

Historical Annual Returns* – Transition to Retirement (TTR) Investment Options

Financial Year	High Growth (%)	Growth Plus (%)	Growth (%)	Indexed Diversified (%)	Conservative Growth [^] (%)	Conservative (%)	Overseas Shares (%)	Australian Shares (%)	Property (%)	Diversified Fixed Interest (%)	Cash (%)
2022/23	12.48	10.65	9.06	11.25	6.63	4.16	18.74	14.91	-3.77	1.74	2.77
2021/22	-5.90	-6.60 ¹	-3.81	-8.08 ¹	-4.18	-3.80	-12.68 ¹	-7.75 ¹	-1.48 ¹	-5.25 ¹	0.21
2020/21	26.02		19.02		12.58	6.78					0.13
2019/20	0.68		1.06		2.02	2.55					0.78
2018/19	7.79		7.34		6.82	6.27					1.80
2017/18	13.96		11.03		8.28	5.72					1.61

*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 Transition to Retirement investment option.

¹These investment options were launched on 14 February 2022, performance figures shown are since inception and are not for a full financial year.