

Annual Performance Report Super Retirement Fund

as at 30 June 2023



Endowment
Flexible Income Retirement Plan
Life Umbrella Super
Lifebuilder Superannuation
Living Money
Managed Personal SuperPlan
Master Fund Superannuation
Money Plan Super
PensionSelect
Personal Superannuation and Rollover Plan
Personal Superannuation Bond
Personal Superannuation Portfolio
Personal SuperCARE

PruPac
PruPlan Plus Superannuation
PruPlan Superannuation
PruPlan Superannuation "Unit-Linked"
Pure Endowment
Retirement Accumulation Plan
Retirement Investment Plan
Retirement Plus Account
Retirement Saver
Select Allocated Pension
Select Personal Superannuation
Superannuation Bond
Superannuation Bond "S" Series
SuperFlex Superannuation

SuperFlex Superannuation
SuperGuaranteeCARE
SuperLink
SuperLink Plus Series 2
SuperLink Plus Series 3
SuperPlan Superannuation
SuperSelect
SuperUnits
SuperWise Series 4
SuperWise Series 5
Umbrella Financial Plan Super
Umbrella Investment Plan Super
Wealth Portfolio Superannuation
Whole of Life

Notices

Super Retirement Fund ABN 40 328 908 469, SFN 2933 419 40 (the Fund). Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE L0001458 (ETSL, Trustee, we, us, or our) is the trustee of the Fund.

The Fund is administered by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). Unless expressly stated in your policy or product disclosure statement, neither the AIA Company Limited and its subsidiaries (together, the AIA Group) nor Equity Trustees Superannuation Limited (ETSL) guarantee or in any way stand behind the performance of the investment options or the repayment of capital or interest.

Investments in these options are not deposits or other liabilities of the AIA Group (other than AIA Australia).

Investment-type products are subject to investment risk, including delays in repayment and loss of income and principal invested.

Annual performance report (Super Retirement Fund)

Performance report as at 30 June 2023

About this document:

This document outlines the investment performance for your products within the Super Retirement Fund (SRF) as at 30 June 2023.

It should be read in conjunction with your 2023 Annual Statement.

This document has been prepared for general information only, not having regard to your investment objectives, financial situation or needs. Because of this, you should consider the appropriateness of the information having regard to your own circumstances and the relevant PDS and/or policy terms and schedule. Before making a decision to act on any of this information, it is recommended that you seek financial advice specific to you. You should seek advice from your taxation adviser in relation to taxation matters.

The Annual Performance Report for products issued by AIA (for example, deferred annuity, allocated annuity or investment growth bond products) can be found at resolutionlife.com.au/aia/srf-performance. Select the Super and Investments tab then select the 2023 Annual performance report for AIA issued products under the section **Important forms and documents**.

PERFORMANCE EXPLAINED

Unit-linked products

How we calculate performance

Returns are net of investment option fees and costs, taxes and charges (where applicable). Fees that are deducted directly from members' accounts (such as administration fees) are excluded when calculating performance returns. Performance is calculated on the change in the withdrawal unit prices for the period ended 30 June 2023, corresponding to the investment timeframe indicated.

Individual net returns

Your individual net return may differ from the returns quoted in this report. Your return depends on the timing of transactions such as contributions, withdrawals, switches or unit adjustments during the period and your mix of investment options.

For the price of units on the dates of any deposits, withdrawals or switches (including any investment options you have switched into or out of), please call us on the phone number provided on your annual statement between 9 am and 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays.

Past performance is not indicative of future performance

Returns are not guaranteed and past performance is not indicative of future returns. Investments can go up and down and there is no guarantee that one investment option will outperform another. The performance of the investment options are generally dependent on economic conditions, investment management, taxation and superannuation laws.

Whole of Life and Endowment policies

Annual bonuses are additional to the sum insured and are payable under the same conditions as the sum insured. Reversionary bonuses are guaranteed once declared and added to the policy.

Terminal bonuses are not guaranteed and they can increase, decrease, or be removed depending on investment performance.

The face value of bonuses are paid on death or maturity and are calculated per calendar year. Bonuses are worth less than their face value if cashed in early.

A smoothing methodology is used when calculating bonuses each year. The rationale for this is to produce declared bonus rates that are less volatile than the underlying investments. To achieve this, when the returns from the underlying investments are high, some of these returns will be retained and not included in the bonus declaration for that year, in order to provide a buffer if investment returns deteriorate. In times of low investment returns, these buffer amounts can then be drawn on to declare a higher bonus amount than would have been possible, if based solely on the returns of the underlying investments.

FURTHER INVESTMENT INFORMATION

Not all the investment options are available or applicable to your policy. Please refer to your policy document for the applicable options or contact one of our Customer Service Representatives for further details. For information on the investment strategies of each investment option available within your product, please refer to the SRF Investment booklet at resolutionlife.com.au/aia/srf-investment-options.

Participating capital guaranteed

Profits are distributed to policy holders through the declaration of bonus rates. No fees are allowed for in the determination of bonus rates. On those policies where the guaranteed rate is higher than the declared rate, the guaranteed rate would apply.

*Participating capital guaranteed investment options do not have explicitly determined asset charges that are applied in the determination of crediting rates. For the purposes of annual disclosure a notional "ICR" is reported in Annual Statements which is calculated based on the expenses charged to the fund for the year.

Non-participating capital guaranteed

On those policies where the guaranteed rate is higher than the declared rate, the guaranteed rate would apply.

Financial markets commentary

Performance report as at 30 June 2023

In Q2 2023, the Reserve Bank of Australia lifted local interest rate by a further 50 bps to 4.10%. The unemployment rate fell to 3.6%, better than consensus forecast. The Australian Dollar closed the quarter 2.5% against US Dollar at 0.6664.

For Australian equities, S&P 200 Accumulation Index added 0.36% over the quarter. Communication Services sector added 1.4%; Consumer Discretionary sector retreated by -1.87%; Consumer Staples sector lost -0.13%; Energy sector added 3.56%; Financials sector added 1.46%; Healthcare sector lost -3.18%; Industrials sector added 3.05%; Information Technology sector added 21.03%; Materials sector lost -2.57%; Utilities sector; S&P/ASX Small Ordinaries Index has underperformed its large counterpart and returned -1.02% for the quarter.

Global equities have made positive progress across all major share markets in Q2 2023. The MSCI World Index returned 6.28% over the quarter. In the US, S&P 500 index added 8.3% during the period. The Nikkei 225 Index in Japan has added 18.36% in the period, becoming a standout performer.

For bond markets, the persistence of inflation and an increasing likelihood of interest rate hikes pushed bond yields higher in most major regions over Q2. 10 Year Australian Commonwealth Government Bonds rose 0.726% over the quarter, through the 4% level for the first time since January 2023. 10 Year government bond yields rose 0.370% for the same period.

Credit markets benefited from the general improvement in risk appetite over the quarter, with credit spreads narrowing. Corporate default rates have not yet risen materially, due to supportive economic data. It is noteworthy that credit valuations at this stage have not fully priced in the prospect of inflation remaining sticky for an extended period of time, which is a possibility.

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Annual Investment Performance Report (Super Retirement Fund)

as at 30 June 2023

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)					Compound annual returns (%)					Actual Asset allocation (%) as at 30 June 2023										Risk Profile	Minimum Suggested Timeframe	Investment Fee (%)	Transaction costs (%)	Operational Costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
Product Name																											
Flexible Income Retirement Plan																											
Capital Guaranteed (participating)	FECPGTD	12330.4881	0.85	2.59	5.15	10.30	9.65	11.95	9.58	7.79	1/01/1990	4.50	7.10	0.00	5.40	3.40	4.10	41.80	4.90	28.80	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
Capital Stable	FECAPSF	78.5195	0.19	1.12	4.19	5.99	2.93	3.44	4.73	6.84	1/08/1991	10.80	10.00	1.00	10.90	5.20	3.00	33.20	5.50	20.40	Medium	3 years	0.75	0.14	0.09		
Guaranteed Cash	FEPACAS	38.495	0.32	0.91	1.73	2.87	1.11	1.44	1.97	4.21	21/06/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.42	0.00	0.00		
Multi-Manager Fixed Income	FEPAFIX	60.4072	-0.46	-0.88	3.35	0.91	-2.92	0.52	2.37	5.27	21/06/1993	0.00	0.00	0.00	0.00	0.00	0.00	91.69	8.30	0.01	Medium	3 years	0.65	0.39	0.19		
Growth	FEDISCR	129.0957	0.56	2.71	6.70	11.25	8.25	6.84	8.42	8.36	23/08/1991	31.20	25.20	2.00	10.90	6.80	3.00	14.50	3.70	2.70	High	6 years	0.78	0.16	0.05		
High Growth	FEGRWTH	111.5661	0.76	3.27	7.28	12.87	10.49	8.08	9.58	8.89	1/03/1995	36.80	28.60	3.00	10.80	6.80	4.00	5.00	2.50	2.50	High	7 years	0.79	0.25	0.04		
Global Property Securities	FEXROPR	52.9134	2.51	2.71	1.15	-6.12	3.39	2.23	6.77	6.38	24/07/1997	0.00	0.00	99.30	0.00	0.00	0.00	0.00	0.00	0.70	Very High	7 years	0.79	0.20	0.26		
Multi-Manager Australian Share	FEPAEQU	226.8321	0.09	2.03	5.31	14.83	13.34	8.82	9.93	10.78	15/12/1992	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.77	0.16	0.00		
First Sentier Australian Share	FEXFSDE	103.2648	1.06	5.36	11.12	18.22	8.65	6.76	9.07	9.34	7/05/1997	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.87	0.11	0.00		
Solaris Core Australian Share	FEXRODE	133.143	-0.67	1.24	3.75	13.43	14.23	8.72	10.65	9.57	1/03/1995	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	0.85	0.17	0.00		
Multi-Manager Global Share	FEPIEQU	81.3722	2.13	7.44	15.49	20.09	12.60	10.40	12.15	6.78	21/06/1993	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.77	0.12	0.02		
RBC Emerging Markets	FEXSAOE	67.2182	2.21	3.42	10.41	12.81	6.75	5.29	9.91	7.82	13/03/1998	0.00	99.70	0.00	0.00	0.00	0.00	0.00	0.00	0.30	Very High	7 years	0.67	0.13	0.02		
Life Umbrella Super																											
Capital Guaranteed (participating)	1LUS	4.3033	0.51	1.56	3.14	6.34	6.02	6.28	5.94	6.12	2/12/1998	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
Lifebuilder Superannuation																											
Growth	B93SG	57.9209	0.53	2.36	5.76	9.48	6.44	4.98	6.17	5.90	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.68	0.12	0.05		
Capital Stable	CS93SG	33.2781	0.12	0.86	3.50	5.55	1.97	2.09	2.89	4.13	30/06/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.64	0.09	0.07		

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Annual Investment Performance Report (Super Retirement Fund)

as at 30 June 2023

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Actual Asset allocation (%) as at 30 June 2023									Risk Profile	Minimum Suggested Timeframe	Investment Fee (%)	Transaction costs (%)	Operational Costs (%)		
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
High Growth	EP93SG	72.0484	0.63	2.78	6.23	10.92	8.25	6.00	7.22	6.39	30/06/1994	36.40	28.50	3.00	10.50	6.60	4.00	4.90	2.60	3.50	High	7 years	0.71	0.14	0.04		
Living Money																											
Guaranteed Cash	4CSH	2.2661	0.26	0.71	1.34	1.50	0.50	0.53	0.78	2.89	31/03/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.53	0.00	0.00		
Multi-Manager Fixed Income	4FIX	3.1989	-0.51	-1.04	3.00	0.25	-3.72	-0.51	1.19	3.99	31/03/1994	0.00	0.00	0.00	0.00	0.00	0.00	91.69	8.30	0.01	Medium	3 years	0.65	0.39	0.19		
Capital Stable	4STB	4.0978	0.15	1.01	3.96	5.49	2.16	2.45	3.52	4.71	31/03/1994	10.80	10.00	1.00	10.90	5.20	3.00	33.20	5.50	20.40	Medium	3 years	0.53	0.14	0.09		
Capital Stable	4CST	3.7143	0.15	0.97	4.00	5.33	2.27	2.64	3.71	5.00	9/08/1996	11.30	10.10	1.10	10.70	5.10	3.10	34.50	4.60	19.50	Medium	3 years	0.53	0.11	0.09		
Growth	4CMG	6.4003	0.58	2.52	6.07	10.65	7.52	5.96	7.36	7.15	9/08/1996	30.10	24.10	2.10	10.70	6.70	3.20	14.60	4.70	3.80	High	6 years	0.55	0.17	0.05		
Growth	4MGD	7.5048	0.59	2.64	6.52	10.83	7.52	5.86	7.19	6.56	31/03/1994	31.20	25.20	2.00	10.90	6.80	3.00	14.50	3.70	2.70	High	6 years	0.55	0.16	0.05		
Global Property Securities	4PRP	6.3077	2.48	2.56	0.89	-6.68	2.46	0.66	4.13	6.03	31/03/1994	0.00	0.00	99.50	0.00	0.00	0.00	0.00	0.00	0.50	Very High	7 years	0.79	0.14	0.26		
Multi-Manager Australian Share	4EQY	13.7948	0.04	1.84	4.96	14.04	12.28	7.63	8.54	9.16	31/03/1995	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.77	0.16	0.00		
Multi-Manager Global Share	4INT	6.197	2.07	7.26	15.11	19.29	11.60	9.17	10.72	5.49	31/03/1994	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.77	0.12	0.02		
Managed Investment SuperPlan																											
Growth	CQ	6.5595	0.51	2.31	5.66	9.13	6.21	4.87	5.74	6.60	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05		
Managed Personal SuperPlan																											
Guaranteed Cash	SG	5.9095	0.21	0.55	1.07	1.21	0.40	0.43	0.66	4.59	30/06/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.49	0.00	0.00		
Growth	CQ	6.5595	0.51	2.31	5.66	9.13	6.21	4.87	5.74	6.60	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05		

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as at 30 June 2023

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)						Compound annual returns (%)					Actual Asset allocation (%) as at 30 June 2023								Risk Profile	Minimum Suggested Timeframe	Investment Fee (%)	Transaction costs (%)	Operational Costs (%)	
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
Master Fund Superannuation																											
Capital Guaranteed (participating)	SCPGTD	7956.6035	0.62	1.90	3.82	7.68	7.15	7.11	6.32	6.39	1/01/1990	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
Capital Stable	SCAPSF	72.3394	0.16	0.99	3.76	6.08	2.87	3.18	4.13	6.15	19/11/1990	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.64	0.09	0.07		
Guaranteed Cash	SPACAS	48.76	0.27	0.76	1.49	2.54	0.99	1.26	1.71	4.10	1/06/1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.30	0.00	0.00		
Multi-Manager Fixed Income	SPAFIX	48.9433	-0.43	-0.71	2.88	0.72	-2.86	0.24	1.86	5.03	6/03/1992	0.00	0.00	0.00	0.00	0.00	0.00	91.20	8.80	0.00	Medium	3 years	0.54	0.34	0.16		
Growth	SDISCR	456.8733	0.57	2.49	6.02	10.02	7.36	6.09	7.45	7.65	1/06/1990	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.69	0.12	0.05		
High Growth	SGRWTH	99.8021	0.67	2.90	6.48	11.48	9.20	7.11	8.46	7.85	21/06/1993	36.40	28.50	3.00	10.50	6.60	4.00	4.90	2.60	3.50	High	7 years	0.71	0.14	0.04		
Global Property Securities	SXROPR	46.0976	2.23	2.39	1.06	-5.31	4.42	2.88	6.55	5.98	14/03/1997	0.00	0.00	99.80	0.00	0.00	0.00	0.00	0.00	0.20	Very High	7 years	0.68	0.11	0.22		
Multi-Manager Australian Share	SPA EQU	174.2237	0.12	1.77	4.73	12.37	11.39	7.42	8.59	9.39	1/09/1991	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.71	0.08	0.00		
First Sentier Australian Share	SXFSDE	91.8871	0.92	4.67	9.74	15.66	9.27	7.87	9.43	8.76	31/01/1997	99.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	Very High	7 years	0.73	0.09	0.00		
Solaris Core Australian Share	SXRODE	110.2699	-0.63	0.97	3.18	11.32	13.14	7.95	9.75	8.84	1/03/1995	98.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.10	Very High	7 years	0.71	0.20	0.00		
Multi-Manager Global Share	SPI EQU	70.87	1.96	6.71	13.95	17.74	11.67	9.77	11.23	6.51	21/06/1993	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.70	0.09	0.02		
RBC Emerging Markets	SXSAOE	54.6926	2.00	3.09	9.33	11.53	6.33	5.03	9.14	6.95	13/03/1998	0.00	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.67	0.09	0.02		
Money Plan Super																											
Capital Guaranteed (non participating)	6SMY	2.9959	0.09	0.09	0.09	0.09	0.03	0.96	2.01	4.48	4/07/2000	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	0.65	0.05	0.02		
PensionSelect																											
Capital Defensive	JE	2.51686	-0.05	0.11	2.93	3.25	0.19	1.39	2.51	4.10	19/07/2000	4.90	3.60	1.00	5.40	3.40	2.10	42.20	5.50	31.90	Low to Medium	3 years	0.48	0.05	0.09		
Capital Secure	F3	3.073411	-0.12	0.01	2.14	1.60	-1.10	0.43	1.39	3.77	26/02/1993	0.00	0.00	0.00	0.00	0.00	0.00	36.00	4.80	59.20	Low	3 years	0.34	0.02	0.07		
Savings	U3	3.032072	0.30	0.87	1.65	2.78	0.78	0.98	1.69	3.74	31/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Low	No Minimum	0.55	0.00	0.00		

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			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash						
Capital Stable	BU	2.396508	0.22	0.60	3.88	5.39	2.43	2.90	3.67	4.21	19/04/2002	11.10	10.10	1.00	10.70	5.10	3.10	34.30	4.80	19.80	Medium	3 years	0.75	0.07	0.08	
Balanced	AB	5.050947	0.58	1.11	5.11	8.24	4.37	4.13	5.25	5.65	4/01/1994	21.20	16.50	2.00	9.40	5.10	4.10	28.10	3.70	9.90	Medium to High	5 years	0.76	0.08	0.08	
Growth	Q3	8.185965	1.05	1.92	6.37	11.61	7.23	5.98	7.33	7.18	26/02/1993	31.00	25.20	2.00	10.70	6.70	3.00	14.80	3.60	3.00	High	6 years	0.78	0.08	0.05	
High Growth	AG	8.276019	1.34	2.35	6.94	13.39	9.15	7.10	8.45	8.20	16/07/1996	37.00	28.80	3.00	10.60	6.70	4.00	5.00	2.50	2.40	High	7 years	0.79	0.09	0.04	
Multi-Manager Australian Share	AS	6.89184	1.67	1.06	5.05	15.86	11.81	7.99	8.93	7.68	17/07/1997	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.77	0.05	0.00	
Multi-Manager Global Share	JP	3.851169	2.31	6.01	15.12	20.16	11.46	8.74	10.03	6.05	20/07/2000	0.00	99.70	0.00	0.00	0.00	0.00	0.00	0.00	0.30	Very High	7 years	0.77	0.05	0.02	
Personal Superannuation & Rollover Plan																										
Capital Secure	C3	3.250289	-0.03	0.05	1.80	1.13	-1.41	-0.16	0.62	3.55	14/09/1989	0.00	0.00	0.00	0.00	0.00	0.00	35.40	4.50	60.10	Low	3 years	0.37	0.02	0.06	
Savings	R3	2.420083	0.25	0.71	1.40	2.36	0.63	0.69	1.20	2.96	31/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Low	No Minimum	0.47	0.00	0.00	
Balanced	PB	3.841219	0.58	1.03	4.51	7.02	3.63	3.33	4.32	4.67	4/01/1994	21.00	16.30	2.00	9.40	5.00	4.00	27.80	4.40	10.10	Medium to High	5 years	0.68	0.07	0.06	
Growth	M3	8.122766	0.96	1.70	5.37	9.75	6.04	4.85	6.05	6.40	14/09/1989	31.10	25.10	2.00	10.60	6.70	3.00	14.90	3.50	3.10	High	6 years	0.73	0.07	0.05	
High Growth	PG	6.602446	1.18	2.05	6.07	11.65	7.79	5.88	7.11	6.68	1/08/1995	36.60	28.60	3.00	10.60	6.70	4.00	4.70	2.60	3.20	High	7 years	0.76	0.07	0.04	
Multi-Manager Australian Share	PS	5.120933	1.49	0.86	4.31	13.36	9.64	6.23	7.05	6.46	17/07/1997	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.76	0.04	0.00	
Personal Superannuation Bond																										
Capital Guaranteed (participating)	1SUP	9.1651	0.55	1.67	3.36	6.72	6.46	6.60	6.22	5.86	30/03/1993	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.			
Guaranteed Cash	2CSU	4.6326	0.21	0.56	1.08	1.29	0.43	0.43	0.46	2.13	31/03/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.49	0.00	0.00	
Multi-Manager Fixed Income	2FIU	4.4554	-0.48	-0.86	2.55	0.04	-3.77	-0.88	0.56	3.15	31/03/1994	0.00	0.00	0.00	0.00	0.00	0.00	91.00	9.00	0.00	Medium	3 years	0.58	0.34	0.16	
Capital Stable	2STU	4.3133	0.11	0.82	3.42	5.34	1.91	2.05	2.77	3.58	31/03/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.69	0.09	0.07	
Growth	2MGU	12.8811	0.52	2.32	5.67	9.25	6.35	4.90	6.02	5.69	31/03/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05	

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			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
Global Property Securities	2PRU	5.8098	2.19	2.22	0.75	-6.05	2.05	0.43	3.50	5.18	31/03/1994	0.00	0.00	99.40	0.00	0.00	0.00	0.00	0.00	0.60	Very High	7 years	0.73	0.12	0.22		
Multi-Manager Australian Share	2EQU	14.9904	0.06	1.61	4.39	11.61	10.28	6.18	7.07	7.62	31/03/1994	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.76	0.08	0.00		
Multi-Manager Global Share	2INU	8.1539	1.90	6.55	13.58	16.95	10.53	8.43	9.67	4.73	31/03/1994	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.76	0.09	0.02		
Personal Superannuation Portfolio																											
Capital Guaranteed (participating)	SCPGTD	7956.6035	0.62	1.90	3.82	7.68	7.15	7.11	6.32	6.39	1/01/1990	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
Guaranteed Cash	SPACAS	48.76	0.27	0.76	1.49	2.54	0.99	1.26	1.71	4.10	1/06/1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.30	0.00	0.00		
Capital Stable	SCAPSF	72.3394	0.16	0.99	3.76	6.08	2.87	3.18	4.13	6.15	19/11/1990	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.64	0.09	0.07		
Multi-Manager Fixed Income	SPAFIX	48.9433	-0.43	-0.71	2.88	0.72	-2.86	0.24	1.86	5.03	6/03/1992	0.00	0.00	0.00	0.00	0.00	0.00	91.00	9.00	0.00	Medium	3 years	0.54	0.34	0.16		
Growth	SDISCR	456.8733	0.57	2.49	6.02	10.02	7.36	6.09	7.45	7.65	1/06/1990	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.69	0.12	0.05		
High Growth	SGRWTH	99.8021	0.67	2.90	6.48	11.48	9.20	7.11	8.46	7.85	21/06/1993	36.40	28.50	3.00	10.50	6.60	4.00	4.90	2.60	3.50	High	7 years	0.71	0.14	0.04		
Multi-Manager Australian Share	SPA EQU	174.2237	0.12	1.77	4.73	12.37	11.39	7.42	8.59	9.39	1/09/1991	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.71	0.08	0.00		
Multi-Manager Global Share	SPI EQU	70.87	1.96	6.71	13.95	17.74	11.67	9.77	11.23	6.51	21/06/1993	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.70	0.09	0.02		
Personal SuperCARE																											
Capital Guaranteed (non participating)	PC	1.9303	0.11	0.39	0.68	1.05	0.37	0.78	1.43	2.53	11/03/1997	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	0.65	0.05	0.02		
PruPlan Plus Superannuation																											
Capital Guaranteed (participating)	CGSUP5	192.4784	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.51	29/08/2008	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
PruPlan Superannuation																											
Capital Guaranteed (participating)	CGSUP1	203.7792	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.63	12/10/2007	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
Capital Guaranteed (participating)	CGSUP4	192.4784	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.51	29/08/2008	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				

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			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash					
Capital Guaranteed (participating)	CGSUP3	120.8195	0.40	1.21	2.42	4.86	4.70	3.76	1.86	1.28	29/08/2008	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.		
PruPlan Superannuation "Unit-Linked" & "PruLink"																									
Growth	B93SG	57.9209	0.53	2.36	5.76	9.48	6.44	4.98	6.17	5.90	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.68	0.12	0.05
Retirement Accumulation Plan																									
Capital Guaranteed (participating)	1RAP	4.3179	0.51	1.56	3.14	6.33	6.02	6.28	5.94	6.13	2/12/1998	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.		
Retirement Investment Plan																									
Capital Guaranteed (participating)	1RIP	3.4969	0.44	1.34	2.71	5.43	5.12	5.38	5.04	5.23	2/12/1998	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.		
Retirement Plus Account																									
Capital Guaranteed (non participating)	6ACG	4.2729	0.29	0.49	0.59	0.83	1.13	1.82	2.69	4.40	2/11/1998	4.60	8.30	0.00	6.20	3.50	4.70	15.10	6.90	50.70	Very low	3 years	1.10	0.07	0.03
Growth	9AMN	8.6497	0.58	2.69	6.63	11.12	7.96	6.30	7.62	6.60	2/11/1998	31.20	25.20	2.00	10.90	6.80	3.00	14.50	3.70	2.70	High	6 years	0.54	0.16	0.05
Guaranteed Cash	9ACA	2.2863	0.27	0.76	1.44	2.18	0.76	0.76	1.00	2.65	2/11/1998	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.60	0.00	0.00
Global Property Securities	9APF	5.7373	2.52	2.69	1.12	-6.24	3.04	1.20	4.68	5.90	2/11/1998	0.00	0.00	99.50	0.00	0.00	0.00	0.00	0.00	0.50	Very High	7 years	0.54	0.14	0.26
Multi-Manager Australian Share	9AAE	10.7295	0.09	1.99	5.24	14.64	12.96	8.23	9.11	8.90	2/11/1998	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.53	0.16	0.00
Retirement Saver, Retirement Saver Plus, Retirement Saver Series 2																									
Capital Guaranteed (non participating)	BK	2.6713	0.10	0.36	0.62	0.94	0.33	0.72	1.48	4.24	31/01/1989	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	0.65	0.05	0.02
Capital Stable	FK	3.274	0.11	0.82	3.42	5.36	1.95	2.11	2.91	4.75	30/04/1991	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.69	0.09	0.07
Guaranteed Cash	UK	1.9582	0.21	0.59	1.12	1.40	0.47	0.47	0.50	2.57	31/01/1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.44	0.00	0.00
Growth	NK	5.1011	0.53	2.34	5.69	9.27	6.44	5.00	6.19	6.04	31/03/1992	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05
Growth	CK	5.3901	0.51	2.32	5.66	9.25	6.36	4.97	6.19	5.88	15/11/1993	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05

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			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
Growth	QK	5.6378	0.53	2.31	5.66	9.24	6.45	5.03	6.21	6.94	31/01/1989	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05		
Select Allocated Pension																											
Capital Guaranteed (non participating)	ECOKAU	382.0847	0.25	0.84	1.57	2.89	2.11	2.31	3.05	4.39	24/05/1999	4.60	8.30	0.00	6.20	3.50	4.70	15.10	6.90	50.70	Very low	3 years	0.75	0.07	0.03		
Capital Guaranteed (participating)	ECPGTD	12330.4881	0.85	2.59	5.15	10.30	9.65	11.95	9.58	7.79	1/01/1990	4.50	7.10	0.00	5.40	3.40	4.10	41.80	4.90	28.80	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
Capital Stable	ECAPSF	78.5195	0.19	1.12	4.19	5.99	2.93	3.44	4.73	6.84	1/08/1991	10.80	10.00	1.00	10.90	5.20	3.00	33.20	5.50	20.40	Medium	3 years	0.75	0.14	0.09		
Guaranteed Cash	EPACAS	38.495	0.32	0.91	1.73	2.87	1.11	1.44	1.97	4.21	21/06/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.42	0.00	0.00		
Multi-Manager Fixed Income	EPAFIX	60.4072	-0.46	-0.88	3.35	0.91	-2.92	0.52	2.37	5.27	21/06/1993	0.00	0.00	0.00	0.00	0.00	0.00	91.89	8.10	0.01	Medium	3 years	0.65	0.39	0.19		
Macquarie Australian Fixed Income	EXACFI	24.5266	-1.16	-2.13	2.41	2.71	-3.12	0.36	2.32	4.33	26/04/2002	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	Medium to High	3 years	0.68	0.10	0.06		
Multi-Manager Fixed Income	EXCMFI	27.5294	-0.49	-0.97	3.31	0.85	-2.57	0.83	2.72	4.91	10/05/2002	0.00	0.00	0.00	0.00	0.00	0.00	92.00	8.00	0.00	Medium	3 years	0.65	0.32	0.18		
Capital Stable	EXFSCS	29.7247	0.19	1.10	4.22	5.93	3.57	3.83	4.70	5.18	10/12/2001	11.00	10.30	1.00	10.80	5.10	3.00	34.00	4.70	20.10	Medium	3 years	0.75	0.14	0.09		
Balanced	EXCMMO	38.9142	0.35	1.80	5.44	8.27	7.44	5.52	7.05	6.64	6/05/2002	21.10	16.40	2.00	9.40	5.10	4.00	28.00	3.70	10.30	Medium to High	5 years	0.76	0.14	0.08		
Growth	EDISCR	129.0957	0.56	2.71	6.70	11.25	8.25	6.84	8.42	8.36	23/08/1991	31.20	25.20	2.00	10.90	6.80	3.00	14.50	3.70	2.70	High	6 years	0.78	0.16	0.05		
Growth	EXCSGR	43.1856	0.59	2.74	6.69	11.28	10.70	6.69	8.05	7.15	26/04/2002	31.30	25.30	2.00	10.80	6.80	3.00	15.10	3.60	2.10	High	6 years	0.78	0.14	0.05		
High Growth	EGRWTH	111.5661	0.76	3.27	7.28	12.87	10.49	8.08	9.58	8.89	1/03/1995	36.80	28.60	3.00	10.80	6.80	4.00	5.00	2.50	2.50	High	7 years	0.79	0.25	0.04		
High Growth	EXFIGR	39.9205	0.76	3.22	7.20	12.98	13.49	8.16	9.76	6.76	6/05/2002	37.00	29.00	3.00	10.80	6.70	4.00	4.90	3.10	1.50	High	7 years	0.79	0.17	0.04		
Global Property Securities	EXCMPS	28.5925	2.50	2.67	1.09	-6.23	3.71	1.33	6.92	5.10	23/05/2002	0.00	0.00	99.90	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.79	0.14	0.26		
Alphinity Concentrated Australian Share	EXCSDE	68.3447	0.03	1.70	5.52	13.31	16.69	9.74	11.19	9.51	6/05/2002	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	0.78	0.13	0.00		
Multi-Manager Australian Share	EPAEQU	226.8321	0.09	2.03	5.31	14.83	13.34	8.82	9.93	10.78	15/12/1992	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.77	0.16	0.00		
First Sentier Australian Share	EXFSAS	69.0309	1.02	5.32	11.08	18.25	10.10	8.71	10.61	9.34	12/11/2001	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.87	0.17	0.00		

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			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash					
First Sentier Australian Small Companies	EXCPSC	146.0574	-0.26	2.92	5.39	11.31	13.32	10.43	14.35	13.59	13/06/2002	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.84	0.11	0.00	
First Sentier Index Australian Share	EXCTDE	73.7808	0.24	2.35	5.57	15.45	14.24	9.07	10.19	10.08	4/09/2002	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.44	0.04	0.00	
Multi-Manager Australian Share	EXCMDE	62.5337	0.03	1.93	5.27	14.19	13.33	7.01	9.25	9.04	26/04/2002	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.77	0.09	0.00	
Realindex Australian Share	EXPPIS	84.7963	1.48	2.19	4.89	16.02	17.54	8.99	9.50	10.36	20/10/2001	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	0.67	0.04	0.01	
Solaris Core Australian Share	EXCPAS	81.8652	-0.67	1.20	3.70	13.33	13.57	8.19	9.66	10.45	7/05/2002	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	0.85	0.17	0.00	
First Sentier Index Global Share	EXCTOE	35.2438	2.10	8.01	15.66	19.80	12.94	10.94	12.99	6.13	26/04/2002	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.44	0.06	0.03	
Multi-Manager Global Share	EPIEQU	81.3722	2.13	7.44	15.49	20.09	12.60	10.40	12.15	6.78	21/06/1993	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.77	0.12	0.02	
Multi-Manager Global Share	EXCMOE	27.6724	2.12	7.44	15.49	19.58	13.02	10.04	12.18	4.92	26/04/2002	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.77	0.09	0.02	
RBC Emerging Markets	EXSAOE	67.2182	2.21	3.42	10.41	12.81	6.75	5.29	9.91	7.82	13/03/1998	0.00	99.70	0.00	0.00	0.00	0.00	0.00	0.30	Very High	7 years	0.67	0.13	0.02	
Stewart Investors Worldwide Leaders Sustainability	EXFSOE	28.4052	1.09	8.87	18.02	25.81	12.63	10.33	11.83	5.06	9/05/2002	0.00	99.60	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	0.91	0.06	0.08	
Select Personal Superannuation																									
Capital Guaranteed (non participating)	SCOKAT	347.9824	0.14	0.49	0.86	1.47	0.72	1.25	2.64	4.12	24/05/1999	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	0.65	0.05	0.02
Capital Guaranteed (participating)	SCPGTD	7956.6035	0.62	1.90	3.82	7.68	7.15	7.11	6.32	6.39	1/01/1990	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.		
Capital Stable	SCAPSF	72.3394	0.16	0.99	3.76	6.08	2.87	3.18	4.13	6.15	19/11/1990	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.64	0.09	0.07
Guaranteed Cash	SPACAS	48.76	0.27	0.76	1.49	2.54	0.99	1.26	1.71	4.10	1/06/1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.30	0.00	0.00	
Multi-Manager Fixed Income	SPAFIX	48.9433	-0.43	-0.71	2.88	0.72	-2.86	0.24	1.86	5.03	6/03/1992	0.00	0.00	0.00	0.00	0.00	0.00	91.00	9.00	0.00	Medium	3 years	0.54	0.34	0.16
Macquarie Australian Fixed Income	SXACFI	21.6455	-1.09	-1.93	2.13	2.37	-2.82	0.23	1.97	3.71	26/04/2002	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	Medium to High	3 years	0.57	0.07	0.05
Multi-Manager Fixed Income	SXCMFI	23.8575	-0.45	-0.70	2.90	0.76	-2.49	0.59	2.28	4.19	26/04/2002	0.00	0.00	0.00	0.00	0.00	0.00	92.10	7.90	0.00	Medium	3 years	0.54	0.32	0.15
Capital Stable	SXFSCS	31.4133	0.25	1.06	3.82	5.22	3.16	3.42	4.16	4.86	10/05/1999	10.90	9.90	1.00	10.60	5.00	3.00	33.60	5.30	20.70	Medium	3 years	0.64	0.09	0.07

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Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Actual Asset allocation (%) as at 30 June 2023										Risk Profile	Minimum Suggested Timeframe	Investment Fee (%)	Transaction costs (%)	Operational Costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash						
Capital Stable	SXCCMS	210.0147	0.25	1.03	3.72	5.04	2.57	3.09	4.16	2.91	2/05/1997	10.90	9.60	1.00	10.60	5.00	3.00	34.10	5.10	20.70	Medium	3 years	0.64	0.09	0.07	
Growth	SDISCR	456.8733	0.57	2.49	6.02	10.02	7.36	6.09	7.45	7.65	1/06/1990	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.69	0.12	0.05	
Balanced	SXCMMO	33.5433	0.38	1.67	4.93	7.43	6.66	4.98	6.35	5.88	26/04/2002	20.90	16.30	2.00	9.40	5.00	4.00	27.70	3.60	11.10	Medium to High	5 years	0.64	0.11	0.06	
Growth	SXCCNM	282.4438	0.56	2.38	6.01	9.96	7.53	6.23	7.61	4.13	2/05/1997	30.70	24.50	2.00	10.60	6.70	3.00	13.00	5.10	4.40	High	6 years	0.69	0.13	0.05	
Growth	SXCSCR	37.4162	0.57	2.46	5.97	9.92	9.64	6.12	7.35	6.43	26/04/2002	30.70	24.90	2.00	10.60	6.70	3.00	14.80	3.50	3.80	High	6 years	0.69	0.12	0.05	
High Growth	SGRWTH	99.8021	0.67	2.90	6.48	11.48	9.20	7.11	8.46	7.85	21/06/1993	36.40	28.50	3.00	10.50	6.60	4.00	4.90	2.60	3.50	High	7 years	0.71	0.14	0.04	
Global Property Securities	SXCMPS	26.242	2.23	2.39	1.07	-5.41	4.60	1.89	6.59	4.66	26/04/2002	0.00	0.00	99.40	0.00	0.00	0.00	0.00	0.00	0.60	Very High	7 years	0.68	0.12	0.22	
Global Property Securities	SXCPR0	188.8769	2.24	2.38	1.08	-5.38	3.09	1.62	4.95	2.49	2/05/1997	0.00	0.00	99.40	0.00	0.00	0.00	0.00	0.00	0.60	Very High	7 years	0.68	0.12	0.22	
High Growth	SXFIGR	34.8754	0.66	2.78	6.24	11.27	11.87	7.08	8.71	6.08	1/05/2002	35.40	28.10	3.00	10.50	6.60	4.00	4.90	3.00	4.50	High	7 years	0.71	0.16	0.04	
Alphinity Concentrated Australian Share	SXCSD0	57.6063	-0.03	1.40	4.80	11.36	14.99	8.62	10.07	8.63	2/05/2002	99.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.60	Very High	7 years	0.66	0.12	0.00	
Multi-Manager Australian Share	SPA0EQU	174.2237	0.12	1.77	4.73	12.37	11.39	7.42	8.59	9.39	1/09/1991	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.71	0.08	0.00	
First Sentier Australian Share	SXFSDE	91.8871	0.92	4.67	9.74	15.66	9.27	7.87	9.43	8.76	31/01/1997	99.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	Very High	7 years	0.73	0.09	0.00	
First Sentier Index Australian Share	SXCTDE	56.3413	0.17	2.00	4.84	13.24	12.73	8.04	9.05	8.51	26/04/2002	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.40	0.03	0.00	
Multi-Manager Australian Share	SXCMDE	51.6739	0.09	1.75	4.69	12.25	11.75	6.08	8.17	8.06	26/04/2002	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.71	0.08	0.00	
Realindex Australian Share	SXPPIS	67.2841	1.29	1.84	4.27	13.84	15.76	8.01	8.54	9.18	16/10/2001	96.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.80	Very High	7 years	0.54	0.03	0.00	
Solaris Core Australian Share	SXCPAS	63.3008	-0.64	0.98	3.22	11.47	11.91	7.23	8.46	9.11	1/05/2002	99.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.80	Very High	7 years	0.71	0.15	0.00	
First Sentier Australian Small Companies	SXCPSC	120.4544	-0.26	2.48	4.69	9.58	12.54	9.68	13.23	12.50	14/05/2002	98.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.40	Very High	7 years	0.73	0.13	0.00	
First Sentier Index Global Share	SXCTOE	34.4342	1.92	7.23	14.13	17.87	12.85	10.82	12.50	6.01	26/04/2002	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.40	0.05	0.02	
Multi-Manager Global Share	SPI0EQU	70.87	1.96	6.71	13.95	17.74	11.67	9.77	11.23	6.51	21/06/1993	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.70	0.09	0.02	

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			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
Multi-Manager Global Share	SXCMOE	26.5395	1.95	6.70	13.94	17.66	12.10	9.44	11.34	4.72	26/04/2002	0.00	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.70	0.09	0.02		
RBC Emerging Markets	SXSAOE	54.6926	2.00	3.09	9.33	11.53	6.33	5.03	9.14	6.95	13/03/1998	0.00	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.67	0.09	0.02		
Stewart Investors Worldwide Leaders Sustainability	SXF5OE	29.5973	1.01	7.95	16.14	23.02	12.30	9.98	11.38	4.60	10/05/1999	0.00	99.30	0.00	0.00	0.00	0.00	0.00	0.00	0.70	Very High	7 years	0.76	0.06	0.07		
Superannuation Bond																											
Capital Guaranteed (participating)	CGSUP1	203.7792	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.63	12/10/2007	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
Capital Guaranteed (non participating)	6SBD	2.9959	0.09	0.09	0.09	0.09	0.03	0.96	2.01	4.55	2/11/1998	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	0.65	0.05	0.02		
Capital Guaranteed (non participating)	6SCG	4.1052	0.09	0.09	0.09	0.09	0.03	0.88	1.87	4.37	2/11/1998	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.30	0.05	0.02		
Guaranteed Cash	7SCA	1.8394	0.23	0.63	1.22	1.75	0.61	0.50	0.60	1.86	2/11/1998	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.85	0.00	0.00		
Guaranteed Cash	CAPFSG	24.7835	0.22	0.60	1.16	1.86	0.62	0.52	0.55	2.28	30/06/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.45	0.00	0.00		
Capital Stable	CS93SG	33.2781	0.12	0.86	3.50	5.55	1.97	2.09	2.89	4.13	30/06/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.64	0.09	0.07		
Growth	B93SG	57.9209	0.53	2.36	5.76	9.48	6.44	4.98	6.17	5.90	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.68	0.12	0.05		
Growth	7SMN	6.6891	0.52	2.35	5.72	9.42	6.77	5.30	6.49	5.84	2/11/1998	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.23	0.12	0.05		
High Growth	EP93SG	72.0484	0.63	2.78	6.23	10.92	8.25	6.00	7.22	6.39	30/06/1994	36.40	28.50	3.00	10.50	6.60	4.00	4.90	2.60	3.50	High	7 years	0.71	0.14	0.04		
Global Property Securities	7SPF	4.6284	2.19	2.25	0.81	-5.89	2.52	0.87	4.04	5.16	2/11/1998	0.00	0.00	99.40	0.00	0.00	0.00	0.00	0.00	0.60	Very High	7 years	1.25	0.12	0.22		
Multi-Manager Australian Share	7SAE	7.9609	0.07	1.65	4.47	11.79	10.76	6.63	7.60	7.75	29/01/1999	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.24	0.08	0.00		
Multi-Manager Global Share	7SIE	4.2663	1.92	6.60	13.68	17.15	11.16	9.02	10.29	4.88	2/11/1998	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.18	0.09	0.02		
Superannuation Bond "S" Series																											
Guaranteed Cash	CAPFSG	24.7835	0.22	0.60	1.16	1.86	0.62	0.52	0.55	2.28	30/06/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.45	0.00	0.00		
Growth	B93SG	57.9209	0.53	2.36	5.76	9.48	6.44	4.98	6.17	5.90	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.68	0.12	0.05		

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			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
High Growth	EP93SG	72.0484	0.63	2.78	6.23	10.92	8.25	6.00	7.22	6.39	30/06/1994	36.40	28.50	3.00	10.50	6.60	4.00	4.90	2.60	3.50	High	7 years	0.71	0.14	0.04		
SuperFlex Superannuation																											
Capital Guaranteed (participating)	CGSUP5	192.4784	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.51	29/08/2008	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
SuperGuaranteeCARE																											
Capital Guaranteed (non participating)	GC	1.9303	0.11	0.39	0.68	1.05	0.37	0.78	1.43	2.53	11/03/1997	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	0.65	0.05	0.02		
Growth	CQ	6.5595	0.51	2.31	5.66	9.13	6.21	4.87	5.74	6.60	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05		
SuperLink																											
Growth	CL	66.65	0.59	2.55	6.13	10.28	7.56	6.27	7.61	8.74	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.48	0.12	0.05		
SuperLink Plus Series 2																											
Growth	CL	66.65	0.59	2.55	6.13	10.28	7.56	6.27	7.61	8.74	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.48	0.12	0.05		
SuperLink Plus Series 3																											
Growth	CQ	6.5595	0.51	2.31	5.66	9.13	6.21	4.87	5.74	6.60	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05		
SuperPlan Superannuation																											
Capital Guaranteed (participating)	CGSUP5	192.4784	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.51	29/08/2008	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
SuperSelect																											
Capital Defensive	FE	2.155364	0.05	0.18	2.61	2.53	-0.46	0.67	1.70	3.29	8/10/1999	5.00	3.90	1.00	5.30	3.40	2.00	42.00	5.80	31.60	Low to Medium	3 years	0.45	0.04	0.08		
Savings	FR	2.423115	0.26	0.71	1.40	2.36	0.63	0.72	1.22	2.60	1/09/1999	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Low	No Minimum	0.47	0.00	0.00		
Capital Stable	AU	2.030845	0.25	0.54	3.26	4.04	1.79	2.24	2.90	3.40	19/04/2002	10.40	9.00	0.90	10.00	4.70	2.80	31.90	4.80	25.50	Medium	3 years	0.68	0.05	0.06		
Balanced	FB	3.849041	0.58	1.04	4.51	7.04	3.64	3.38	4.34	4.41	1/09/1999	21.00	16.30	2.00	9.40	5.00	4.00	27.80	4.40	10.10	Medium to High	5 years	0.68	0.07	0.06		

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Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Actual Asset allocation (%) as at 30 June 2023									Risk Profile	Minimum Suggested Timeframe	Investment Fee (%)	Transaction costs (%)	Operational Costs (%)		
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
Growth	FM	8.143953	0.96	1.70	5.37	9.76	6.07	4.91	6.08	5.24	1/09/1999	31.10	25.10	2.00	10.60	6.70	3.00	14.90	3.50	3.10	High	6 years	0.73	0.07	0.05		
High Growth	FG	6.616441	1.19	2.06	6.09	11.66	7.81	5.93	7.14	6.05	1/09/1999	36.60	28.60	3.00	10.60	6.70	4.00	4.70	2.60	3.20	High	7 years	0.76	0.07	0.04		
Multi-Manager Australian Share	FS	5.13324	1.49	0.85	4.29	13.36	9.66	6.28	7.08	7.06	1/09/1999	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.76	0.04	0.00		
Multi-Manager Global Share	FP	3.746863	2.10	5.41	13.53	17.94	10.17	7.57	8.60	5.70	8/09/1999	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.75	0.04	0.02		
SuperUnits																											
Growth	SU	101.916	0.59	2.54	6.12	10.23	7.55	6.27	7.61	9.59	31/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.46	0.12	0.05		
SuperWise Series 4																											
Capital Guaranteed (non participating)	K	2.9991	0.11	0.39	0.68	1.05	0.37	0.78	1.41	4.90	31/12/1983	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	0.65	0.05	0.02		
Growth	CQ	6.5595	0.51	2.31	5.66	9.13	6.21	4.87	5.74	6.60	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05		
SuperWise Series 5																											
Capital Guaranteed (non participating)	K	2.9991	0.11	0.39	0.68	1.05	0.37	0.78	1.41	4.90	31/12/1983	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	0.65	0.05	0.02		
Capital Stable	FQ	3.1244	0.11	0.82	3.41	5.33	1.80	2.03	2.47	3.96	1/04/1991	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.69	0.09	0.07		
Guaranteed Cash	UQ	1.7205	0.20	0.56	1.08	1.46	0.49	0.51	0.33	2.08	1/04/1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.49	0.00	0.00		
Growth	CQ	6.5595	0.51	2.31	5.66	9.13	6.21	4.87	5.74	6.60	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05		
Umbrella Financial Plan Super																											
Capital Guaranteed (participating)	1SUU	8.164	0.49	1.49	3.00	6.10	5.87	6.04	5.67	5.80	2/10/1997	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
Guaranteed Cash	2CSU	4.6326	0.21	0.56	1.08	1.29	0.43	0.43	0.46	2.13	31/03/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.49	0.00	0.00		
Multi-Manager Fixed Income	2FIU	4.4554	-0.48	-0.86	2.55	0.04	-3.77	-0.88	0.56	3.15	31/03/1994	0.00	0.00	0.00	0.00	0.00	0.00	91.00	9.00	0.00	Medium	3 years	0.58	0.34	0.16		
Capital Stable	2STU	4.3133	0.11	0.82	3.42	5.34	1.91	2.05	2.77	3.58	31/03/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.69	0.09	0.07		

Reviewing your investments? We recommend you read the SRF Investment Option Booklet for full information on each investment option including investment strategies and strategic asset allocation. Simply visit resolutionlife.com.au/aia/srf-investment-options.

Annual Investment Performance Report (Super Retirement Fund)

as at 30 June 2023

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)					Compound annual returns (%)					Actual Asset allocation (%) as at 30 June 2023								Risk Profile	Minimum Suggested Timeframe	Investment Fee (%)	Transaction costs (%)	Operational Costs (%)		
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
Growth	2MGU	12.8811	0.52	2.32	5.67	9.25	6.35	4.90	6.02	5.69	31/03/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05		
Global Property Securities	2PRU	5.8098	2.19	2.22	0.75	-6.05	2.05	0.43	3.50	5.18	31/03/1994	0.00	0.00	99.40	0.00	0.00	0.00	0.00	0.00	0.60	Very High	7 years	0.73	0.12	0.22		
Multi-Manager Australian Share	2EQU	14.9904	0.06	1.61	4.39	11.61	10.28	6.18	7.07	7.62	31/03/1994	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.76	0.08	0.00		
Multi-Manager Global Share	2INU	8.1539	1.90	6.55	13.58	16.95	10.53	8.43	9.67	4.73	31/03/1994	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.76	0.09	0.02		
Umbrella Investment Plan Super																											
Capital Guaranteed (participating)	1SUU	8.164	0.49	1.49	3.00	6.10	5.87	6.04	5.67	5.80	2/10/1997	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
Guaranteed Cash	2CSU	4.6326	0.21	0.56	1.08	1.29	0.43	0.43	0.46	2.13	31/03/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.49	0.00	0.00		
Multi-Manager Fixed Income	2FIU	4.4554	-0.48	-0.86	2.55	0.04	-3.77	-0.88	0.56	3.15	31/03/1994	0.00	0.00	0.00	0.00	0.00	0.00	91.00	9.00	0.00	Medium	3 years	0.58	0.34	0.16		
Capital Stable	2STU	4.3133	0.11	0.82	3.42	5.34	1.91	2.05	2.77	3.58	31/03/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.69	0.09	0.07		
Growth	2MGU	12.8811	0.52	2.32	5.67	9.25	6.35	4.90	6.02	5.69	31/03/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05		
Global Property Securities	2PRU	5.8098	2.19	2.22	0.75	-6.05	2.05	0.43	3.50	5.18	31/03/1994	0.00	0.00	99.40	0.00	0.00	0.00	0.00	0.00	0.60	Very High	7 years	0.73	0.12	0.22		
Multi-Manager Australian Share	2EQU	14.9904	0.06	1.61	4.39	11.61	10.28	6.18	7.07	7.62	31/03/1994	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.76	0.08	0.00		
Multi-Manager Global Share	2INU	8.1539	1.90	6.55	13.58	16.95	10.53	8.43	9.67	4.73	31/03/1994	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.76	0.09	0.02		
Wealth Portfolio Superannuation																											
Capital Guaranteed (participating)	CGSUP1	203.7792	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.63	12/10/2007	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
Capital Guaranteed (participating)	CGSUP5	192.4784	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.51	29/08/2008	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote on page 2, under heading 'Participating capital guaranteed'.				
Capital Stable	CS93SG	33.2781	0.12	0.86	3.50	5.55	1.97	2.09	2.89	4.13	30/06/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.64	0.09	0.07		
Growth	B93SG	57.9209	0.53	2.36	5.76	9.48	6.44	4.98	6.17	5.90	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.68	0.12	0.05		
High Growth	EP93SG	72.0484	0.63	2.78	6.23	10.92	8.25	6.00	7.22	6.39	30/06/1994	36.40	28.50	3.00	10.50	6.60	4.00	4.90	2.60	3.50	High	7 years	0.71	0.14	0.04		

WHOLE OF LIFE AND ENDOWMENT PRODUCTS

Reversionary bonuses

	Contract/ component code	Statutory fund	2022 bonus rate (per \$1000)		2021 bonus rate (per \$1000)		2020 bonus rate (per \$1000)		2019 bonus rate (per \$1000)		2018 bonus rate (per \$1000)	
			Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)
Whole of Life - Large	G01I	1 PT	20.0	20.0	15.0	15.0	15.0	15.0	15.0	15.0	14.0	14.0
Whole of Life - Small	G01Q	1 PT	15.5	15.5	10.5	10.5	10.5	10.5	10.5	10.5	9.5	9.5
Pure Endowment	G03B	1 PT	19.0	19.0	9.5	9.5	9.5	9.5	9.5	9.5	4.5	4.5
Endowment - Large	G02E, G02I	1 PT	19.0	19.0	9.5	9.5	9.5	9.5	9.5	9.5	4.5	4.5
Endowment - Small	G02G, G02J	1 PT	19.0	19.0	9.5	9.5	9.5	9.5	9.5	9.5	4.5	4.5
Whole of Life 1996 Series	G01G	1 PT	10.0	10.0	6.0	6.0	6.0	6.0	6.0	6.0	5.5	5.5
Whole of Life, Endowment and Pure Endowment 1960	G01B, G02A	1 PT	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	23.0	23.0
Whole of Life, Endowment and Pure Endowment 1974	G01E, G02C, G03A	1 PT	24.0	24.0	19.0	19.0	19.0	19.0	19.0	19.0	16.5	16.5
Premium Paying - Reversionary	N02, N04, N06, N08	1 PT	10.0	10.0	3.0	3.0	3.0	3.0	3.0	3.0	2.5	2.5
Paid Up - Reversionary	N02, N04, N06, N08	1 PT	10.0	10.0	3.0	3.0	3.0	3.0	3.0	3.0	2.5	2.5
Series 1 - Reversionary	G11B	1 PT	46.0	46.0	38.5	38.5	38.5	38.5	33.5	33.5	35.0	35.0
Series 2 - Reversionary	G11E, G12C, G13A	1 PT	13.0	13.0	8.5	8.5	8.5	8.5	8.5	8.5	9.0	9.0
Series 3 - Reversionary	G11K, G12L	1 PT	33.0	33.0	27.0	27.0	27.0	27.0	27.0	27.0	19.5	19.5
Series 4 - Reversionary	G11G, G12E, G13B	1 PT	18.0	18.0	12.5	12.5	12.5	12.5	12.5	12.5	12.0	12.0
Series 5 - Reversionary	G11I, G12G	1 PT	20.0	20.0	12.5	12.5	12.5	12.5	12.5	12.5	14.5	14.5
Series A, C, E, G, H, I, J, L, M, Q, R, U & Z - Reversionary	G11Q, G11R, G12I, G12J, G12K, G13D, G13E, G20A, G20B, G20D, G20E, G20G, G20H	1 PT	30.0	30.0	18.5	18.5	18.5	18.5	18.5	18.5	15.5	15.5
PruPac Series 1	G25A	1 PI	24.5	24.5	31.5	31.5	31.5	31.5	31.5	31.5	14.0	14.0
PruPac Series 2	G25B	1 PI	26.5	26.5	33.5	33.5	33.5	33.5	33.5	33.5	16.0	16.0
PruPac Series 3	G25C	1 PI	27.0	27.0	34.0	34.0	34.0	34.0	34.0	34.0	16.5	16.5
PruPac Series 4	G25D	1 PI	27.5	27.5	34.5	34.5	34.5	34.5	34.5	34.5	17.0	17.0
PruPac Series 5	G25E	1 PI	28.5	28.5	35.5	35.5	35.5	35.5	35.5	35.5	18.0	18.0
PruPac Series 6	G25F	1 PI	29.5	29.5	36.5	36.5	36.5	36.5	36.5	36.5	19.0	19.0
PruPac Series 7	G25G	1 PI	31.5	31.5	38.5	38.5	38.5	38.5	38.5	38.5	21.0	21.0
PruPac Series 8	G25H	1 PI	43.5	43.5	50.5	50.5	50.5	50.5	50.5	50.5	33.0	33.0
PruPac Series 9	G25I	1 PI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Terminal bonuses

	Contract/ component code	Statutory fund	2022 bonus rate (per \$1000)		2021 bonus rate (per \$1000)		2020 bonus rate (per \$1000)		2019 bonus rate (per \$1000)		2018 bonus rate (per \$1000)	
			Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)
Whole of Life - Large	G01I	1 PT	110.0-860.0	110.0-860.0	110.0-830.0	110.0-830.0	80.0-770.0	80.0-770.0	80.0-770.0	80.0-770.0	80.0-770.0	80.0-770.0
Whole of Life - Small	G01Q	1 PT	110.0-860.0	110.0-860.0	110.0-830.0	110.0-830.0	80.0-770.0	80.0-770.0	80.0-770.0	80.0-770.0	80.0-770.0	80.0-770.0
Pure Endowment	G03B	1 PT	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Endowment - Large	G02E, G02I	1 PT	260.0-930.0	260.0-930.0	250.0-910.0	250.0-910.0	210.0-850.0	210.0-850.0	170.0-780.0	170.0-780.0	140.0-720.0	140.0-720.0
Endowment - Small	G02G, G02J	1 PT	260.0-930.0	260.0-930.0	250.0-910.0	250.0-910.0	210.0-850.0	210.0-850.0	170.0-780.0	170.0-780.0	140.0-720.0	140.0-720.0
Whole of Life 1996 Series	G01G	1 PT	330.0	330.0	320.0	320.0	280.0	280.0	270.0	270.0	270.0	270.0
Whole of Life, Endowment and Pure Endowment 1960	G01B, G02A	1 PT	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0
Whole of Life, Endowment and Pure Endowment 1974	G01E, G02C, G03A	1 PT	170.0-1460.0	170.0-1460.0	170.0-1440.0	170.0-1440.0	140.0-1350.0	140.0-1350.0	140.0-1350.0	140.0-1350.0	130.0-1300.0	130.0-1300.0
Premium Paying - Terminal	N02, N04, N06, N08	1 PT	240.0	240.0	240.0	240.0	210.0	210.0	160.0	160.0	100.0	100.0
Paid Up - Terminal	N02, N04, N06, N08	1 PT	240.0	240.0	240.0	240.0	210.0	210.0	160.0	160.0	100.0	100.0
Series 1 - Terminal	G11B	1 PT	580.0-10320.0	N/A	530.0-9780.0	N/A	450.0-8650.0	N/A	450.0-8650.0	N/A	430.0-8310.0	N/A
Series 2 - Terminal	G11E, G12C, G13A	1 PT	650.0-9780.0	N/A	640.0-9070.0	N/A	530.0-8010.0	N/A	490.0-7520.0	N/A	420.0-6940.0	N/A
Series 3 - Terminal	G11K, G12L	1 PT	450.0-1910.0	N/A	450.0-1830.0	N/A	390.0-1600.0	N/A	330.0-1400.0	N/A	330.0-1350.0	N/A
Series 4 - Terminal	G11G, G12E, G13B	1 PT	460.0-960.0	N/A	410.0-890.0	N/A	350.0-790.0	N/A	300.0-730.0	N/A	300.0-730.0	N/A
Series 5 - Terminal	G11I, G12G	1 PT	540.0-990.0	N/A	540.0-990.0	N/A	450.0-860.0	N/A	370.0-780.0	N/A	380.0-750.0	N/A
Series A, C, E, G, H, I, J, L, M, Q, R, U & Z - Terminal	G11Q, G11R, G12I, G12J, G12K, G13D, G13E, G20A, G20B, G20D, G20E, G20G, G20H	1 PT	540.0-2850.0	N/A	540.0-2850.0	N/A	460.0-2470.0	N/A	400.0-2150.0	N/A	350.0-1800.0	N/A

Advance Contribution Account (ACA)

	Statutory fund	Yearly returns as at 30 June (%)					5 years (%p.a.)	10 years (%p.a.)	Investment management fee (%p.a.)
		2023	2022	2021	2019	2018			
Superannuation	1NPI	3.34	2.00	1.40	1.56	1.80	2.02	1.93	0.5

Asset allocation (%) as at 30 June 2023

	Statutory fund	Global Shares	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private debt	Cash
Whole of Life and Endowment	1PT	17.90	7.60	6.70	7.80	21.20	7.50	31.30
PruPac	1PI	11.80	4.70	3.10	4.70	17.00	5.30	53.40
Advance Contribution Account (ACA)	1NPI	12.30	5.20	3.00	5.50	14.10	5.10	54.80

Super Retirement Fund ABN 40 328 908 469, SFN 2933 419 40 (the Fund). Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE L0001458 (ETSL, Trustee, we, us, or our) is the trustee of the Fund.
The Fund is administered by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia)