



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

Financial Year	High Growth (%)	Growth (%)	Conservative Growth (%) ^	Conservative (%)	Cash Savings (%)
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

^This is the default Transition to Retirement investment option.

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

* Cbus' 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.