

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

Financial Year	High Growth (%)	Growth Plus~ (%)	Growth (%)	Indexed Diversified (%)	Conservative Growth^ (%)	Conservative (%)	Overseas Shares (%)	Australian Shares (%)	Property (%)	Diversified Fixed Interest (%)	Cash (%)
2023/24	11.87	10.35	9.30	13.00	7.59	6.00	17.19	12.67	-0.64	5.57	4.72
2022/23	13.98	11.90	10.06	12.76	7.59	4.63	20.69	16.46	-3.93	2.04	3.22
2021/22	-6.09	-6.60 ²	-4.05	-8.76 ²	-4.39	-4.38	-13.87 ²	-8.40 ²	-2.81 ²	-6.14 ²	0.25
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			10.02					3.26
2011/12	-1.33		1.80			5.78					4.56
2010/11	10.34		9.50			7.09					4.91
2009/10	12.32		10.10			8.65					3.79

*Investment performance is based on the crediting rate, which is the return 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 Fully Retired Super Income Stream Investment Option.

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

² These investment options were launched on 14 February 2022, performance figures shown are since inception and are not for a full financial year.