



FY2020/21– Fully Retired Super Income Stream Investment Options

Investment performance* to 30 June 2021

	High Growth (%)	Growth (%)	Conservative Growth (%) ^	Conservative (%)	Cash Savings (%)
1 year	28.75%	21.00%	13.98%	7.16%	0.14%
3 years p.a.	11.86%	9.85%	8.14%	5.83%	1.07%
5 years p.a.	13.40%	10.92%	8.65%	6.02%	1.40%
7 years p.a.	12.12%	10.34%	8.37%	6.10%	1.69%
10 years p.a.	12.28%	10.69%	N/A	6.74%	2.24%
Since inception p.a.	12.12%	10.54%	8.43%	6.93%	2.59%
Inception date	1/07/2009	1/07/2009	2/12/2013	1/07/2009	1/07/2009

^The Conservative Growth Option commenced 2 December 2013 and is the default Fully Retired investment option.

*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.