

Crediting Rates at 30 June 2019

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	8.12	11.92	9.46	10.81
High Growth	7.12	9.64	8.23	9.46
Growth	6.47	8.08	6.98	8.47
Balanced	5.68	6.54	5.79	7.08
Conservative	4.60	4.67	4.43	5.58
Defensive ¹	3.55	3.15	3.15	N/A
Basic Growth ²	8.94	N/A	N/A	N/A
Ethically Minded ²	6.89	N/A	N/A	N/A
Cash	1.88	1.74	1.89	2.62
Working Income Stream				
Shares Only	8.12	12.58	10.24	12.18
High Growth	7.12	10.19	8.86	10.54
Growth	6.47	8.54	7.53	9.51
Balanced	5.68	6.91	6.27	7.97
Conservative	4.60	4.93	4.83	6.31
Defensive ¹	3.55	3.32	3.46	N/A
Basic Growth ²	8.94	N/A	N/A	N/A
Ethically Minded ²	6.89	N/A	N/A	N/A
Cash	1.88	1.84	2.10	3.02
Retirement Income Stream				
Shares Only	9.43	13.55	10.81	12.47
High Growth	8.27	10.97	9.33	10.78
Growth	7.59	9.24	7.94	9.72
Balanced	6.69	7.51	6.63	8.16
Conservative	5.43	5.39	5.11	6.45
Defensive ¹	4.21	3.67	3.67	N/A
Basic Growth ²	10.46	N/A	N/A	N/A
Ethically Minded ²	7.64	N/A	N/A	N/A
Cash	2.22	2.05	2.23	3.08
Beneficiary Account (emergency services members only)				
Shares Only	8.12	11.92	9.46	10.81
High Growth	7.12	9.64	8.23	9.46
Growth	6.47	8.08	6.98	8.47
Balanced	5.68	6.54	5.79	7.08
Conservative	4.60	4.67	4.43	5.58
Defensive ¹	3.55	3.15	3.15	N/A
Basic Growth ²	8.94	N/A	N/A	N/A
Ethically Minded ²	6.89	N/A	N/A	N/A
Cash	1.88	1.74	1.89	2.62

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

Monthly Crediting Rates for 2019

Accumulation Plan	Jun'19%	May'19 %	Apr'19 %	Mar'19 %	Feb'19 %	Jan'19 %
Shares Only	3.35	-1.08	3.15	1.01	3.94	3.78
High Growth	2.42	-0.62	2.33	0.74	2.54	2.92
Growth	1.96	-0.33	1.81	0.74	1.98	2.30
Balanced	1.54	-0.09	1.36	0.71	1.51	1.78
Conservative	1.00	0.13	0.82	0.60	0.90	1.19
Defensive ¹	0.59	0.25	0.43	0.44	0.49	0.63
Basic Growth ²	3.22	-1.11	2.64	0.93	3.10	3.16
Ethically Minded ²	2.19	-0.47	1.98	0.85	3.07	2.86
Cash	0.12	0.15	0.16	0.16	0.16	0.16
Working Income Stream						
Shares Only	3.35	-1.08	3.15	1.01	3.94	3.78
High Growth	2.42	-0.62	2.33	0.74	2.54	2.92
Growth	1.96	-0.33	1.81	0.74	1.98	2.30
Balanced	1.54	-0.09	1.36	0.71	1.51	1.78
Conservative	1.00	0.13	0.82	0.60	1.19	0.46
Defensive ¹	0.59	0.25	0.43	0.44	0.49	0.63
Basic Growth ²	3.22	-1.11	2.64	0.93	3.10	3.16
Ethically Minded ²	2.19	-0.47	1.98	0.85	3.07	2.86
Cash	0.12	0.15	0.16	0.16	0.16	0.16
Retirement Income Stream						
Shares Only	3.78	-1.23	3.67	1.15	4.48	4.33
High Growth	2.72	-0.71	2.68	0.85	2.93	3.35
Growth	2.22	-0.38	2.07	0.85	2.31	2.64
Balanced	1.75	-0.10	1.56	0.82	1.77	2.05
Conservative	1.15	0.16	0.95	0.69	1.07	1.36
Defensive ¹	0.69	0.29	0.51	0.52	0.60	0.73
Basic Growth ²	3.67	-1.26	3.08	1.06	3.59	3.62
Ethically Minded ²	2.35	-0.54	2.16	0.97	3.46	3.27
Cash	0.15	0.18	0.18	0.19	0.19	0.19
Beneficiary Account (emergency services members only)						
Shares Only	3.35	-1.08	3.15	1.01	3.94	3.78
High Growth	2.42	-0.62	2.33	0.74	2.54	2.92
Growth	1.96	-0.33	1.81	0.74	1.98	2.30
Balanced	1.54	-0.09	1.36	0.71	1.51	1.78
Conservative	1.00	0.13	0.82	0.60	0.90	1.19
Defensive ¹	0.59	0.25	0.43	0.44	0.49	0.63
Basic Growth ²	3.22	-1.11	2.64	0.93	3.10	3.16
Ethically Minded ²	2.19	-0.47	1.98	0.85	3.07	2.86
Cash	0.12	0.15	0.16	0.16	0.16	0.16

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

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