



## FY2019/20 – Transition to Retirement (TTR) Investment Options

### Investment performance\* to 30 June 2020

|                             | High Growth (%) | Growth (%) | Conservative Growth (%) ^ | Conservative (%) | Cash Savings (%) |
|-----------------------------|-----------------|------------|---------------------------|------------------|------------------|
| <b>1 year</b>               | 0.68            | 1.06       | 2.02                      | 2.55             | 0.78             |
| <b>3 years p.a.</b>         | 7.14            | 6.40       | 5.67                      | 4.83             | 1.39             |
| <b>5 years p.a.</b>         | n/a             | n/a        | n/a                       | n/a              | n/a              |
| <b>7 years p.a.</b>         | n/a             | n/a        | n/a                       | n/a              | n/a              |
| <b>10 years p.a.</b>        | n/a             | n/a        | n/a                       | n/a              | n/a              |
| <b>Since inception p.a.</b> | 7.14            | 6.40       | 5.67                      | 4.83             | 1.39             |
| <b>Inception date</b>       | 1/07/2017       | 1/07/2017  | 1/07/2017                 | 1/07/2017        | 1/07/2017        |

^This is the default Transition to Retirement 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.