

# Quarterly Performance Report



Financial products issued by Resolution Life Australasia Limited

as at 31 December 2023

Allocated Annuity	Managed Investment Super Plan - Corporate	SuperBridge - Investment Linked
Business Super Bonds	Managed Savings Plan	SuperBridge - New Series
Corporate Super Bonds	Money Plan	SuperBridge - Series III
Deferred Annuity	Personal Superannuation Bond	SuperCash
Easy Saver	PruPlan Superannuation	SuperPlan Superannuation
Easy Saver Plus	PruPlan Superannuation "Unit-Linked"	SuperSpan - Limited Offer
Family Bonds	Retirement Accumulation Plan	SuperSpan (Limited Offer) Multi Option
Insurance Bonds	Retirement Investment Plan	SuperSpan II
Investment Bond	Rollover Bond	SuperSpan II Multi Option
Investment Growth Bond	Rollover Deferred Annuity	SuperSpan Plus
InvestorPlan	Rollover Deposit Plan	SuperSpan Plus Series III
Life Umbrella	Rollover Fund	SuperSpan Plus Series IV
Lifebuilder	Rollover Plan	Tailored Annuity Plan - Allocated Annuity
LifeLink	Rollover Plan "S" Series	Umbrella Financial Plan
LifeLink Series 2	Rollover Plan Goldseal	Umbrella Investment Plan
LifeLink Series 3	Savings Plan	Umbrella Investment Plan Super
LifeWise Series 4	Superannuation Bond	Wealth Portfolio
LifeWise Series 5	SuperBridge	Wholesale Investment Portfolios
Managed Investment Plan		

## What you need to know

Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) is the issuer of these products.

The information contained in this report is factual information only. It does not contain any financial product advice or make any recommendations about a financial product or service being right for you.

Resolution Life do not guarantee the performance, the investment options or a particular rate of return. The repayment of capital is not guaranteed, unless expressly stated. Investments in these products are not bank deposits with Resolution Life or any other company in the Resolution Life Group. Past performance is not a reliable indicator of future performance.

The information in this report is based on information available as at the time of production. Resolution Life does not make any representation or warranty as to the accuracy, reliability or completeness of material in this report nor accepts any liability or responsibility for any acts or decisions based on such information.

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

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Performance report as at 31 December 2023

## Financial products issued by Resolution Life Australasia Limited

### About this document:

This document outlines investment performance and investment strategies and objectives for your financial product issued by Resolution Life Australasia Limited. The information and advice contained in this booklet is of a general nature and does not take into account your individual 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 product disclosure statement 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.

To find out which investment options you are currently invested in, please refer to your Annual Statement.

If you would like to change your investments, please contact us using the phone number listed on your Annual Statement.

**Your specific sub-product or policy determines which investment options are available to you and you may not be eligible to invest in all investment options listed against your product in this booklet. Please contact us on the phone number listed on your Annual Statement for further details.**

## 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 31 December 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.

## 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 us on 133 731 .

#### 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 distribution of shareholder profits for the relevant 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 31 December 2023

In the quarter ending 31 December 2023 (Q4), the Reserve Bank of Australia delivered one hike to the official cash rate, to 4.35%. Unemployment slightly increased to 3.9% and the Australian Dollar closed the quarter up 2.45% against the US Dollar at 0.6822.

Australian equities recorded a gain of 8.4%. Real estate and information technology were the top performing sectors, whilst the largest detractor was Energy attributed to weaker oil prices over the quarter despite output cuts.

Global equities significantly outperformed Australian and New Zealand equities due to the strong performance of the information technology sector driven by the mega-cap Magnificent 7 stocks and the rise of Artificial Intelligence (AI).

In bond markets, contrary to the previous 2 quarters, all major markets rallied in Q4, marking their best quarterly performance in over 2 decades. Yield on 10-year Australian Commonwealth Government Bonds (-53 bps) closed December below end of September levels at 3.96%. Yields on 10-year Treasuries in the US (- 69 bps) closed December at 3.88%.

In credit market, spreads tightened sharply during Q4 2023, due to the increased investor risk appetite for higher yields and the falling probability of a 2024 recession. 5–10-year USD investment grade corporate bond spreads compressed 31bps over the quarter and 43bps for the year. AUD corporate bond spreads have largely mirrored the global trend of tightening. These spreads continue to trade above USD equivalents, primarily due to AUD swap spreads remaining usually wide by global standards.

Investment Performance Report (Resolution Life Australasia Limited issued financial products)

as at 31 December 2023

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)
			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						
<b>Allocated Annuity</b>																										
Capital Secure	AACS02	1.2577	1.25	2.24	2.12	4.05	-0.97	0.17	1.07	1.74	21/09/2010	0.00	0.00	0.00	0.00	0.00	0.00	35.40	5.50	59.10	Low	3 years	1.50	0.02	0.07	
Growth	AAMG02	2.5695	3.04	4.68	4.26	10.75	5.98	7.26	6.54	7.38	21/09/2010	31.00	26.80	2.30	11.30	6.40	2.90	14.60	4.00	0.70	High	6 years	1.75	0.08	0.05	
<b>Business Super Bonds</b>																										
Capital Secure	E2	3.073065	1.09	1.81	1.63	3.14	-1.30	-0.31	0.33	3.17	26/03/1990	0.00	0.00	0.00	0.00	0.00	0.00	35.30	5.00	59.70	Low	3 years	1.75	0.02	0.06	
Capital Secure	E3	3.070409	1.08	1.76	1.58	3.14	-1.31	-0.33	0.32	3.17	26/03/1990	0.00	0.00	0.00	0.00	0.00	0.00	35.30	5.00	59.70	Low	3 years	1.76	0.02	0.06	
Balanced	BB	4.04082	2.39	3.45	3.07	7.45	2.86	4.14	3.94	4.77	4/01/1994	22.10	17.30	2.20	9.40	4.60	4.10	28.60	4.30	7.40	Medium to High	5 years	1.94	0.07	0.06	
Balanced	J2	4.066882	2.40	3.53	3.18	7.63	3.02	4.26	4.00	4.79	4/01/1994	22.10	17.30	2.20	9.40	4.60	4.10	28.60	4.30	7.40	Medium to High	5 years	1.76	0.07	0.06	
Growth	P2	8.821107	2.78	3.98	3.68	9.06	5.03	6.25	5.51	6.48	26/03/1990	32.20	26.40	2.20	10.60	6.10	2.90	14.80	4.30	0.50	High	6 years	1.75	0.07	0.05	
Growth	P3	8.838047	2.78	3.98	3.70	9.16	5.09	6.31	5.54	6.48	26/03/1990	32.20	26.40	2.20	10.60	6.10	2.90	14.80	4.30	0.50	High	6 years	1.75	0.07	0.05	
High Growth	BG	7.222063	2.99	4.23	4.13	10.35	6.60	7.65	6.53	6.89	2/05/1994	38.30	30.20	3.20	10.50	6.00	3.80	4.20	3.20	0.60	High	7 years	1.74	0.07	0.04	
High Growth	F2	7.21597	2.98	4.23	4.13	10.30	6.57	7.61	6.50	6.89	2/05/1994	38.30	30.20	3.20	10.50	6.00	3.80	4.20	3.20	0.60	High	7 years	1.76	0.07	0.04	
<b>Corporate Super Bonds</b>																										
Capital Secure	B3	3.870557	1.14	1.93	1.92	3.79	-0.65	0.33	1.03	3.93	22/01/1990	0.00	0.00	0.00	0.00	0.00	0.00	35.30	5.00	59.70	Low	3 years	1.08	0.02	0.06	
Capital Secure	Z2	3.87356	1.14	1.93	1.96	3.83	-0.63	0.35	1.04	3.93	22/01/1990	0.00	0.00	0.00	0.00	0.00	0.00	35.30	5.00	59.70	Low	3 years	1.07	0.02	0.06	
Balanced	CB	4.986384	2.45	3.67	3.51	8.38	3.75	4.99	4.77	5.51	4/01/1994	22.10	17.30	2.20	9.40	4.60	4.10	28.60	4.30	7.40	Medium to High	5 years	1.09	0.07	0.06	
Balanced	I2	4.989206	2.46	3.68	3.52	8.39	3.75	4.98	4.76	5.51	4/01/1994	22.10	17.30	2.20	9.40	4.60	4.10	28.60	4.30	7.40	Medium to High	5 years	1.08	0.07	0.06	
Growth	H2	11.135638	2.83	4.15	4.03	9.81	5.77	6.98	6.27	7.19	22/01/1990	32.20	26.40	2.20	10.60	6.10	2.90	14.80	4.30	0.50	High	6 years	1.08	0.07	0.05	
Growth	L3	11.149491	2.83	4.16	4.04	9.92	5.81	7.02	6.30	7.19	22/01/1990	32.20	26.40	2.20	10.60	6.10	2.90	14.80	4.30	0.50	High	6 years	1.05	0.07	0.05	
High Growth	L2	8.821209	3.05	4.42	4.49	11.06	7.31	8.34	7.27	7.62	2/05/1994	38.30	30.20	3.20	10.50	6.00	3.80	4.20	3.20	0.60	High	7 years	1.08	0.07	0.04	





Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)
			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						
Cash	SCPFNG	19.0345	0.16	0.47	0.99	1.65	0.57	0.40	0.47	1.90	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	1.40	0.00	0.00	
Guaranteed Cash	VY	1.9721	0.14	0.42	0.87	1.42	0.52	0.34	0.33	2.03	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	1.63	0.00	0.00	
Guaranteed Cash	VY4	1.5733	0.16	0.47	0.98	1.63	0.60	0.44	0.32	1.82	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	1.42	0.00	0.00	
Guaranteed Cash	SOGB	3.5475	0.15	0.45	0.94	1.56	0.60	0.80	0.63	3.16	30/04/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00	
Guaranteed Cash	SOGA	3.3338	0.15	0.45	0.94	1.57	0.60	0.41	0.43	3.07	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	1.49	0.00	0.00	
Guaranteed Cash	SSGB	6.1928	0.21	0.59	1.24	2.17	0.99	0.69	0.78	4.60	31/05/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00	
Guaranteed Cash	SSGA	5.9686	0.21	0.63	1.33	2.23	0.77	0.56	0.71	4.56	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	1.49	0.00	0.00	
Guaranteed Cash	UW	2.718	0.21	0.63	1.34	2.25	0.83	0.59	0.72	3.01	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	1.47	0.00	0.00	
Australian Fixed Interest	ZB4	1.9175	1.78	2.94	1.63	3.59	-2.66	-0.48	0.48	2.40	30/04/1994	0.00	0.00	0.00	0.00	0.00	89.80	9.20	1.00	Medium	3 years	1.35	0.34	0.13		
Fixed Interest	FI93NG	19.8845	1.75	2.87	1.47	3.28	-2.95	-0.76	0.23	2.38	30/06/1994	0.00	0.00	0.00	0.00	0.00	89.80	9.20	1.00	Medium	3 years	1.66	0.34	0.13		
Capital Stable	CAPSNG	32.6171	1.35	2.23	2.00	4.76	1.01	1.85	1.88	3.07	30/06/1994	11.30	9.80	1.20	11.50	4.90	3.00	34.90	5.70	17.70	Low to Medium	3 years	1.60	0.10	0.06	
Capital Stable	CS2NG	25.7824	1.35	2.24	2.02	4.79	1.07	1.88	1.90	3.04	30/06/1994	11.30	9.80	1.20	11.50	4.90	3.00	34.90	5.70	17.70	Low to Medium	3 years	1.56	0.10	0.06	
Capital Stable	CS93NG	24.6503	1.34	2.19	1.94	4.67	0.95	1.77	1.80	2.98	30/06/1994	11.30	9.80	1.20	11.50	4.90	3.00	34.90	5.70	17.70	Low to Medium	3 years	1.66	0.10	0.06	
Capital Stable	SCPSNG	32.6955	1.37	2.29	2.11	4.98	1.24	2.17	2.27	3.49	30/06/1994	11.30	9.80	1.20	11.50	4.90	3.00	34.90	5.70	17.70	Low to Medium	3 years	1.39	0.10	0.06	
Balanced	BALANG	45.9487	2.34	3.23	3.04	7.51	4.04	5.00	4.32	4.34	30/06/1994	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.60	0.10	0.04	
Balanced	BOND4N	90.7988	2.37	3.30	3.18	7.78	4.28	5.35	4.74	4.78	30/06/1994	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.39	0.10	0.04	
Balanced	MB	9.2755	2.34	3.22	3.04	7.50	4.04	5.09	4.47	4.80	31/03/1992	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.61	0.10	0.04	
Balanced	MB4	3.559	2.33	3.35	2.89	7.32	4.20	5.23	4.57	4.65	31/03/1992	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.30	0.10	0.04	
Balanced	B93NG	37.6612	2.34	3.20	3.01	7.44	3.98	4.92	4.23	4.26	30/06/1994	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.66	0.10	0.04	
Balanced	BALI-N	45.3759	2.33	3.17	2.95	7.31	3.85	4.89	4.27	4.29	30/06/1994	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.79	0.10	0.04	
Balanced	SBALNG	48.9944	2.36	3.28	3.16	7.75	4.27	5.34	4.74	4.79	30/06/1994	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.39	0.10	0.04	
Growth	NS1	5.6422	3.06	4.05	3.86	9.67	5.24	6.60	5.83	6.24	31/03/1992	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.50	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							
Managed	MG02	1.8866	2.11	3.18	2.95	7.27	4.05	4.87	4.35	4.91	21/09/2010	32.10	26.50	2.20	10.80	6.20	2.90	14.20	4.30	0.80	High	6 years	1.75	0.06	0.04		
Managed	8BMN	4.1237	2.37	3.31	3.23	7.89	4.41	5.35	4.61	4.40	2/11/1998	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.26	0.10	0.04		
Managed Growth	LB	11.1282	2.34	3.22	3.06	7.53	4.04	5.12	4.50	6.08	30/09/1982	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.60	0.10	0.04		
Managed Growth	PB4	3.823	2.37	3.29	3.20	7.84	4.35	5.31	4.60	4.68	30/04/1994	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.32	0.10	0.04		
Managed Growth	SOMB	12.7601	2.36	3.28	3.16	7.75	4.28	5.34	4.75	6.17	31/01/1982	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.38	0.10	0.04		
Managed Growth	SOMA	13.3457	2.39	3.37	3.33	8.08	4.59	5.66	5.06	6.36	31/01/1982	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.09	0.10	0.04		
Growth	SSMA	18.7378	3.02	4.01	3.83	9.66	5.27	6.71	6.02	7.57	30/06/1983	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.46	0.12	0.05		
Growth	CS	47.2521	3.02	4.01	3.84	9.67	5.25	6.69	5.98	7.98	15/01/1982	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.47	0.12	0.05		
Growth	QS1	6.0728	3.02	3.99	3.80	9.60	5.18	6.55	5.81	7.09	31/01/1989	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.51	0.12	0.05		
Global Property Securities	8BPF	3.6732	5.94	9.44	5.93	6.44	1.66	2.82	3.65	4.36	2/11/1998	0.00	0.00	99.60	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.28	0.11	0.18		
Australian Equities	8BAE	5.2496	5.46	6.01	5.03	8.79	6.34	7.24	5.26	6.22	2/11/1998	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.33	0.08	0.00		
Australian Shares	YB4	5.5032	5.46	6.00	5.01	8.75	6.25	7.16	5.23	5.99	30/04/1994	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.37	0.08	0.00		
Multi-Manager Australian Share	WS1	9.8937	6.91	7.24	6.11	10.69	7.74	9.19	6.76	8.03	30/04/1994	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.53	0.08	0.00		
Equity Profile	EPNG	58.6651	2.48	3.30	3.31	8.06	4.85	5.66	4.81	4.92	30/06/1994	37.20	31.00	3.10	10.10	5.70	3.80	4.80	3.20	1.10	High	7 years	1.60	0.12	0.03		
Equity Profile	EP93NG	46.5632	2.48	3.29	3.26	7.98	4.78	5.54	4.71	4.80	30/06/1994	37.20	31.00	3.10	10.10	5.70	3.80	4.80	3.20	1.10	High	7 years	1.66	0.12	0.03		
Equity Profile	SEPNG	63.6676	2.50	3.36	3.43	8.31	5.08	5.97	5.22	5.48	30/06/1994	37.20	31.00	3.10	10.10	5.70	3.80	4.80	3.20	1.10	High	7 years	1.39	0.12	0.03		
International Equities	8BIE	3.6434	1.47	3.03	3.21	13.96	6.85	8.93	7.62	4.30	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	1.12	0.09	0.01		
<b>Investment Growth Bond</b>			-	-	-	-	-	-	-	-																	
Capital Guaranteed (participating)	1ORD	3.2918	0.26	0.83	1.77	3.68	3.64	3.49	3.34	2.87	30/03/1993	3.90	5.70	0.00	5.30	3.00	3.70	13.20	6.80	58.40	Very low	3 years	**Refer to footnote at the bottom of this table				
Capital Guaranteed Cash	3CSH	3.4348	0.20	0.61	1.27	2.22	0.83	0.64	0.64	1.78	30/03/1993	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		
NC - Cash	3NCS	1.1031	0.20	0.62	1.28	2.22	0.91	0.72	0.90	0.91	18/03/2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	**Total Management Fee is 0.85%				
NC - Conservative	3NCO	1.3148	1.39	2.34	2.23	5.21	1.45	2.38	2.48	2.57	18/03/2013	11.30	9.80	1.20	11.50	4.90	3.00	34.90	5.70	17.70	Low to Medium	3 years	**Total Management Fee is 1.20%				



Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)
			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						
Fixed Interest	3FIX	3.0858	1.80	3.00	1.73	3.82	-2.39	-0.17	0.73	2.47	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	89.80	9.20	1.00	Medium	3 years	1.08	0.34	0.13	
NC - Global Fixed Interest	3NFI	1.1089	1.83	3.04	1.79	4.00	-2.36	-0.05	1.00	0.96	18/03/2013	0.00	0.00	0.00	0.00	0.00	0.00	89.80	9.20	1.00	Medium	3 years	**Total Management Fee is 1.10%			
Consensus Stable	3CST	2.3435	1.42	2.33	2.39	5.13	1.71	2.38	2.34	3.16	9/08/1996	11.90	10.30	1.20	11.00	4.80	2.80	35.20	5.60	17.20	Low to Medium	3 years	0.00	0.00	0.00	
Stable	3STB	3.0484	1.39	2.36	2.23	5.21	1.44	2.36	2.32	2.88	30/03/1993	11.30	9.80	1.20	11.50	4.90	3.00	34.90	5.70	17.70	Low to Medium	3 years	1.19	0.10	0.06	
Consensus Managed	3CMG	3.721	2.09	2.88	2.80	7.37	4.20	5.11	4.55	4.91	9/08/1996	28.80	24.50	2.60	13.50	7.70	2.90	13.20	5.60	1.20	High	6 years	0.00	0.00	0.00	
Managed	3MGD	7.1564	2.37	3.28	3.23	7.87	4.38	5.36	4.61	4.72	30/03/1993	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.29	0.10	0.04	
NC - Diversified	3NDI	1.4388	1.98	2.93	2.69	6.48	2.59	3.60	3.34	3.43	18/03/2013	21.90	17.40	2.20	9.10	4.50	4.20	28.10	4.30	8.30	Medium to High	5 years	**Total Management Fee is 1.30%			
NC - Managed	3NBA	1.7309	2.37	3.32	3.23	7.87	4.39	5.47	4.84	5.22	18/03/2013	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	**Total Management Fee is 1.30%			
NC - Growth	3NGR	1.814	2.51	3.38	3.55	8.43	5.12	5.98	5.20	5.68	18/03/2013	37.20	31.00	3.10	10.10	5.70	3.80	4.80	3.20	1.10	High	7 years	**Total Management Fee is 1.40%			
Global Property Securities	3PRP	4.3826	5.92	9.36	5.80	6.24	1.49	2.70	3.54	4.46	30/03/1993	0.00	0.00	99.60	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.50	0.11	0.18	
NC - Global Property	3NPR	1.4264	5.93	9.33	5.76	6.38	1.39	2.65	3.74	3.35	18/03/2013	0.00	0.00	99.80	0.00	0.00	0.00	0.00	0.00	0.20	Very High	7 years	**Total Management Fee is 1.50%			
Australian Equities	3EQY	8.6499	5.47	6.02	5.04	8.83	6.33	7.31	5.29	6.47	30/03/1993	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.30	0.08	0.00	
NC - Australian Shares	3NAU	1.8425	5.47	6.02	5.06	8.85	6.33	7.37	5.53	5.83	18/03/2013	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	**Total Management Fee is 1.30%			
International Equities	3INT	6.1725	1.43	2.80	2.91	13.50	6.53	8.63	7.34	4.77	30/03/1993	-0.20	100.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.36	0.09	0.01	
NC - International Shares	3NIN	2.4233	1.44	2.80	2.93	13.52	6.52	8.73	7.58	8.56	18/03/2013	-0.20	100.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	**Total Management Fee is 1.40%			
<b>InvestorPlan</b>			-	-	-	-	-	-	-	-																
Capital Guaranteed	CGORD2	176.6425	0.25	0.78	1.66	3.43	3.51	3.51	3.64	3.78	29/08/2008	3.90	5.70	0.00	5.30	3.00	3.70	13.20	6.80	58.40	Very low	3 years	0.81	0.06	0.02	
<b>Life Umbrella</b>			-	-	-	-	-	-	-	-																
Ordinary	1LUO	2.7395	0.31	0.98	1.97	3.99	3.99	4.00	4.00	4.10	2/12/1998	3.90	5.70	0.00	5.30	3.00	3.70	13.20	6.80	58.40	Very low	3 years	0.00	0.06	0.02	
<b>Lifebuilder</b>			-	-	-	-	-	-	-	-																
Capital Guaranteed	CGORD2	176.6425	0.25	0.78	1.66	3.43	3.51	3.51	3.64	3.78	29/08/2008	3.90	5.70	0.00	5.30	3.00	3.70	13.20	6.80	58.40	Very low	3 years	0.81	0.06	0.02	
Capital Guaranteed	CGSUP5	197.1716	0.38	1.21	2.44	4.92	4.77	5.08	4.69	4.53	29/08/2008	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	0.69	0.05	0.02	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)													
			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	Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)
Capital Stable	CAPGPN	37.1572	1.38	2.30	2.16	5.13	1.41	2.27	2.33	3.52	30/06/1994	11.30	9.80	1.20	11.50	4.90	3.00	34.90	5.70	17.70	Low to Medium	3 years	1.21	0.10	0.06
Capital Stable	CAPGPS	60.5303	1.84	2.89	2.87	6.46	2.31	3.27	3.27	4.78	30/06/1994	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	1.19	0.09	0.07
Balanced	BALGPN	52.6376	2.38	3.32	3.24	7.94	4.46	5.43	4.79	4.76	30/06/1994	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.20	0.10	0.04
Growth	BALGPS	97.6525	3.04	4.08	3.98	9.98	5.66	6.98	6.17	6.53	30/06/1994	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.21	0.12	0.05
Equity Profile	EQPGPN	62.594	2.51	3.42	3.54	8.51	5.27	6.08	5.26	5.34	30/06/1994	37.20	31.00	3.10	10.10	5.70	3.80	4.80	3.20	1.10	High	7 years	1.21	0.12	0.03
High Growth	EQPGPS	112.4783	3.31	4.31	4.40	10.92	7.03	8.25	7.11	6.97	30/06/1994	37.70	30.60	3.20	10.40	5.90	3.80	4.60	3.20	0.60	High	7 years	1.19	0.14	0.04
<b>LifeLink</b>			-	-	-	-	-	-	-	-															
LL Managed Growth (Version 1)	LL1	17.3583	2.44	3.51	3.64	8.73	5.22	6.32	5.73	5.90	15/04/1990	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	0.49	0.10	0.04
<b>LifeLink Plus Series 2</b>			-	-	-	-	-	-	-	-															
LL Managed Growth (Version 2)	LL2	17.3583	2.44	3.51	3.64	8.73	5.22	6.32	5.73	5.90	15/04/1990	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	0.49	0.10	0.04
<b>LifeLink Plus Series 3</b>			-	-	-	-	-	-	-	-															
B Managed Growth	B	11.0794	2.34	3.21	3.03	7.43	4.03	5.08	4.46	4.35	22/10/1999	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.63	0.10	0.04
<b>LifeWise Series 4</b>			-	-	-	-	-	-	-	-															
Capital Guaranteed (non participating)	J	2.0525	0.21	0.50	0.85	1.55	0.88	0.71	0.63	3.30	31/12/1983	4.50	7.10	0.00	6.10	3.10	4.00	12.20	6.40	56.60	Very low	3 years	1.40	0.05	0.02
Managed Growth	LP	3.5586	2.33	3.17	2.94	7.27	3.80	4.85	3.84	5.04	31/10/1982	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.85	0.10	0.04
<b>LifeWise Series 5</b>			-	-	-	-	-	-	-	-															
Capital Guaranteed (non participating)	J	2.0525	0.21	0.50	0.85	1.55	0.88	0.71	0.63	3.30	31/12/1983	4.50	7.10	0.00	6.10	3.10	4.00	12.20	6.40	56.60	Very low	3 years	1.40	0.05	0.02
Capital Secure	DP	2.1222	1.33	2.18	1.88	4.51	0.80	1.73	1.45	3.14	14/12/1987	11.30	9.80	1.20	11.50	4.90	3.00	34.90	5.70	17.70	Low to Medium	3 years	1.81	0.10	0.06
Guaranteed Cash	VP	1.3766	0.15	0.46	0.97	1.62	0.63	0.43	0.26	1.24	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	1.43	0.00	0.00
Managed Growth	LP	3.5586	2.33	3.17	2.94	7.27	3.80	4.85	3.84	5.04	31/10/1982	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.85	0.10	0.04
<b>Managed Investment Plan</b>			-	-	-	-	-	-	-	-															
Capital Guaranteed Protected	OG_PROT	3.3226	0.15	0.45	0.94	1.57	0.60	0.41	0.43	3.06	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	1.49	0.00	0.00

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)
			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 Unprotected	OG_UNPRC 3.3226		0.15	0.45	0.94	1.57	0.60	0.41	0.43	3.06	30/06/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00		
Managed Growth Protected	OM_PROT 12.4465		2.36	3.30	3.19	7.79	4.30	5.35	4.75	6.19	31/01/1982	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.38	0.10	0.04	
Managed Growth Unprotected	OM_UNPRC 12.4465		2.36	3.30	3.19	7.79	4.30	5.35	4.75	6.19	31/01/1982	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.38	0.10	0.04	
<b>Managed Investment Super Plan - Corporate</b>			-	-	-	-	-	-	-	-																
Growth	SM_PROT 18.7339		3.02	4.01	3.83	9.66	5.24	6.70	6.01	7.57	30/06/1983	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.46	0.12	0.05	
Growth	SM_UNPRC 18.7339		3.02	4.01	3.83	9.66	5.24	6.70	6.01	7.57	30/06/1983	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.46	0.12	0.05	
<b>Managed Savings Plan</b>			-	-	-	-	-	-	-	-																
Capital Guaranteed Protected	OG_PROT 3.3226		0.15	0.45	0.94	1.57	0.60	0.41	0.43	3.06	30/06/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00		
Capital Guaranteed Unprotected	OG_UNPRC 3.3226		0.15	0.45	0.94	1.57	0.60	0.41	0.43	3.06	30/06/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00		
Managed Growth Protected	OM_PROT 12.4465		2.36	3.30	3.19	7.79	4.30	5.35	4.75	6.19	31/01/1982	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.38	0.10	0.04	
Managed Growth Unprotected	OM_UNPRC 12.4465		2.36	3.30	3.19	7.79	4.30	5.35	4.75	6.19	31/01/1982	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.38	0.10	0.04	
<b>Money Plan</b>			-	-	-	-	-	-	-	-																
Money Plan Ordinary	6MNY 2.2846		0.29	0.83	1.36	1.50	0.95	1.13	1.50	3.30	4/07/2000	4.50	7.10	0.00	6.10	3.10	4.00	12.20	6.40	56.60	Very low	3 years	1.30	0.05	0.02	
<b>Personal Superannuation Bond</b>			-	-	-	-	-	-	-	-																
Capital Guaranteed (participating)	1SUP 9.4729		0.53	1.67	3.36	6.83	6.57	6.72	6.27	5.87	30/03/1993	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table			
Guaranteed Cash	2CSH 5.0953		0.21	0.64	1.37	2.32	0.93	0.62	0.65	2.45	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.41	0.00	0.00		
Multi-Manager Fixed Income	2FIX 4.84		2.25	3.55	2.02	4.48	-3.38	-0.57	0.75	3.39	30/03/1993	0.00	0.00	0.00	0.00	0.00	90.20	9.60	0.20	Medium	3 years	1.47	0.34	0.16		
Capital Stable	2STB 4.861		1.80	2.79	2.66	6.03	1.85	2.79	2.77	4.10	30/03/1993	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	1.58	0.09	0.07	
Growth	2CMG 4.9344		2.94	3.98	3.91	9.63	5.34	6.51	5.75	6.00	9/08/1996	31.50	25.70	2.00	10.10	5.80	2.90	12.90	4.20	4.90	High	6 years	1.49	0.13	0.05	
Growth	2MGD 14.5343		3.01	3.98	3.77	9.54	5.14	6.45	5.65	6.36	30/03/1993	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.58	0.12	0.05	
Global Property Securities	2PRP 6.7281		7.52	11.26	7.06	7.70	1.53	3.08	4.32	5.65	30/03/1993	0.00	0.00	99.50	0.00	0.00	0.00	0.00	0.50	Very High	7 years	1.67	0.12	0.22		
Multi-Manager Australian Share	2EQY 16.3601		6.90	7.21	6.05	10.57	7.61	8.99	6.52	8.39	30/03/1993	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.63	0.08	0.00		

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)											
			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	2INT	8.9906	1.84	3.42	3.59	17.52	7.92	10.43	8.73	5.60	30/03/1993	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.60	0.09	0.02
<b>Private Trustee</b>			-	-	-	-	-	-	-	-																											
Capital Guaranteed (participating)	1LUS	4.4385	0.49	1.56	3.14	6.38	6.13	6.36	6.00	6.12	2/12/1998	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table														
<b>PruPlan Superannuation</b>			-	-	-	-	-	-	-	-																											
Capital Guaranteed (participating)	CGSUP4	197.1716	0.38	1.21	2.44	4.92	4.77	5.08	4.69	4.53	29/08/2008	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table														
Capital Guaranteed (participating)	CGSUP1	208.748	0.38	1.21	2.44	4.92	4.77	5.08	4.69	4.64	12/10/2007	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table														
Capital Guaranteed (participating)	CGSUP3	123.7655	0.38	1.21	2.44	4.92	4.77	4.26	2.11	1.40	29/08/2008	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table														
<b>PruPlan Superannuation "Unit-Linked"</b>			-	-	-	-	-	-	-	-																											
Growth	PLAN5S	84.0743	3.01	3.97	3.76	9.51	5.11	6.45	5.68	5.82	30/06/1994	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.60	0.12	0.05												
<b>Retirement Accumulation Plan</b>			-	-	-	-	-	-	-	-																											
Capital Guaranteed (participating)	1RAP	4.4536	0.49	1.56	3.14	6.38	6.13	6.36	6.00	6.14	2/12/1998	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table														
<b>Retirement Investment Plan</b>			-	-	-	-	-	-	-	-																											
Capital Guaranteed (participating)	1RIP	3.5916	0.43	1.35	2.71	5.49	5.23	5.46	5.10	5.23	2/12/1998	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table														
<b>Roll-Over Bond</b>			-	-	-	-	-	-	-	-																											
Capital Secure	C3	3.213853	1.17	1.96	1.94	3.78	-0.80	0.12	0.74	3.56	14/09/1989	0.00	0.00	0.00	0.00	0.00	0.00	33.70	3.10	63.20	Low	3 years	0.37	0.02	0.06												
Growth	M3	7.401106	2.84	4.10	3.87	9.45	5.23	6.35	5.55	6.42	14/09/1989	30.10	28.10	2.00	9.60	6.30	3.30	15.50	2.90	2.20	High	6 years	0.73	0.07	0.05												
<b>Rollover Bond</b>			-	-	-	-	-	-	-	-																											
Capital Guaranteed (participating)	1SUP	9.4729	0.53	1.67	3.36	6.83	6.57	6.72	6.27	5.87	30/03/1993	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table														
Capital Guaranteed (non participating)	6ROL	2.9149	0.31	0.81	1.23	1.31	0.44	0.90	1.79	4.34	2/11/1998	4.70	7.90	0.00	6.30	3.20	3.90	12.20	6.80	55.00	Very low	3 years	1.30	0.05	0.02												
Capital Guaranteed (non participating)	6RNF	2.7219	0.31	0.81	1.23	1.31	0.44	0.81	1.57	4.06	2/11/1998	4.70	7.90	0.00	6.30	3.20	3.90	12.20	6.80	55.00	Very low	3 years	1.30	0.05	0.02												
Capital Guaranteed (non participating)	6RCG	4.1556	0.31	0.81	1.23	1.31	0.44	0.90	1.79	4.34	2/11/1998	4.70	7.90	0.00	6.30	3.20	3.90	12.20	6.80	55.00	Very low	3 years	1.30	0.05	0.02												
Guaranteed Cash	2CSH	5.0953	0.21	0.64	1.37	2.32	0.93	0.62	0.65	2.45	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.41	0.00	0.00												

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)
			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						
Guaranteed Cash	7RCA	1.87	0.26	0.79	1.66	2.90	1.13	0.76	0.72	1.89	2/11/1998	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		
Capital Secure	RBCS02	1.2193	1.12	1.89	1.83	3.59	-0.82	0.16	0.92	1.50	21/09/2010	0.00	0.00	0.00	0.00	0.00	35.30	5.00	59.70	Low	3 years	1.25	0.02	0.06		
Multi-Manager Fixed Income	2FIX	4.84	2.25	3.55	2.02	4.48	-3.38	-0.57	0.75	3.39	30/03/1993	0.00	0.00	0.00	0.00	0.00	90.20	9.60	0.20	Medium	3 years	1.47	0.34	0.16		
Capital Stable	2CST	2.9596	1.81	2.73	2.57	5.93	1.43	2.62	2.74	4.04	9/08/1996	11.50	9.90	1.00	10.40	4.50	3.10	34.60	5.30	19.70	Low to Medium	3 years	1.51	0.09	0.07	
Capital Stable	2STB	4.861	1.80	2.79	2.66	6.03	1.85	2.79	2.77	4.10	30/03/1993	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	1.58	0.09	0.07	
Growth	2CMG	4.9344	2.94	3.98	3.91	9.63	5.34	6.51	5.75	6.00	9/08/1996	31.50	25.70	2.00	10.10	5.80	2.90	12.90	4.20	4.90	High	6 years	1.49	0.13	0.05	
Growth	RBMG02	2.3286	2.80	4.03	3.79	9.32	5.27	6.47	5.86	6.58	21/09/2010	32.20	26.40	2.20	10.60	6.10	2.90	14.80	4.30	0.50	High	6 years	1.55	0.07	0.05	
Growth	2MGD	14.5343	3.01	3.98	3.77	9.54	5.14	6.45	5.65	6.36	30/03/1993	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.58	0.12	0.05	
Growth	7RMN	6.9541	3.05	4.08	3.96	9.91	5.51	6.84	5.98	5.89	2/11/1998	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.23	0.12	0.05	
Growth	M3	8.437287	2.84	4.10	3.87	9.45	5.23	6.35	5.55	6.42	14/09/1989	32.20	26.40	2.20	10.60	6.10	2.90	14.80	4.30	0.50	High	6 years	0.73	0.07	0.05	
Global Property Securities	2PRP	6.7281	7.52	11.26	7.06	7.70	1.53	3.08	4.32	5.65	30/03/1993	0.00	0.00	99.50	0.00	0.00	0.00	0.00	0.50	Very High	7 years	1.67	0.12	0.22		
Global Property Securities	7RPF	4.965	7.55	11.37	7.27	8.14	1.96	3.57	4.74	5.35	2/11/1998	0.00	0.00	99.50	0.00	0.00	0.00	0.00	0.50	Very High	7 years	1.25	0.12	0.22		
Multi-Manager Australian Share	2EQY	16.3601	6.90	7.21	6.05	10.57	7.61	8.99	6.52	8.39	30/03/1993	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.63	0.08	0.00		
Multi-Manager Australian Share	7RAE	8.4595	6.94	7.32	6.26	11.01	8.05	9.47	6.92	7.85	29/01/1999	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.24	0.08	0.00		
Multi-Manager Global Share	7RIE	4.4295	1.88	3.52	3.83	18.03	8.38	10.96	9.19	4.94	2/11/1998	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.18	0.09	0.02		
Multi-Manager Global Share	2INT	8.9906	1.84	3.42	3.59	17.52	7.92	10.43	8.73	5.60	30/03/1993	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.60	0.09	0.02		
<b>Rollover Deferred Annuity</b>			-	-	-	-	-	-	-	-																
Guaranteed Cash	SSGA	5.9686	0.21	0.63	1.33	2.23	0.77	0.56	0.71	4.56	30/06/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00		
Growth	SSMA	18.7378	3.02	4.01	3.83	9.66	5.27	6.71	6.02	7.57	30/06/1983	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.46	0.12	0.05	
<b>Rollover Deposit Plan</b>			-	-	-	-	-	-	-	-																
Capital Guaranteed (participating)	1SUP	9.4729	0.53	1.67	3.36	6.83	6.57	6.72	6.27	5.87	30/03/1993	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table			



Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)
			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	SCS2SG	41.7726	1.82	2.83	2.75	6.22	2.05	3.12	3.20	4.62	30/06/1994	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	1.40	0.09	0.07	
Growth	SBALSG	80.3913	3.03	4.04	3.88	9.76	5.35	6.80	6.09	6.42	30/06/1994	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.39	0.12	0.05	
High Growth	SEPSG	102.5398	3.30	4.26	4.31	10.72	6.87	8.13	7.05	6.98	30/06/1994	37.70	30.60	3.20	10.40	5.90	3.80	4.60	3.20	0.60	High	7 years	1.36	0.14	0.04	
<b>Rollover Plan Goldseal</b>			-	-	-	-	-	-	-	-																
Growth	BOND5S	251.3152	3.03	4.05	3.91	9.85	5.42	6.83	6.11	6.46	30/06/1994	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.31	0.12	0.05	
<b>Savings Plan</b>			-	-	-	-	-	-	-	-																
Capital Secure	CS02	1.4618	1.37	2.31	2.18	5.14	1.44	2.27	2.43	2.90	21/09/2010	11.60	10.10	1.10	10.80	4.60	2.90	34.50	5.40	19.00	Low to Medium	3 years	1.25	0.05	0.06	
Managed	MG02	1.8866	2.11	3.18	2.95	7.27	4.05	4.87	4.35	4.91	21/09/2010	32.10	26.50	2.20	10.80	6.20	2.90	14.20	4.30	0.80	High	6 years	1.75	0.06	0.04	
<b>Superannuation Bond</b>			-	-	-	-	-	-	-	-																
Capital Guaranteed (participating)	CGSUP1	208.748	0.38	1.21	2.44	4.92	4.77	5.08	4.69	4.64	12/10/2007	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table			
Capital Guaranteed (participating)	1SUP	9.4729	0.53	1.67	3.36	6.83	6.57	6.72	6.27	5.87	30/03/1993	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table			
Guaranteed Cash	2CSH	5.0953	0.21	0.64	1.37	2.32	0.93	0.62	0.65	2.45	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.41	0.00	0.00	
Guaranteed Cash	FI93SG	22.0451	0.22	0.66	1.40	2.38	0.87	0.60	0.55	2.83	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	1.35	0.00	0.00	
Multi-Manager Fixed Income	2FIX	4.84	2.25	3.55	2.02	4.48	-3.38	-0.57	0.75	3.39	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	90.20	9.60	0.20	Medium	3 years	1.47	0.34	0.16	
Capital Stable	CAPSSG	50.8235	1.80	2.79	2.67	6.05	1.86	2.83	2.83	4.27	30/06/1994	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	1.56	0.09	0.07	
Capital Stable	CS2SG	36.8644	1.81	2.79	2.68	6.07	1.89	2.84	2.84	4.21	30/06/1994	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	1.54	0.09	0.07	
Capital Stable	2STB	4.861	1.80	2.79	2.66	6.03	1.85	2.79	2.77	4.10	30/03/1993	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	1.58	0.09	0.07	
Growth	BALASG	82.3786	3.02	3.99	3.78	9.54	5.15	6.48	5.70	6.00	30/06/1994	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.57	0.12	0.05	
Growth	BOND5S	251.3152	3.03	4.05	3.91	9.85	5.42	6.83	6.11	6.46	30/06/1994	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.31	0.12	0.05	
Growth	2MGD	14.5343	3.01	3.98	3.77	9.54	5.14	6.45	5.65	6.36	30/03/1993	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.58	0.12	0.05	
Global Property Securities	2PRP	6.7281	7.52	11.26	7.06	7.70	1.53	3.08	4.32	5.65	30/03/1993	0.00	0.00	99.50	0.00	0.00	0.00	0.00	0.00	0.50	Very High	7 years	1.67	0.12	0.22	
Multi-Manager Australian Share	2EQY	16.3601	6.90	7.21	6.05	10.57	7.61	8.99	6.52	8.39	30/03/1993	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.63	0.08	0.00	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)					Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)
			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	EPSP	103.5364	3.29	4.22	4.20	10.50	6.63	7.79	6.64	6.51	30/06/1994	37.70	30.60	3.20	10.40	5.90	3.80	4.60	3.20	0.60	High	7 years	1.57	0.14	0.04		
Multi-Manager Global Share	2INT	8.9906	1.84	3.42	3.59	17.52	7.92	10.43	8.73	5.60	30/03/1993	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.60	0.09	0.02		
Growth	SBALSG	80.3913	3.03	4.04	3.88	9.76	5.35	6.80	6.09	6.42	30/06/1994	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.39	0.12	0.05		
<b>SuperBridge</b>			-	-	-	-	-	-	-	-																	
Capital Guaranteed (non participating)	CGSB	16.9154	0.25	0.58	0.96	1.64	0.69	0.82	1.59	2.73	30/06/2004	4.70	7.90	0.00	6.30	3.20	3.90	12.20	6.80	55.00	Very low	3 years	1.50	0.05	0.02		
Guaranteed Cash	UW	2.718	0.21	0.63	1.34	2.25	0.83	0.59	0.72	3.01	1/04/1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.47	0.00	0.00			
Growth	NS	28.7034	3.02	4.01	3.82	9.64	5.26	6.69	5.98	6.46	31/03/1992	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.48	0.12	0.05		
Growth	CS	47.2521	3.02	4.01	3.84	9.67	5.25	6.69	5.98	7.98	15/01/1982	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.47	0.12	0.05		
Capital Stable	FG	4.9724	-1.95	-3.32	-5.17	-3.58	0.47	1.87	3.34	5.01	1/04/1991	10.40	9.60	0.90	9.40	4.60	3.10	34.40	3.70	23.90	Low to Medium	3 years	1.47	0.09	0.07		
<b>SuperBridge - Investment Linked</b>			-	-	-	-	-	-	-	-																	
Growth	CS	47.2521	3.02	4.01	3.84	9.67	5.25	6.69	5.98	7.98	15/01/1982	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.47	0.12	0.05		
<b>SuperBridge - New Series</b>			-	-	-	-	-	-	-	-																	
Growth	CS	47.2521	3.02	4.01	3.84	9.67	5.25	6.69	5.98	7.98	15/01/1982	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.47	0.12	0.05		
<b>SuperBridge - Series III</b>			-	-	-	-	-	-	-	-																	
Capital Guaranteed (non participating)	CGSB1	16.5067	0.25	0.58	0.96	1.64	0.69	0.82	1.52	2.60	30/06/2004	4.70	7.90	0.00	6.30	3.20	3.90	12.20	6.80	55.00	Very low	3 years	1.50	0.05	0.02		
Capital Stable	FG1	3.5565	1.81	2.81	2.71	6.14	1.96	2.95	2.98	4.80	30/04/1991	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	1.48	0.09	0.07		
Guaranteed Cash	UW1	1.9976	0.21	0.63	1.33	2.24	0.78	0.53	0.59	2.64	31/01/1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00			
Growth	NS1	5.6422	3.06	4.05	3.86	9.67	5.24	6.60	5.83	6.24	31/03/1992	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.50	0.12	0.05		
Growth	QS1	6.0728	3.02	3.99	3.80	9.60	5.18	6.55	5.81	7.09	31/01/1989	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.51	0.12	0.05		
Multi-Manager Australian Share	WS1	9.8937	6.91	7.24	6.11	10.69	7.74	9.19	6.76	8.03	30/04/1994	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.53	0.08	0.00		
<b>SuperBridge - Series IV</b>			-	-	-	-	-	-	-	-																	
Capital Guaranteed (non participating)	CGSB4	22.9853	0.12	0.37	0.75	1.49	1.50	1.50	1.95	4.36	30/06/2004	4.70	7.90	0.00	6.30	3.20	3.90	12.20	6.80	55.00	Very low	3 years	1.50	0.05	0.02		



Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)													
			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	Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)
Capital Stable	FG4	3.4007	1.83	2.86	2.81	6.34	2.16	3.08	3.05	4.83	30/04/1991	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	1.29	0.09	0.07
Guaranteed Cash	UW4	1.9344	0.23	0.67	1.42	2.40	0.97	0.64	0.66	2.69	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	1.33	0.00	0.00
Multi-Manager Fixed Income	XS4	2.7528	2.26	3.60	2.11	4.67	-3.18	-0.39	0.91	3.68	30/04/1994	0.00	0.00	0.00	0.00	0.00	0.00	90.20	9.60	0.20	Medium	3 years	1.29	0.34	0.16
Growth	NS4	5.5071	3.03	4.05	3.92	9.85	5.45	6.74	5.94	6.30	31/03/1992	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.29	0.12	0.05
Growth	QS4	5.9523	3.03	4.05	3.93	9.87	5.46	6.76	5.93	7.16	31/12/1990	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.29	0.12	0.05
-Multi-Manager Australian Share	WS4	9.7852	6.93	7.30	6.23	10.94	7.96	9.33	6.88	8.11	30/04/1994	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.31	0.08	0.00	
<b>SuperCash</b>			-	-	-	-	-	-	-	-															
Guaranteed Cash	UX	2.0616	0.18	0.55	1.18	1.94	0.71	0.48	0.32	2.17	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	1.78	0.00	0.00
<b>SuperPlan Superannuation</b>			-	-	-	-	-	-	-	-															
Capital Guaranteed (participating)	CGSUP5	197.1716	0.38	1.21	2.44	4.92	4.77	5.08	4.69	4.53	29/08/2008	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table		
<b>SuperSpan - Limited Offer</b>			-	-	-	-	-	-	-	-															
Capital Guaranteed (non participating)	CGSSLO	16.4995	0.25	0.58	0.96	1.64	0.69	0.82	1.53	2.60	30/06/2004	4.70	7.90	0.00	6.30	3.20	3.90	12.20	6.80	55.00	Very low	3 years	1.50	0.05	0.02
<b>SuperSpan (Limited Offer) Multi Option</b>			-	-	-	-	-	-	-	-															
Growth	NS	28.7034	3.02	4.01	3.82	9.64	5.26	6.69	5.98	6.46	31/03/1992	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.48	0.12	0.05
<b>SuperSpan II</b>			-	-	-	-	-	-	-	-															
Capital Guaranteed (non participating)	CGSSLO	16.4995	0.25	0.58	0.96	1.64	0.69	0.82	1.53	2.60	30/06/2004	4.70	7.90	0.00	6.30	3.20	3.90	12.20	6.80	55.00	Very low	3 years	1.50	0.05	0.02
<b>SuperSpan II Multi Option</b>			-	-	-	-	-	-	-	-															
Growth	NS	28.7034	3.02	4.01	3.82	9.64	5.26	6.69	5.98	6.46	31/03/1992	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.48	0.12	0.05
Growth	CS	47.2521	3.02	4.01	3.84	9.67	5.25	6.69	5.98	7.98	15/01/1982	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.47	0.12	0.05
<b>SuperSpan Plus</b>			-	-	-	-	-	-	-	-															
Capital Guaranteed (non participating)	CGSB	16.9154	0.25	0.58	0.96	1.64	0.69	0.82	1.59	2.73	30/06/2004	4.70	7.90	0.00	6.30	3.20	3.90	12.20	6.80	55.00	Very low	3 years	1.50	0.05	0.02

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)
			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						
Guaranteed Cash	UW	2.718	0.21	0.63	1.34	2.25	0.83	0.59	0.72	3.01	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	1.47	0.00	0.00	
Growth	NS	28.7034	3.02	4.01	3.82	9.64	5.26	6.69	5.98	6.46	31/03/1992	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.48	0.12	0.05	
Growth	CS	47.2521	3.02	4.01	3.84	9.67	5.25	6.69	5.98	7.98	15/01/1982	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.47	0.12	0.05	
Capital Stable	FG	4.9724	-1.95	-3.32	-5.17	-3.58	0.47	1.87	3.34	5.01	1/04/1991	10.40	9.60	0.90	9.40	4.60	3.10	34.40	3.70	23.90	Low to Medium	3 years	1.47	0.09	0.07	
<b>SuperSpan Plus Series III</b>			-	-	-	-	-	-	-	-																
Capital Guaranteed (non participating)	CGSB1	16.5067	0.25	0.58	0.96	1.64	0.69	0.82	1.52	2.60	30/06/2004	4.70	7.90	0.00	6.30	3.20	3.90	12.20	6.80	55.00	Very low	3 years	1.50	0.05	0.02	
Capital Stable	FG1	3.5565	1.81	2.81	2.71	6.14	1.96	2.95	2.98	4.80	30/04/1991	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	1.48	0.09	0.07	
Guaranteed Cash	UW1	1.9976	0.21	0.63	1.33	2.24	0.78	0.53	0.59	2.64	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	1.49	0.00	0.00	
Multi-Manager Fixed Income	XS1	2.8782	2.25	3.56	2.05	4.54	-3.31	-0.48	0.86	3.63	30/04/1994	0.00	0.00	0.00	0.00	0.00	0.00	90.20	9.60	0.20	Medium	3 years	1.44	0.34	0.16	
Growth	NS1	5.6422	3.06	4.05	3.86	9.67	5.24	6.60	5.83	6.24	31/03/1992	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.50	0.12	0.05	
Growth	QS1	6.0728	3.02	3.99	3.80	9.60	5.18	6.55	5.81	7.09	31/01/1989	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.51	0.12	0.05	
Multi-Manager Australian Share	WS1	9.8937	6.91	7.24	6.11	10.69	7.74	9.19	6.76	8.03	30/04/1994	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.53	0.08	0.00	
<b>SuperSpan Plus Series IV</b>			-	-	-	-	-	-	-	-																
Capital Guaranteed (non participating)	CGSB4	22.9853	0.12	0.37	0.75	1.49	1.50	1.50	1.95	4.36	30/06/2004	4.70	7.90	0.00	6.30	3.20	3.90	12.20	6.80	55.00	Very low	3 years	1.50	0.05	0.02	
Capital Stable	FG4	3.4007	1.83	2.86	2.81	6.34	2.16	3.08	3.05	4.83	30/04/1991	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	1.29	0.09	0.07	
Guaranteed Cash	UW4	1.9344	0.23	0.67	1.42	2.40	0.97	0.64	0.66	2.69	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	1.33	0.00	0.00	
Multi-Manager Fixed Income	XS4	2.7528	2.26	3.60	2.11	4.67	-3.18	-0.39	0.91	3.68	30/04/1994	0.00	0.00	0.00	0.00	0.00	0.00	90.20	9.60	0.20	Medium	3 years	1.29	0.34	0.16	
Growth	NS4	5.5071	3.03	4.05	3.92	9.85	5.45	6.74	5.94	6.30	31/03/1992	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.29	0.12	0.05	
Growth	QS4	5.9523	3.03	4.05	3.93	9.87	5.46	6.76	5.93	7.16	31/12/1990	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.29	0.12	0.05	
Multi-Manager Australian Share	WS4	9.7852	6.93	7.30	6.23	10.94	7.96	9.33	6.88	8.11	30/04/1994	99.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.31	0.08	0.00	
<b>Tailored Annuity Plan - Allocated Annuity</b>			-	-	-	-	-	-	-	-																
Capital Guaranteed (non participating)	KST2	4.139	0.13	0.40	0.80	1.59	1.60	1.60	1.84	4.96	1/09/1994	4.80	8.10	0.00	6.60	3.30	4.00	12.30	7.70	53.20	Very low	3 years	1.50	0.07	0.03	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)													
			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	Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)
Capital Stable	FGT2	6.253	2.02	3.41	3.26	7.30	2.18	3.40	3.61	6.45	1/09/1994	11.00	9.50	1.20	12.10	5.20	2.90	33.30	5.60	19.20	Low to Medium	3 years	1.34	0.14	0.09
Guaranteed Cash	UWT2	2.4342	0.37	1.27	2.73	4.22	2.03	1.38	1.25	3.08	1/09/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.28	0.00	0.00	
Multi-Manager Fixed Income	XST2	3.4146	2.64	4.49	2.69	5.76	-3.25	-0.06	1.40	4.28	1/09/1994	0.00	0.00	0.00	0.00	0.00	93.49	6.50	0.01	Medium	3 years	1.34	0.39	0.19	
Growth	NST2	6.8958	3.28	4.70	4.49	11.22	6.29	7.69	6.80	6.81	1/09/1994	30.50	26.20	2.30	11.70	6.70	2.90	14.20	4.30	1.20	High	6 years	1.34	0.16	0.05
Growth	QST2	7.3834	3.28	4.70	4.49	11.22	6.29	7.70	6.81	7.06	1/09/1994	30.50	26.20	2.30	11.70	6.70	2.90	14.20	4.30	1.20	High	6 years	1.34	0.16	0.05
Multi-Manager Australian Share	WST2	12.3257	7.88	10.46	8.45	13.70	11.18	12.25	8.72	8.94	1/09/1994	99.20	0.00	0.00	0.00	0.00	0.00	0.00	0.80	Very High	7 years	1.33	0.16	0.00	
<b>Umbrella Financial Plan</b>			-	-	-	-	-	-	-	-															
Capital Guaranteed (participating)	1ORD	3.2918	0.26	0.83	1.77	3.68	3.64	3.49	3.34	2.87	30/03/1993	3.90	5.70	0.00	5.30	3.00	3.70	13.20	6.80	58.40	Very low	3 years	0.59	0.06	0.02
Capital Guaranteed Cash	3CSH	3.4348	0.20	0.61	1.27	2.22	0.83	0.64	0.64	1.78	30/03/1993	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	
Fixed Interest	3FIX	3.0858	1.80	3.00	1.73	3.82	-2.39	-0.17	0.73	2.47	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	89.80	9.20	1.00	Medium	3 years	1.08	0.34	0.13
Stable	3STB	3.0484	1.39	2.36	2.23	5.21	1.44	2.36	2.32	2.88	30/03/1993	11.30	9.80	1.20	11.50	4.90	3.00	34.90	5.70	17.70	Low to Medium	3 years	1.19	0.10	0.06
Managed	3MGD	7.1564	2.37	3.28	3.23	7.87	4.38	5.36	4.61	4.72	30/03/1993	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.29	0.10	0.04
Global Property Securities	3PRP	4.3826	5.92	9.36	5.80	6.24	1.49	2.70	3.54	4.46	30/03/1993	0.00	0.00	99.60	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.50	0.11	0.18	
Australian Equities	3EQY	8.6499	5.47	6.02	5.04	8.83	6.33	7.31	5.29	6.47	30/03/1993	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.30	0.08	0.00
International Equities	3INT	6.1725	1.43	2.80	2.91	13.50	6.53	8.63	7.34	4.77	30/03/1993	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.36	0.09	0.01
<b>Umbrella Investment Plan</b>			-	-	-	-	-	-	-	-															
Capital Guaranteed (participating)	1ORD	3.2918	0.26	0.83	1.77	3.68	3.64	3.49	3.34	2.87	30/03/1993	3.90	5.70	0.00	5.30	3.00	3.70	13.20	6.80	58.40	Very low	3 years	0.59	0.06	0.02
Capital Guaranteed Cash	3CSH	3.4348	0.20	0.61	1.27	2.22	0.83	0.64	0.64	1.78	30/03/1993	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	
Fixed Interest	3FIX	3.0858	1.80	3.00	1.73	3.82	-2.39	-0.17	0.73	2.47	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	89.80	9.20	1.00	Medium	3 years	1.08	0.34	0.13
Stable	3STB	3.0484	1.39	2.36	2.23	5.21	1.44	2.36	2.32	2.88	30/03/1993	11.30	9.80	1.20	11.50	4.90	3.00	34.90	5.70	17.70	Low to Medium	3 years	1.19	0.10	0.06
Managed	3MGD	7.1564	2.37	3.28	3.23	7.87	4.38	5.36	4.61	4.72	30/03/1993	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.29	0.10	0.04
Global Property Securities	3PRP	4.3826	5.92	9.36	5.80	6.24	1.49	2.70	3.54	4.46	30/03/1993	0.00	0.00	99.60	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.50	0.11	0.18	



Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)											Risk profile	Minimum suggested timeframe	Investment Fee (p.a.)	Transaction costs (p.a.)	Operational Costs (p.a.)
			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	CAPGS	56.5756	1.84	2.91	2.90	6.53	4.65	4.61	3.75	4.61	30/06/1994	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	1.34	0.09	0.07		
Balanced	BALGPN	52.6376	2.38	3.32	3.24	7.94	4.46	5.43	4.79	4.76	30/06/1994	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.20	0.10	0.04		
Growth	BALGPS	97.6525	3.04	4.08	3.98	9.98	5.66	6.98	6.17	6.53	30/06/1994	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.21	0.12	0.05		
Balanced Growth	BALGN	46.8816	2.38	3.29	3.18	7.75	4.25	5.20	4.47	4.40	30/06/1994	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	1.42	0.10	0.04		
Growth	BALGS	85.3519	3.03	4.03	3.88	9.75	5.38	6.72	5.85	6.10	30/06/1994	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	1.41	0.12	0.05		
Equity Profile	EQPGPN	62.594	2.51	3.42	3.54	8.51	5.27	6.08	5.26	5.34	30/06/1994	37.20	31.00	3.10	10.10	5.70	3.80	4.80	3.20	1.10	High	7 years	1.21	0.12	0.03		
High Growth	EQPGPS	112.4783	3.31	4.31	4.40	10.92	7.03	8.25	7.11	6.97	30/06/1994	37.70	30.60	3.20	10.40	5.90	3.80	4.60	3.20	0.60	High	7 years	1.19	0.14	0.04		
Equity Profile Growth	EQPGN	55.6894	2.50	3.33	3.38	8.20	5.01	5.78	4.91	4.97	30/06/1994	37.20	31.00	3.10	10.10	5.70	3.80	4.80	3.20	1.10	High	7 years	1.49	0.12	0.03		
High Growth	EQPGS	98.9311	3.29	4.24	4.27	10.63	6.91	8.02	6.78	6.57	30/06/1994	37.70	30.60	3.20	10.40	5.90	3.80	4.60	3.20	0.60	High	7 years	1.51	0.14	0.04		
<b>Wholesale Investment Portfolios</b>																											
Capital Guaranteed (non participating)	SCOLFG	244.9995	0.26	0.65	1.13	2.00	1.10	1.24	2.30	3.69	24/05/1999	4.70	7.90	0.00	6.30	3.20	3.90	12.20	6.80	55.00	Very low	3 years	0.50	0.05	0.02		
Capital Guaranteed (participating)	SCPGTD	8256.4726	0.58	1.83	3.77	7.73	7.37	7.34	6.41	6.41	1/01/1990	4.10	6.00	0.00	5.30	3.00	3.80	13.90	6.50	57.40	Very low	3 years	*Refer to footnote at the bottom of this table				
Capital Stable	ECAPSF	81.2339	2.07	3.56	3.46	7.79	2.82	4.22	4.58	6.84	1/08/1991	11.00	9.50	1.20	12.10	5.20	2.90	33.30	5.60	19.20	Low to Medium	3 years	0.75	0.14	0.09		
Capital Stable	SCAPSF	74.6094	1.88	3.02	3.14	7.02	2.84	3.93	4.01	6.15	19/11/1990	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	0.64	0.09	0.07		
Capital Stable	ECAPSF03	81.2339	2.07	3.56	3.46	7.79	2.82	4.22	4.58	6.84	1/08/1991	11.00	9.50	1.20	12.10	5.20	2.90	33.30	5.60	19.20	Low to Medium	3 years	0.75	0.14	0.09		
Capital Stable	SCAPSF03	74.6094	1.88	3.02	3.14	7.02	2.84	3.93	4.01	6.15	19/11/1990	11.60	10.10	1.20	10.80	4.60	2.90	34.50	5.40	18.90	Low to Medium	3 years	0.64	0.09	0.07		
Guaranteed Cash	SPACAS	49.7013	0.30	0.92	1.93	3.45	1.56	1.43	1.78	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			
Growth	EDISCR	135.3669	3.32	4.96	4.86	11.88	6.98	8.54	7.80	8.38	23/08/1991	30.50	26.20	2.30	11.70	6.70	2.90	14.20	4.30	1.20	High	6 years	0.78	0.16	0.05		
Growth	SDISCR	476.2866	3.09	4.23	4.25	10.52	6.12	7.59	6.91	7.67	1/06/1990	31.90	26.50	2.20	10.70	6.10	2.90	14.80	4.40	0.50	High	6 years	0.69	0.12	0.05		
Balanced - Ordinary	ODISCR	47.8596	2.44	3.49	3.58	8.61	5.09	6.19	5.59	5.44	1/06/1994	32.20	26.20	2.30	10.60	6.00	2.90	14.90	4.30	0.60	High	6 years	0.62	0.10	0.04		
Multi-Manager Australian Share	EPAEQU	244.2969	7.95	8.93	7.70	13.42	10.31	12.03	9.20	10.86	15/12/1992	99.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.80	Very High	7 years	0.77	0.16	0.00		

\* 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 rate is reported in Annual Statements which is calculated based on the distribution of shareholder profits for the relevant year.

\*\*Management fee includes investment costs, administration costs, any premiums associated with the Death Benefit Guarantee and any guarantees associated with the Investment Growth Bond.

# Investment option strategies and objectives

Financial products issued by Resolution Life Australasia Limited

For details on the investment options applicable to financial products issued by Resolution Life Australasia Limited, visit [resolutionlife.com.au/aia/investment-options](https://resolutionlife.com.au/aia/investment-options).

The investment option booklet provides you with full information on each investment option including investment strategies and strategic asset allocation.