



## 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 <sup>2</sup>	-4.05	-8.76 <sup>2</sup>	-4.39	-4.38	-13.87 <sup>2</sup>	-8.40 <sup>2</sup>	-2.81 <sup>2</sup>	-6.14²	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 <sup>1</sup>	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

<sup>\*</sup>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.

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 offering Cbus Super and Media Super products (Cbus, Cbus Super and/or Media Super). Use of `us', `we', `our' or `the Trustee' is a reference to United Super Pty Ltd. Use of 'Fund' refers to the Construction and Building Unions Superannuation Fund.

<sup>^</sup>This is the default Fully Retired Super Income Stream Investment Option.

<sup>&</sup>lt;sup>1</sup> Annualised return based on the inception date of 2/12/2013.

<sup>&</sup>lt;sup>2</sup> These investment options were launched on 14 February 2022, performance figures shown are since inception and are not for a full financial year.