## **Monthly Investment Performance**

as at 30 June 2023

# **Resolution Life**

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### Information about your investment performance

#### Past performance should not be taken as an indication of future performance

Returns are calculated from historical crediting rates declared or changes in investment unit prices over the period shown.

Returns are after fees, costs and investment earnings tax included in the unit price or crediting rate declared (rebates are excluded). They assume a sum of money invested at the beginning of the time period and not drawn upon or added to throughout that period.

The actual rate of return of your account will vary from those shown depending on individual plan features such as direct fees and taxes you may have to pay and the timing of contributions, switches and withdrawals.

The investment earnings of superannuation and non-superannuation products are subject to different rates of tax which affect the returns.

You should exercise caution in making judgement about the quality of a superannuation fund (superannuation investment option) or investment option based on this past performance. Past performance is not indicative of future performance. Any number of factors can cause performance comparisons to be inaccurate, including:

#### **Asset allocations**

The strongest explanation of performance differences between investment options is the amount allocated to different classes (the 'asset allocation'). Different asset allocations arise between investment options in order to achieve their investment objective. Each type of asset allocation has a different level of risk. Typically, growth assets can be more volatile for example, Australian Equities tend to be more volatile than Australian Bonds.

#### **Pricing policies**

The methodology used to assess the value of the underlying investments of the investment option, and how often any returns are applied to your account. Sometimes pricing and/or allocation of returns can cause performance to be distorted over time (ie not reflect the actual price you would receive if the underlying assets were sold on that day), which can mean inequities between members returns.

#### Timing of your contributions

Your returns may differ substantially to those shown, due to the timing of your contribution. This is due to the timing and amount of any deductions or switches from your account including any fees not incorporated into the unit price.

Another thing to consider when comparing performance is your ability to access superannuation when you want it. The frequency that the provider allows redemptions, the amount of the redemption that they can suspend or freeze, which is often impacted by the amount allocated to underlying assets which are not easily sold, and any fees or costs associated with redeeming the investment.

You can find out more about our approach to these items and how they impact on the return in your investment option at **resolutionlife.com.au**.

### What you need to know

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	1 year	3 years	5 years	10 years
Product / Investment option	%	% pa	% pa	% pa
Accelerator Savings Plan				
Australian Equities	8.32	9.12	6.12	6.47
Balanced	4.89	3.38	3.09	4.02
Cash	1.42	1.21	0.86	0.93
Fully Guaranteed <sup>1</sup>	0.65	0.35	0.56	1.41
Guaranteed <sup>1</sup>	0.56	0.21	0.50	1.37
Managed Property	6.50 1.32	5.42 6.32	4.24 4.60	5.19
	1.32	0.52	4.00	5.01
Children's Investment Linked Insurance Bond (ULNSP) Investment Linked Insurance Bond (ULASP)				
Investment Linked Insurance Bond (OLASP)				
Australian Share	9.88	7.62	4.43	5.36
Balanced Growth	6.62	4.44	3.41	4.62
Capital Guaranteed Fixed Interest	0.00	0.00	0.00	0.13
Cash Based	1.23	-0.45	-0.41	-0.15
Diversified Share	9.35	6.64	4.63	5.92
International Share	13.06	9.19	7.26	9.28
Moderate Growth	4.68	2.51	2.12	3.41
Children's Investment Plan (ULEN)				
Personal Investment Plan (ULEJ)		1		
Australian Property	4.99	5.02	3.43	5.36
Australian Share	9.88	7.62	4.43	5.36
Balanced Growth	6.62	4.44	3.41	4.62
Capital Guaranteed Fixed Interest Cash Based	0.00	0.00	0.00	0.13
Diversified Share	1.23 9.35	-0.45 6.64	-0.41 4.63	-0.15 5.92
International Share	13.06	9.19	7.26	9.28
Moderate Growth	4.68	2.51	2.12	3.41
Children's Portfolio Plan (ULC)	I			
Portfolio Plan (UL)				
Portfolio Plan	7.31	5.37	4.39	5.65
Corporate Super Bond (Series 1)	· · ·			
Australian Equities	8.65	10.43	6.46	7.08
Cash	1.94	0.65	0.42	0.51
Guaranteed Plus <sup>1</sup>	0.99	0.40	0.70	1.23
Managed	7.42	5.94	4.49	5.79
Corporate Super Bond (Series 2)				
Guaranteed Plus <sup>1</sup>	0.90	0.41	0.64	1.10
Managed	7.21	5.73	4.29	5.59
Flexible Annuity Plan (entry fee option)	0.77	6.73	4 77	C 44
Diversfied Balanced <sup>2</sup>	9.77	6.73	4.77	6.11
Diversified Conservative <sup>2</sup>	4.74	1.27	1.51	2.75
Listed Property	-4.42	6.59	4.28	6.33
Managed Matched	8.65	6.67 3.86	4.78 3.29	6.38 4.76
Property Biased	3.86	4.14	3.23	5.54
Secure	3.76	1.05	1.66	3.10
Flexible Annuity Plan (exit fee option - mature)	1			
Australian Equities	10.91	12.34	7.66	8.27
Cash	2.29	0.82	0.78	0.69
Diversfied Balanced <sup>2</sup>	9.76	6.72	4.75	6.10
Diversified Conservative <sup>2</sup>	4.74	1.28	1.51	2.75
Managed	8.64	6.66	4.77	6.37
Matched	6.30	3.85	3.30	4.76
Multi-manager International Equities	14.15	10.97	8.08	10.47
Property Biased	3.96	4.18	3.24	5.54
Secure	3.75	1.04	1.68	3.10
Flexible Security Plan				
Cash Cash	0.41	0.19	-0.32	-0.38
Guaranteed <sup>1</sup>	0.23	0.18	0.21	0.73
Managed Flexipol Investment	5.11	4.03	2.81	3.71
Guaranteed <sup>1</sup>	0.20	0.10	0.22	1 22
Guaranteeu	0.39	0.18	0.33	1.32

These portfolios accrue interest at the declared crediting rate.
 This investment option has been renamed in Oct 2022. Please refer to the Product updates page and Investment report on our website for additional information.

Future stores         6.50         0.19         6.10         6.60           Astralian Shrees         6.51         0.45         0.46           Diversited Shanced"         6.31         0.47         3.42         5.02           Diversited Shanced"         0.10         4.42         4.47         4.67         0.44           Undersited Conservative"         0.10         4.42         4.67         0.44           Managed         7.41         5.51         4.46         4.55           Matched         5.63         3.42         2.47         4.65           Matched         5.61         3.42         2.47         4.05           Forcerty Blascid         0.32         4.48         3.51         4.85           Sectre         1.47         1.12         1.61         4.27           Matched         5.63         4.24         1.51         4.23           Diversitied Shanced"         6.70         4.24         1.51         4.27           Matched         5.21         3.23         2.42         3.33         5.27           Sectre         2.24         0.70         0.69         1.99         3.44         5.00         6.21         6.26         6.26 <th></th> <th>1 year</th> <th>3 years</th> <th>5 years</th> <th>10 years</th>		1 year	3 years	5 years	10 years
Australian Shares         8.50         10.19         6.60         6.60           Cash         1.54         0.65         0.45         0.45           Diversited Conservativity         3.61         0.65         0.10         2.17           Diversited Conservativity         4.71         4.47         2.62         4.84           Marged         7.41         5.91         4.36         5.55           Matched         5.41         3.42         2.87         4.65           Property liased         3.51         4.48         3.51         4.48           Marged         7.41         5.91         2.57         4.56           Property liased         5.50         10.13         5.62         5.57           Matched         5.50         10.13         5.62         5.77           Diversited Factored         6.78         4.38         3.13         4.25           Diversited Factored Interest         0.03         4.26         1.36         0.40           User Interest         0.31         5.52         3.33         4.27           Marched         5.30         3.32         2.42         3.33         4.27           Mared Interest         0.32	Product / Investment option	%	% ра	% pa	% pa
Cash         0.65         0.65         0.46           Dwersfiel Conservative <sup>2</sup> 0.51         4.76         3.42         9.02           Dwersfiel Conservative <sup>2</sup> 0.10         4.416         0.40         0.44           Listed Property         4.72         4.67         2.62         4.84           Maraged         7.41         5.51         4.30         5.55           Matched         5.41         3.42         2.67         4.05           Maraged         7.41         5.51         4.45         5.55           Matched         5.80         1.12         1.61         2.77           Extrestical Cast free ption         5.78         5.83         3.13         4.25           Diversified Sanced <sup>2</sup> 5.73         3.55         1.53         3.72           Maraged         7.41         5.75         3.83         4.78           Maraged         7.41         5.75         3.83         4.78           Maraged         7.41         5.75         3.83         4.25           Diversified Sanced <sup>2</sup> 3.20         2.24         3.50           Secure         2.24         3.50         3.61         1.50 <t< td=""><td></td><td>0.50</td><td>10.10</td><td>C 10</td><td>6.60</td></t<>		0.50	10.10	C 10	6.60
Diverside Jalanced <sup>1</sup> 6.21         4.76         3.42         5.02           Diverside Concentrate <sup>1</sup> 0.10         4.16         1.02         4.43           Diverside Fixed Interest         0.10         4.16         1.04         4.44           Margad         7.21         4.57         4.22         4.43           Margad         7.21         5.91         4.32         4.36           Margad         7.21         5.91         4.32         4.35           Margad         3.23         4.48         3.51         4.45           Secure         3.32         4.48         3.51         4.75           Margad         6.78         4.93         3.33         4.75           Overside Site free poin)         0.01         4.26         1.54         -0.40           Listed Propeny         5.73         3.55         1.53         3.77           Margad         7.41         5.75         3.83         4.78           Margad         7.41         5.75         3.83         4.78           Margad         7.21         6.07         0.09         1.99           Margad         7.21         6.07         0.04         0.05 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
Decrementative         13.16         0.65         1.01         2.17           Decrementative Interest         0.10         4.47         4.47         2.40         0.43           Listed Property         4.47         4.47         4.47         2.42         4.48           Managed         7.41         5.91         4.46         5.55           Matched         5.41         3.42         2.87         4.65           Property Biased         3.87         1.12         1.61         2.77           Matched         5.50         10.13         5.52         5.75         5.85         5.75         5.83         4.78           Descripted Stances <sup>40</sup> 6.78         4.98         3.13         4.25         5.75           Descripted Stances <sup>41</sup> 6.32         3.13         2.24         3.33         5.27           Descripted Freed Interest         0.03         4.25         1.35         1.35         3.73         3.25         1.53         3.27         2.44         3.33         5.27         Decreative Stance         2.24         0.30         5.57         3.83         4.76         Matched         5.50         3.33         2.24         3.30         5.57         0.33         5					
Operating Fixed Interest         0.10         -4.16         1.04         0.44           Manged         7.41         5.91         4.36         5.55           Marched         5.41         3.42         2.87         4.60           Property Biased         3.32         4.48         3.31         4.85           Secure         3.347         1.12         1.61         2.77           Natralian Shares         8.50         10.13         5.62         5.77           Oversified Fued Interest         0.03         4.42         1.56         0.40           Listed Property         -5.73         3.55         1.53         3.77           Oversified Fued Interest         0.03         4.42         1.56         0.40           Listed Property         -5.73         3.55         1.53         3.77           Marched         5.22         0.70         0.98         1.90           Katchal Shares         8.52         10.20         6.21         6.65           Cash         1.90         6.21         4.75         3.44         5.50           Oversitied Lanced <sup>1</sup> 6.52         10.20         6.21         6.65         6.56         6.55         6.54					
Listed Property         4.72         4.67         2.82         4.84           Managed         7.41         5.91         4.34         5.85           Matched         5.41         3.42         2.87         4.05           Secure         3.37         1.12         1.61         2.77           Australian Shares         8.50         10.13         5.62         5.70           Powershed Balanced <sup>1</sup> 6.78         4.98         3.13         4.22           Divershed Earnerd <sup>1</sup> 0.71         5.55         1.53         9.77           Matched         5.52         3.32         2.42         3.32           Secure         2.24         0.70         0.66         1.99           HurreGuard Clexit fee option         2.24         0.70         0.66         1.99           Australian Shares         8.52         10.20         6.21         6.65           Cash         1.04         0.65         0.37         0.40           Diversified Earcel free option         8.52         10.20         6.21         6.65           Secure         6.21         4.72         4.25         4.36         5.65           Obversified Earcel treat         0.02				-	
Managed         7.41         5.91         3.42         2.87         4.66           Property Biased         3.32         4.48         3.51         4.55           Secure         3.347         1.12         1.61         2.77           Paturelian Shares         8.50         10.13         5.52         5.79           Diversified Face         6.79         4.98         3.13         4.72           Diversified Face         0.00         4.26         4.156         -0.40           Listed Property         5.71         3.53         1.477         Managed         4.26         4.36         -0.40           Mached         5.72         3.53         1.477         Managed         -0.426         -0.456         -0.40           Mached         5.72         3.53         1.477         Managed         -0.426					
Matched         5.41         3.42         2.87         4.05           Property Biaed         3.37         1.12         1.61         2.77           Australian Shares         8.50         10.13         5.62         5.79           Australian Shares         6.57         4.98         3.13         4.25           Diversified Banced <sup>1</sup> 0.03         4.26         4.96         3.13         4.25           Diversified Fixed Interest         0.03         4.26         4.96         3.33         4.72           Manged         7.41         5.75         3.83         4.73         3.33         5.31         3.77           Manged         7.42         3.75         1.53         3.73         3.33         5.52         3.32         2.42         3.33         5.52         5.53         3.77         Manged         5.52         3.32         2.42         3.33         5.55         5.53         3.77         Manged         5.51         3.77         0.40         5.55         5.51         3.77         0.40         5.51         5.51         5.51         5.51         5.51         5.51         5.51         5.51         5.51         5.51         5.51         5.51         5.51 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
Property Bised         3.92         4.48         3.51         4.88           Secure         3.47         1.12         1.61         2.77           Puttralion Shares         8.50         10.13         5.62         5.79           Diversified Event         0.03         4.26         4.56         0.40           Diversified Fuencest         0.03         4.27         3.55         3.77           Mataged         7.41         5.77         3.55         3.77           Mataged         7.41         5.77         3.55         3.77           Mataged         7.42         3.22         3.20         3.20         3.20           Mataged         7.41         5.77         3.55         3.77         3.55         3.77           Mataged         7.42         3.22         3.20         2.42         3.20					
secure         3.47         1.12         1.61         2.7.7           Australian Shares         8.50         10.13         5.62         5.79           Diverside Biascoal*         6.78         4.99         1.13         4.25           Diverside Biascoal*         6.72         4.35         1.55         0.40           Listed Property         5.27         3.55         1.55         3.72           Matched         5.22         3.22         2.44         3.30           Matched         5.22         3.22         2.44         3.30           Secure         2.24         0.70         0.56         0.37         0.40           Nutralian Stars         8.52         10.20         6.21         6.47         0.36         0.31         0.02           Oversified Conservative*         0.02         4.22         4.38         5.55         0.37         0.40         0.51         0.31         0.01         2.16         0.33         0.40         0.52         0.32         0.42         1.31         0.52         0.32         0.40         0.51         0.43         1.35         0.57         0.34         0.34         0.34         0.34         0.34         0.35         0.35					
Future Construction         Sol         10.13         5.62         5.79           Observatived Balanced <sup>2</sup> 6.78         4.98         3.13         4.72           Diversified Balanced <sup>2</sup> 6.78         4.98         3.13         4.72           Diversified Balanced <sup>2</sup> 0.03         4.426         -1.56         -0.40           Listed Property         -5.73         3.85         1.53         3.37           Maraged         7.44         5.75         3.84         4.78           Markched         5.32         3.32         2.42         3.33           Secure         2.24         0.70         0.96         1.99           Musched         5.32         3.32         2.42         0.70         0.96         1.90           Cash         0.13         0.621         0.625         0.32         0.40         0.621         0.635         0.01         0.52         0.41         0.55					2.71
Oversified Balanced*         6.72         4.98         3.13         4.25           Diversified Fixed Interest         0.03         4.26         1.56         -0.40           Listed Property         2.373         3.55         1.33         3.27           Manged         7.41         5.75         3.33         4.78           Matched         5.32         3.32         2.42         3.33           Secure         2.24         0.70         0.96         1.99           Mutched         5.32         3.32         2.42         3.33           Secure         2.24         0.70         0.96         1.90           Mutched         6.21         4.79         3.44         5.01           Diversified Conservative*         0.02         4.22         -1.11         0.39           Diversified Conservative*         0.02         4.22         -1.11         0.39           Managed         7.42         5.92         4.35         4.55           Matched         5.40         3.41         4.28         4.43           Secure         3.44         4.49         3.51         4.47           Secure         3.44         4.48         3.33         3.09	FutureGuard (exit fee option)				
Diversified Fixed Interest         0.03         -4.26         -1.56         -0.40           Listed Property         5.73         3.55         1.53         3.77           Managed         7.41         5.75         3.83         4.78           Matched         5.32         3.32         2.42         3.30           Secure         2.24         0.70         0.96         1.99           PutureGuard (exit fee option - mature)	Australian Shares	8.50	10.13	5.62	5.79
Listel Property         -5.72         3.55         1.53         3.77           Managed         7.41         5.75         3.83         4.77           Matched         5.32         3.32         2.42         3.30           Secure         2.24         0.70         0.96         1.90           Australian Shares         8.52         10.20         6.21         6.65           Cash         1.94         0.66         0.37         0.40           Diversified Conservative <sup>2</sup> 3.16         0.63         1.01         2.16           Diversified Conservative <sup>2</sup> 3.16         0.63         1.01         2.16           Diversified Conservative <sup>2</sup> 3.16         0.63         1.01         2.16           Diversified Conservative <sup>2</sup> 3.34         5.55         Matched         5.40         3.41         2.87         4.03           Property Bissed         3.94         4.49         3.51         4.83         5.55         Matched         5.52         4.33         5.64         4.03         5.56         4.34         5.56         4.33         3.06         4.02         2.77         Galdine Saving and Protection Plan	Diversfied Balanced <sup>2</sup>	6.78	4.98	3.13	4.25
Managed         7.41         5.75         3.83         4.78           Matched         5.32         3.32         2.42         3.30           Secure         2.24         0.70         0.96         1.90           Australian Shares         8.52         10.20         6.21         6.65           Cash         1.94         0.65         0.37         0.44           Diversified Evaluation         0.02         4.22         1.11         0.39           Managed         7.42         5.52         4.36         5.55           Diversified Evaluation         0.02         4.22         1.11         0.39           Managed         7.42         5.52         4.36         5.55           Property Blased         3.54         4.40         3.51         4.87           Secure         3.47         1.13         1.62         2.77           Goldine Saving and Protection Plan	Diversified Fixed Interest	0.03	-4.26	-1.56	-0.40
Matched         5.32         3.32         2.42         3.30           Secure         2.24         0.70         0.96         1.90           Australian Shares         8.52         10.20         6.21         6.65           Obversified Sonservative <sup>0</sup> 6.21         4.479         3.44         5.01           Diversified Sonservative <sup>0</sup> 3.16         0.63         1.01         2.16           Managed         7.42         5.92         4.31         5.93           Matched         5.40         3.41         2.87         4.03           Property Bissed         3.94         4.49         3.51         4.87           Secure         3.47         1.13         1.62         2.77           Goldine Savings and Protection Plan         4.49         3.21         6.12         6.47           Australian Equitivities         8.32         9.12         6.12         6.47           Balanced	Listed Property	-5.73	3.55	1.53	3.72
Secure         2.24         0.70         0.96         1.99           HutreGuard (esite option - mature)              Australian Shares         8.52         10.20         6.21         6.65           Cash         1.94         0.65         0.37         0.40           Diversified Conservative <sup>1</sup> 3.16         0.63         1.01         2.16           Diversified Fixed Interest         0.02         4.22         4.11         0.39           Managed         2.42         5.92         4.36         5.55           Matched         5.40         3.41         2.87         4.03           Secure         3.94         4.94         3.51         4.27           Goldline Savings and Protection Plan		7.41	5.75	3.83	4.78
Future Guard (exit fee option - mature)         Image: Construct of the cons	Matched				3.30
Australian Shares         8.52         10.20         6.21         6.65           Cash         1.94         0.65         0.37         0.40           Diversified Shareed <sup>1</sup> 6.21         4.79         3.44         501           Diversified Conservative <sup>1</sup> 0.02         4.22         -1.11         0.39           Managed         7.42         5.92         4.36         5.55           Matched         5.40         3.41         2.87         4.03           Property Biased         3.54         4.49         3.51         4.47           Secure         3.47         1.13         1.62         2.77           Goldline Savings and Protection Plan		2.24	0.70	0.96	1.90
Cash         199         0.65         0.37         0.40           Diversfied Balanced <sup>1</sup> 6.21         4.79         3.44         501           Diversfied Conservative <sup>2</sup> 3.16         0.63         1.01         2.16           Diversfied Fixed Interest         0.02         4.22         -1.11         0.39           Managed         7.42         5.92         4.36         5.56           Matched         5.40         3.41         2.87         4.03           Property Bissed         3.94         4.49         3.51         4.87           Secure         3.94         4.49         3.51         4.87           Coldine Savings and Protection Plan					
Diversfied Balanced <sup>1</sup> 6.21         4.79         3.44         5.01           Diversified Conservative <sup>2</sup> 3.16         0.63         1.01         2.16           Diversified Keel Interest         0.02         -4.22         -1.11         0.39           Managed         7.42         5.92         4.36         5.55           Matched         5.40         3.41         2.87         4.03           Property Bised         3.44         4.49         3.51         4.87           Secure         3.47         1.13         1.62         2.77           Goldline Savings and Protection Plan					
Diversified Conservative <sup>2</sup> 3.16         0.63         1.01         2.16           Diversified Fixed Interest         0.02         4.22         1.11         0.39           Managed         7.42         5.92         4.36         5.56           Matched         5.40         3.41         2.87         4.03           Property Biased         3.44         4.49         3.51         4.87           Secure         3.47         1.13         1.62         2.71           Goldine Savings and Protection Plan					
Diversified Fixed Interest         0.02         -4.22         -1.11         0.39           Managed         7.42         5.92         4.36         5.56           Matched         5.40         3.41         2.87         4.30           Property Biased         3.94         4.49         3.51         4.87           Secure         3.47         1.13         1.62         2.77           Goldline Savings and Protection Plan         8.32         9.12         6.12         6.47           Australian Equities         8.32         9.12         6.12         6.47           Balanced         4.89         3.38         3.09         4.02           Cash         1.42         1.21         0.86         0.93           Fully Guaranteed <sup>1</sup> 0.82         0.41         0.66         1.53           Guaranteed         0.82         0.41         0.66         1.59           Property         1.32         6.32         4.60         5.61           Guaranteed Investment Bond         1.12         0.66         0.48         0.64           Investment Linked Children's Plan (ULA and UL)         1.32         -0.44         -0.41         -0.15           Balanced Growth <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
Managed         7.42         5.92         4.36         5.56           Matched         5.40         3.41         2.87         4.03           Property Biased         3.34         4.49         3.51         4.87           Secure         3.47         1.13         1.62         2.77           Goldine Savings and Protection Plan					
Matched         5.40         3.41         2.87         4.03           Property Biased         3.94         4.49         3.51         4.87           Secure         3.47         1.13         1.62         2.77           Goldine Savings and Protection Plan					
Property Biased         3.94         4.49         3.51         4.87           Secure         3.47         1.13         1.62         2.71           Australian Equities         8.32         9.12         6.12         6.47           Balanced         4.89         3.38         3.09         4.02           Cash         1.42         1.21         0.86         0.93           Fully Guaranteed <sup>1</sup> 0.82         0.41         0.66         1.53           Guaranteed <sup>1</sup> 0.82         0.40         0.67         1.54           Managed         6.50         5.42         4.24         5.9           Property         1.32         6.32         4.60         5.61           Guaranteed <sup>1</sup> 0.66         0.48         0.64         0.65           Investment Unked Chidren's Plan (ULN)         1.12         0.66         0.48         0.64           Investment Unked Plan (ULN)         4.68         2.51         2.12         3.41           Diversified Share         9.35         6.64         4.63         5.92           Diversified Share         9.35         6.64         4.63         5.92           Australian Share         13.99         1.2.2 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
Secure         3.47         1.13         1.62         2.71           Goldine Savings and Protection Plan					
Goldline Savings and Protection Plan           Australian Equities         8.32         9.12         6.12         6.47           Balanced         4.89         3.38         3.09         4.02           Cash         1.42         1.21         0.86         0.93           Fully Guaranteed <sup>1</sup> 0.82         0.41         0.66         1.53           Guaranteed <sup>1</sup> 0.82         0.40         0.67         1.54           Managed         6.50         5.42         4.24         5.19           Property         1.32         6.32         4.60         5.61           Guaranteed <sup>1</sup> 1.12         0.66         0.48         0.64           Investment Unked Children's Plan (ULN)         1.12         0.66         0.48         0.64           Investment Linked Plan (ULA and UL)         1.23         -0.45         -0.41         -0.15           Dhersified Share         9.35         6.64         4.63         5.59         Moderate Growth         4.68         2.51         2.12         3.41           Investment Linked Deferred Annuity (ULK)         Investment Linked Deferred Annuity (ULK)         Investment Linked Deferred Annuity (ULK)         1.251         8.92         6.13         7.83					
Australian Equities         8.32         9.12         6.12         6.47           Balanced         4.89         3.38         3.09         4.02           Cash         1.42         1.21         0.86         0.93           Fully Guaranteed <sup>1</sup> 0.82         0.41         0.66         1.53           Guaranteed <sup>1</sup> 0.82         0.41         0.66         1.53           Managed         6.50         5.42         4.24         5.19           Property         1.32         6.32         4.60         5.61           Guaranteed Investment Bond         0.66         0.48         0.64           Investment Linked Children's Plan (ULN)         1.12         0.66         0.48         0.64           Investment Linked Plan (ULA and UL)         0.61         0.48         0.64         0.65           Diversified Share         9.35         6.64         4.63         5.92           Diversified Share         9.35         6.64         4.63         5.92           Moderate Growth         1.23         0.045         0.04         0.015           Investment Linked Deferred Annuity (IUKN)         11.98         12.29         8.61         8.27           Balanced Growth		5.47	1.15	1.02	2.71
Balanced         4.89         3.38         3.09         4.02           Cash         1.42         1.21         0.86         0.93           Fully Guaranteed <sup>1</sup> 0.82         0.41         0.66         1.53           Guaranteed <sup>1</sup> 0.82         0.40         0.67         1.54           Managed         6.50         5.42         4.24         5.19           Property         1.32         6.32         4.60         5.61           Guaranteed Investment Bond         0.62         0.44         0.40         0.65           Guaranteed <sup>1</sup> 1.12         0.66         0.48         0.64           Investment Linked Children's Plan (ULN)         1.12         0.66         0.48         0.64           Investment Linked Plan (ULA and UL)         Balanced Growth         6.62         4.44         3.41         4.62           Cash Based         1.23         -0.45         -0.41         -0.15           Diversified Share         9.35         6.64         4.63         5.92           Investment Linked Deferred Annuity (ULK)         12.51         8.92         6.13         7.83           Australian Share         13.98         12.29         8.61         8.27		8.32	9.12	6.12	6.47
Cash         1.42         1.21         0.86         0.93           Fully Guaranteed <sup>1</sup> 0.82         0.41         0.66         1.53           Guaranteed <sup>1</sup> 0.82         0.40         0.67         1.54           Managed         6.50         5.42         4.24         5.19           Property         1.32         6.32         4.60         5.61           Guaranteed <sup>1</sup> 1.12         0.66         0.48         0.64           Investment Unked Plan (ULA and UL)         ULA and ULA         0.65         0.44         0.41         -0.15           Diversified Share         6.62         4.44         3.41         4.62         Cash Based         1.23         -0.45         -0.41         -0.15           Diversified Share         9.35         6.64         4.63         5.92         Matai					4.02
Guaranteed <sup>1</sup> 0.82         0.40         0.67         1.54           Managed         6.50         5.42         4.24         5.19           Property         1.32         6.32         4.60         5.61           Guaranteed Investment Bond         1.12         0.66         0.48         0.64           Investment Linked Children's Plan (ULN)         1.12         0.66         0.48         0.64           Investment Linked Plan (ULA and UL)         Balanced Growth         6.62         4.44         3.41         4.62           Cash Based         1.23         -0.45         -0.41         -0.15         Diversified Share         9.35         6.64         4.63         5.92           Moderate Growth         4.68         2.51         2.12         3.41           Investment Linked Deferred Annuity (UK)         Investment Linked Deferred Annuity (no entry fee) (ULKN)         Investment Linked Deferred Annuity (no entry fee) (ULKN)         4.41         6.68         3.91         4.41         6.68           Australian Share         13.98         12.29         8.61         8.27           Balanced Growth         8.46         5.91         4.41         6.68         3.00           Capital Guaranteed Fixed Interest         0.00 <td< td=""><td></td><td></td><td></td><td></td><td>0.93</td></td<>					0.93
Guaranteed <sup>1</sup> 0.82         0.40         0.67         1.54           Managed         6.50         5.42         4.24         5.19           Property         1.32         6.32         4.60         5.61           Guaranteed Investment Bond         1.12         0.66         0.48         0.64           Investment Linked Children's Plan (ULN)         1.12         0.66         0.48         0.64           Investment Linked Plan (ULA and UL)         Balanced Growth         6.62         4.44         3.41         4.62           Cash Based         1.23         -0.45         -0.41         -0.15         Diversified Share         9.35         6.64         4.63         5.92           Moderate Growth         4.68         2.51         2.12         3.41           Investment Linked Deferred Annuity (UK)         Investment Linked Deferred Annuity (no entry fee) (ULKN)         Investment Linked Deferred Annuity (no entry fee) (ULKN)         4.41         6.68         3.91         4.41         6.68           Australian Share         13.98         12.29         8.61         8.27           Balanced Growth         8.46         5.91         4.41         6.68         3.00           Capital Guaranteed Fixed Interest         0.00 <td< td=""><td>Fully Guaranteed<sup>1</sup></td><td>0.82</td><td>0.41</td><td>0.66</td><td>1.53</td></td<>	Fully Guaranteed <sup>1</sup>	0.82	0.41	0.66	1.53
Managed         6.50         5.42         4.24         5.19           Property         1.32         6.32         4.60         5.61           Guaranteed Investment Bond		0.82	0.40	0.67	1.54
Property         1.32         6.32         4.60         5.61           Guaranteed <sup>1</sup> 1.12         0.66         0.48         0.64           Investment Linked Children's Plan (ULN)         Investment Linked Plan (ULA and UL)         Investment Linked Plan (ULA and UL)         Investment Linked Plan (ULA and UL)           Balanced Growth         6.62         4.44         3.41         4.62           Cash Based         1.23         -0.45         -0.41         -0.15           Diversified Share         9.35         6.64         4.63         5.92           Moderate Growth         4.68         2.51         2.12         3.41           Investment Linked Deferred Annuity (ULK)         Investment Linked Deferred Annuity (no entry fee) (ULKN)         Investment Linked 5.91         4.41         6.08           Capital Guaranteed Fixed Interest         0.00         0.00         0.007         0.35		6.50	5.42	4.24	5.19
Guaranteed <sup>1</sup> 1.12         0.66         0.48         0.64           Investment Linked Plan (ULA and UL)         Investment Linked Deferred Annuity (ULK)         Investment Linked Deferred Annuity (ULKN)         Investment Linked Deferred Annuity (no entry fee) (ULKN)         Investment Plan Intervention Interventint Intervention Intervention Intervention Interventint	-	1.32	6.32	4.60	5.61
Investment Linked Children's Plan (ULN)           Investment Linked Plan (ULA and UL)           Balanced Growth         6.62         4.44         3.41         4.62           Cash Based         1.23         -0.45         -0.41         -0.15           Diversified Share         9.35         6.64         4.63         5.92           Moderate Growth         4.68         2.51         2.12         3.41           Investment Linked Deferred Annuity (ULK)         4.68         2.51         2.12         3.41           All Growth         12.51         8.92         6.13         7.83           Australian Share         13.98         12.29         8.61         8.27           Balanced Growth         8.46         5.91         4.41         6.08           Capital Guaranteed Fixed Interest         0.00         0.00         0.07         0.35           Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Australian Equities         7.58         8.03         4.86         5.08           Inter	Guaranteed Investment Bond				
Investment Linked Plan (ULA and UL)           Balanced Growth         6.62         4.44         3.41         4.62           Cash Based         1.23         -0.45         -0.41         -0.15           Diversified Share         9.35         6.64         4.63         5.92           Moderate Growth         4.68         2.51         2.12         3.41           Investment Linked Deferred Annuity (ULK)         4.68         2.51         2.12         3.41           Investment Linked Deferred Annuity (no entry fee) (ULKN)         12.51         8.92         6.13         7.83           Australian Share         13.98         12.29         8.61         8.27           Balanced Growth         8.46         5.91         4.41         6.08           Capital Guaranteed Fixed Interest         0.00         0.00         0.07         0.35           Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Australian Equities         7.58         8.03         4.86         5.08           Gash         0.42	Guaranteed <sup>1</sup>	1.12	0.66	0.48	0.64
Balanced Growth         6.62         4.44         3.41         4.62           Cash Based         1.23         -0.45         -0.41         -0.15           Diversified Share         9.35         6.64         4.63         5.92           Moderate Growth         4.68         2.51         2.12         3.41           Investment Linked Deferred Annuity (ULK)         4.68         2.51         2.12         3.41           Australian Share         12.51         8.92         6.13         7.83           Australian Share         13.98         12.29         8.61         8.27           Balanced Growth         8.46         5.91         4.41         6.08           Capital Guaranteed Fixed Interest         0.00         0.00         0.07         0.35           Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Australian Equities         7.58         8.03         4.86         5.08           International Share         0.84         0.42         -0.18         -0.31           G	Investment Linked Children's Plan (ULN)				
Cash Based         1.23         -0.45         -0.41         -0.15           Diversified Share         9.35         6.64         4.63         5.92           Moderate Growth         4.68         2.51         2.12         3.41           Investment Linked Deferred Annuity (ULK)         Investment Linked Deferred Annuity (no entry fee) (ULKN)         12.51         8.92         6.13         7.83           Australian Share         13.98         12.29         8.61         8.27           Balanced Growth         8.46         5.91         4.41         6.08           Capital Guaranteed Fixed Interest         0.00         0.00         0.07         0.35           Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Managed Investment Plan         7.58         8.03         4.86         5.08           Guaranteed <sup>1</sup> 0.12         0.67         0.73         1.09           International Equities         11.13         7.51         8.63         8.26	Investment Linked Plan (ULA and ULJ)				
Diversified Share         9.35         6.64         4.63         5.92           Moderate Growth         4.68         2.51         2.12         3.41           Investment Linked Deferred Annuity (ULK)         Investment Linked Deferred Annuity (no entry fee) (ULKN)         12.51         8.92         6.13         7.83           Australian Share         13.98         12.29         8.61         8.27           Balanced Growth         8.46         5.91         4.41         6.08           Capital Guaranteed Fixed Interest         0.00         0.00         0.07         0.35           Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Managed Investment Plan         7.58         8.03         4.86         5.08           Cash         0.84         0.42         -0.18         -0.31           Guaranteed <sup>1</sup> 1.12         0.67         0.73         1.09           International Equities         11.13         7.51         8.63         8.26					4.62
Moderate Growth         4.68         2.51         2.12         3.41           Investment Linked Deferred Annuity (ULK)         Investment Linked Deferred Annuity (no entry fee) (ULKN)           All Growth         12.51         8.92         6.13         7.83           Australian Share         13.98         12.29         8.61         8.27           Balanced Growth         8.46         5.91         4.41         6.08           Capital Guaranteed Fixed Interest         0.00         0.00         0.07         0.35           Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Managed Investment Plan         7.58         8.03         4.86         5.08           Guaranteed <sup>1</sup> 1.12         0.67         0.73         1.09           International Equities         11.13         7.51         8.63         8.26		1.23			-0.15
Investment Linked Deferred Annuity (ULK)           Investment Linked Deferred Annuity (no entry fee) (ULKN)           All Growth         12.51         8.92         6.13         7.83           Australian Share         13.98         12.29         8.61         8.27           Balanced Growth         8.46         5.91         4.41         6.08           Capital Guaranteed Fixed Interest         0.00         0.00         0.07         0.35           Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Managed Investment Plan         7.58         8.03         4.86         5.08           Guaranteed <sup>1</sup> 1.12         0.67         0.73         1.09           International Equities         11.13         7.51         8.63         8.26					5.92
Investment Linked Deferred Annuity (no entry fee) (ULKN)           All Growth         12.51         8.92         6.13         7.83           Australian Share         13.98         12.29         8.61         8.27           Balanced Growth         8.46         5.91         4.41         6.03           Capital Guaranteed Fixed Interest         0.00         0.00         0.07         0.35           Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Managed Investment Plan         7.58         8.03         4.86         5.08           Cash         0.84         0.42         -0.18         -0.31           Guaranteed <sup>1</sup> 1.12         0.67         0.73         1.09           International Equities         11.13         7.51         8.63         8.26		4.68	2.51	2.12	3.41
All Growth         12.51         8.92         6.13         7.83           Australian Share         13.98         12.29         8.61         8.27           Balanced Growth         8.46         5.91         4.41         6.08           Capital Guaranteed Fixed Interest         0.00         0.00         0.07         0.35           Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Managed Investment Plan					
Australian Share         13.98         12.29         8.61         8.27           Balanced Growth         8.46         5.91         4.41         6.08           Capital Guaranteed Fixed Interest         0.00         0.00         0.07         0.35           Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Managed Investment Plan		12 51	0.02	C 12	7.02
Balanced Growth         8.46         5.91         4.41         6.08           Capital Guaranteed Fixed Interest         0.00         0.00         0.07         0.35           Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Managed Investment Plan					
Capital Guaranteed Fixed Interest         0.00         0.00         0.07         0.35           Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Managed Investment Plan         7.58         8.03         4.86         5.08           Cash         0.84         0.42         -0.18         -0.31           Guaranteed <sup>1</sup> 1.12         0.67         0.73         1.09           International Equities         11.13         7.51         8.63         8.26					
Conservative         3.11         1.14         1.68         3.00           Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Managed Investment Plan         7.58         8.03         4.86         5.08           Cash         0.84         0.42         -0.18         -0.31           Guaranteed <sup>1</sup> 1.12         0.67         0.73         1.09           International Equities         11.13         7.51         8.63         8.26					
Direct Property         -0.04         6.37         4.75         5.80           International Share         16.06         9.74         8.66         11.12           Managed Investment Plan					
International Share         16.06         9.74         8.66         11.12           Managed Investment Plan					5.80
Managed Investment Plan           Australian Equities         7.58         8.03         4.86         5.08           Cash         0.84         0.42         -0.18         -0.31           Guaranteed <sup>1</sup> 1.12         0.67         0.73         1.09           International Equities         11.13         7.51         8.63         8.26					11.12
Australian Equities         7.58         8.03         4.86         5.08           Cash         0.84         0.42         -0.18         -0.31           Guaranteed <sup>1</sup> 1.12         0.67         0.73         1.09           International Equities         11.13         7.51         8.63         8.26					
Cash         0.84         0.42         -0.18         -0.31           Guaranteed <sup>1</sup> 1.12         0.67         0.73         1.09           International Equities         11.13         7.51         8.63         8.26		7.58	8.03	4.86	5.08
International Equities 11.13 7.51 8.63 8.26					-0.31
International Equities 11.13 7.51 8.63 8.26	Guaranteed <sup>1</sup>	1.12	0.67	0.73	1.09
		11.13	7.51	8.63	8.26
	Managed	5.89	4.28	2.96	

These portfolios accrue interest at the declared crediting rate.
 This investment option has been renamed in Oct 2022. Please refer to the Product updates page and Investment report on our website for additional information.

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
MultiFund Flexible Income Plan (ULMA & ULMAN)	/0	70 pa	70 pa	∕₀ µa
All Growth	13.06	9.61	6.59	8.14
Australian Share	15.97	11.74	7.21	7.96
Australian Share 2 <sup>2</sup>	12.22	11.19	7.00	8.36
Australian Share 3 <sup>2</sup>	15.54	12.37	5.79	6.94
Australian Share 4 <sup>2</sup> Australian Bond	11.48 0.51	12.51 -4.16	6.98 -0.49	7.54
Australian Share Index	13.89	11.01	7.10	8.21
Balanced Growth	8.76	6.32	4.80	6.55
Cash	0.00	0.00	0.09	0.36
Conservative	3.99	1.59	2.03	3.30
Future Directions Australian Bond Future Directions Balanced	0.12	-4.60 5.49	-0.89 3.67	0.68
Future Directions balanced	2.66	0.91	1.04	2.59
Future Directions Growth	7.13	7.30	4.41	6.81
Future Directions High Growth	8.19	7.84	4.57	7.14
Future Directions International Bond	-2.87	-5.81	-1.89	0.15
Future Directions Moderately Conservative	4.22	2.96	2.19	4.06
Hedged International Share <sup>2</sup>	19.24	10.18	6.53	8.89
High Growth International Bond (closed to new investors)	10.73 -2.19	8.28 -5.45	-1.61	7.67 0.44
International Bond 2 <sup>2</sup>	0.18	-2.42	0.16	1.62
International Share (closed to new investors)	16.83	10.14	8.87	11.62
International Share 2 <sup>2</sup>	20.28	9.15	9.97	11.10
International Share Index	20.00	11.62	9.59	11.09
Listed Property Trusts	7.22	7.60	4.38	7.14
Managed Income <sup>2</sup>	1.39	-0.86	-0.49	0.91
Moderate Growth	6.37	3.95	3.39	4.93
Specialist Australian Share Specialist International Share	12.98 16.40	10.31 9.54	6.69 8.24	7.90
Specialist Property and Infrastructure	-0.16	4.89	2.21	4.84
MultiFund Rollover Deferred Annuity (ULMD and ULMDN)				
All Growth	12.35	8.86	5.96	7.56
Australian Bond	0.51	-4.17	-1.09	0.33
Australian Share	13.82	12.23	8.43	7.99
Balanced Growth Capital Guaranteed Fixed Interest	8.31 0.00	5.85	4.24	5.81 0.15
Conservative	3.21	1.15	1.48	2.68
Future Directions Balanced	5.95	4.63	3.04	4.96
Future Directions Conservative	2.49	0.17	0.29	1.62
International Share	15.90	9.81	8.64	11.02
Listed Property Trusts Macquarie Australian Enhanced Equities (closed to new investors)	6.00 13.42	13.71 9.46	7.97 5.91	8.47 6.95
MultiFund Trustee Bond (ULMT)	13.42	5.40	5.51	0.55
All Growth	12.35	8.86	5.96	7.56
Australian Bond	0.51	-4.17	-1.09	0.33
Australian Property	6.07	7.57	5.04	4.97
Australian Share	13.82	12.23	8.43	7.99
Balanced Growth Capital Guaranteed Fixed Interest	8.31 0.00	5.85 0.00	4.24 0.00	5.81 0.15
Conservative	3.21	1.15	1.48	2.68
Future Directions Balanced	5.95	4.63	3.04	4.96
Future Directions Conservative	2.49	0.17	0.29	1.62
High Growth	-8.18	-5.09	3.64	2.92
International Share Listed Property Trusts	15.90	9.81	8.64 7.97	11.02
Macquarie Australian Enhanced Equities	6.00 13.42	13.71 9.46	5.91	8.47 6.95
Personal Achiever (ULTJ)	13.42	5.40	5.51	0.55
Australian Share	9.88	7.59	4.31	5.17
Balanced Growth	6.62	4.42	3.30	4.44
Cash Based	1.23	-0.47	-0.52	-0.33
Diversified Share	9.35	6.61	4.52	5.73
International Share Moderate Growth	13.06 4.68	9.28 2.49	7.29 2.01	9.27
	4.00	2.75	2.01	5.25
Personal Investment Bond		0.02	4.86	5.08
Personal Investment Bond Australian Equities	7.58	8.03		
	7.58 0.84	0.42	-0.18	-0.31
Australian Equities Cash Diversfied Balanced <sup>2</sup>	0.84 7.08	0.42 4.40	-0.18 2.97	3.87
Australian Equities Cash Diversfied Balanced <sup>2</sup> Diversified Fixed Interest	0.84 7.08 -0.89	0.42 4.40 -4.27	-0.18 2.97 -1.56	3.87 -0.33
Australian Equities Cash Diversfied Balanced <sup>2</sup> Diversified Fixed Interest Guaranteed <sup>4</sup>	0.84 7.08 -0.89 1.12	0.42 4.40 -4.27 0.67	-0.18 2.97 -1.56 0.73	3.87 -0.33 1.09
Australian Equities Cash Diversfied Balanced <sup>2</sup> Diversified Fixed Interest	0.84 7.08 -0.89	0.42 4.40 -4.27	-0.18 2.97 -1.56	3.87 -0.33

 1. These portfolios accrue interest at the declared crediting rate.
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 2. This investment option has been renamed in Oct 2022. Please refer to the Product updates page and Investment report on our website for additional information.
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	1 year	3 years	5 years	10 years
Product / Investment option Prosperity Bond (entry fee option)	%	% pa	% pa	% ра
Australian Equities	9.09	8.00	5.29	5.55
Cash	0.96	0.67	0.29	0.74
Diversfied Balanced <sup>2</sup>	7.36	4.50	3.37	4.34
Diversified Conservative <sup>2</sup>	3.62	0.87	1.10	1.98
Diversified Fixed Interest	-0.58	-3.41	-0.78	0.43
Managed	6.14	4.59	3.52	4.38
Matched	4.42	2.61	2.40	3.27
Property Biased	4.06	4.07	3.25	4.09
Prosperity Bond (exit fee option)				
Australian Equities	8.04	8.72	5.15	4.96
Diversfied Balanced <sup>2</sup>	7.13	4.74	2.96	3.62
Diversified Fixed Interest	0.11	-3.35	-1.13	-0.31
Managed	5.92	4.83	3.12	3.64
Matched	4.38	2.87	2.01	2.49
Secure	2.94	0.99	0.96	1.43
Prosperity Bond (exit fee option - mature)	7.50	0.26	5.27	
Australian Equities Cash	7.58	8.36 0.81	5.27 0.36	5.57 0.33
<b>`</b>	1.03	4.72	3.38	4.36
Diversfied Balanced <sup>2</sup>	3.70	0.99	3.38	
Diversified Conservative <sup>2</sup> Diversified Fixed Interest	0.42	-3.20	-0.49	1.96 0.57
Managed	5.91	-3.20	-0.49	4.40
Matched	4.34	2.82	2.44	3.29
Property Biased	3.97	4.20	3.27	4.10
Secure	2.89	0.97	1.39	2.20
Provider Protection and Savings Plan				
Cash	1.11	0.89	0.46	0.45
Diversfied Balanced <sup>2</sup>	7.37	4.72	3.31	4.23
Managed	6.18	5.09	3.83	4.70
Matched	4.58	3.06	2.68	3.55
Secure	3.03	1.13	1.58	2.39
Provider Special Purpose Plan				
Cash	1.70	1.39	0.40	0.21
Diversfied Balanced <sup>2</sup>	7.35	4.66	3.11	3.92
Managed	6.17	5.06	3.64	4.39
Matched	4.58	3.04	2.50	3.24
Secure Resolution Life Growth Bond	3.65	1.65	1.77	2.32
All Growth	9.27	6.91	5.01	6.43
Australian Bond	0.35	-2.92	-0.19	1.04
Balanced Growth	6.74	4.74	3.84	5.11
Cash Plus	0.00	0.00	0.10	0.43
Moderate Growth	4.66	2.82	2.51	3.90
Future Directions Balanced	4.78	4.56	3.34	5.04
Specialist Australian Share	9.02	7.91	5.38	6.50
Specialist Property and Infrastructure	0.71	4.35	2.29	4.50
Secure Investment Bond				
Guaranteed <sup>1</sup>	1.12	0.66	0.48	0.64
Managed	5.12	3.98	2.38	3.00
Property Biased	3.42	3.63	2.24	2.75
Super Rollover Plan Investment Linked Deferred Annuity (ULKR)	0.50	0.57	0.41	0.11
Superannuation Rollover - Short Dated Fixed Interest SuperGuard	0.50	-0.57	-0.41	0.11
Guaranteed <sup>1</sup>	0.84	0.35	0.50	0.90
SuperGuard Plus (includes SuperGuard Managed)	0.64	0.55	0.50	0.90
Capital Guaranteed <sup>1</sup>	1.06	0.68	0.96	1.72
Managed	7.33	5.26	4.01	5.25
Property Biased	3.51	3.84	3.08	4.49
SuperGuard II	3.31	3.04	5.00	4.49
Capital Guaranteed <sup>1</sup>	1.06	0.68	0.66	1.17
Capital Guaranteed <sup>1</sup> - mature	1.00	0.68	0.96	1.17
Managed - mature	7.01	5.52	4.02	5.25
Property Biased - mature	3.38	4.00	3.10	4.50
a minimum and the second	5.50	4.00	5.10	4.50

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