

Historical Annual Returns* – Super Investment Options

Financial Year	High Growth (%)	Growth (Cbus MySuper) (%) ^	Conservative Growth (%)	Conservative (%)	Cash Savings (%)
2019/20	0.63	0.75	1.93	2.50	0.73
2018/19	7.11	6.99	6.72	6.22	1.73
2017/18	13.59	10.95	7.74	5.60	1.51
2016/17	14.75	11.85		5.72	1.50
2015/16	4.51	5.47		4.83	1.82
2014/15	11.17	10.05		5.95	2.10
2013/14	16.88	13.9		8.02	2.29
2012/13	19.68	16.15		8.88	2.74
2011/12	-1.34	1.6		5.16	3.86
2010/11	9.43	8.7		6.37	4.16
2009/10	11.03	9.0		7.74	3.20
2008/09	-14.95	-12.4		-1.94	2.57 ³
2007/08	-11.07	-4.5		2.25	
2006/07	19.45	17.60		10.39	
2005/06	19.03	16.60		9.03	
2004/05	12.92	13.40		9.65	
2003/04	17.10	14.50		8.57	
2002/03	-2.89	1.25		5.07	
2001/02	-5.94	-1.75		2.76	
2000/01	0.52	5.25		4.78	
1999/00	15.00	11.25		8.70 ²	
1998/99	10.60	9.50			
1997/98	15.00 ¹	7.25			
1996/97		17.25			
1995/96		10.50			
1994/95		7.00			
1993/94		10.75			
1992/93		9.00			
1991/92		8.80			
1990/91		10.67			
1989/90		13.80			
1988/89		11.20			
1987/88		5.00			
1986/87		19.00			
1985/86		17.75			
1984/85		17.00			

*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.

^This is the default investment option.

¹ Annualised return based on the inception date of 1/01/1998.

² Annualised return based on the inception date of 1/10/ 1999.

³Annualised return based on the inception date of 1/04/2009.