.92	-12.62	-4.74	2.45
High Growth	1.07	2.12	3.89	-10.06	-3.03	2.19
Growth	1.02	1.62	2.29	-7.81	-2.12	1.97
Balanced	0.90	1.28	1.63	-6.06	-1.45	1.68
Conservative	0.61	0.85	0.82	-3.66	-0.70	1.17
Defensive ¹	0.37	0.51	0.45	-1.64	-0.22	0.70
Basic Growth ²	1.05	2.29	3.71	-9.08	-3.64	2.47
Ethically Minded ²	0.79	2.56	2.86	-10.33	-2.09	1.71
Cash	0.02	0.02	0.06	0.09	0.08	0.08
Working Income Stream						
Shares Only	1.31	3.16	5.92	-12.62	-4.74	2.45
High Growth	1.07	2.12	3.89	-10.06	-3.03	2.19
Growth	1.02	1.62	2.29	-7.81	-2.12	1.97
Balanced	0.90	1.28	1.63	-6.06	-1.45	1.68
Conservative	0.61	0.85	0.82	-3.66	-0.70	1.17
Defensive ¹	0.37	0.51	0.45	-1.64	-0.22	0.70
Basic Growth ²	1.05	2.29	3.71	-9.08	-3.64	2.47
Ethically Minded ²	0.79	2.56	2.86	-10.33	-2.09	1.71
Cash	0.02	0.02	0.06	0.09	0.08	0.08
Retirement Income Stream						
Shares Only	1.34	3.61	7.07	-14.43	-5.41	2.80
High Growth	1.14	2.43	4.67	-11.47	-3.45	2.50
Growth	1.14	1.86	2.78	-8.92	-2.41	2.26
Balanced	1.03	1.48	2.00	-6.92	-1.65	1.93
Conservative	0.71	0.98	1.02	-4.19	-0.79	1.35
Defensive ¹	0.43	0.59	0.57	-1.88	-0.25	0.81
Basic Growth ²	1.12	2.63	4.53	-10.42	-4.17	2.84
Ethically Minded ²	0.74	2.93	3.25	-11.78	-2.70	1.96
Cash	0.02	0.03	0.07	0.11	0.10	0.10
Beneficiary Account (emergency services members only)						
Shares Only	1.31	3.16	5.92	-12.62	-4.74	2.45
High Growth	1.07	2.12	3.89	-10.06	-3.03	2.19
Growth	1.02	1.62	2.29	-7.81	-2.12	1.97
Balanced	0.90	1.28	1.63	-6.06	-1.45	1.68
Conservative	0.61	0.85	0.82	-3.66	-0.70	1.17
Defensive ¹	0.37	0.51	0.45	-1.64	-0.22	0.70
Basic Growth ²	1.05	2.29	3.71	-9.08	-3.64	2.47
Ethically Minded ²	0.79	2.56	2.86	-10.33	-2.09	1.71
Cash	0.02	0.02	0.06	0.09	0.08	0.08

Notes: 1. The Defensive option commenced on 1 April 2011.
2. The Ethically Minded and Basic Growth options commenced on 1 July 2017.

Investment returns are not guaranteed. All investments carry risks and past investment performance gives no indication of future performance. Benefits in ESSSuper's Accumulation Plan, Income Streams and Beneficiary Account products are not guaranteed or underwritten by the Victorian Government or ESSSuper, and ESSSuper does not come under the jurisdiction of the Australian Financial Complaints Authority (AFCA). ESSSuper comes under the jurisdiction of the Victorian Civil and Administrative Tribunal. Also, the investment returns on your super may be different depending on when you joined, when deposits were made and whether you switched investment options during the year.

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