

INVESTMENT PERFORMANCE SUMMARY AS AT 31 December 2018

Sixteen investment options are available to members. Unit prices are updated weekly and reflect the investment performance of the underlying investments backing the relevant option. Earning rates are updated on a monthly basis. The table below summarises net earning rates (after tax and charges) achieved by each of these options on a monthly basis.

For comparison purposes the table below provides returns for various periods since 1 July 2018 (financial year) and for the period from 1 January 2018 (the Fund year to date).

Option	High Growth All Australian Shares %	High Growth All Australian Shares Socially Responsible Investment %	# High Growth All International Shares %	High Growth %	Balanced Growth – MySuper %	# Balanced Growth Socially Responsible Investment %	Conservative Growth %	Cash and Term Deposits %	High Growth All Australian Shares_AP %	High Growth All Australian Shares Socially Responsible Investment_AP %	# High Growth All International Shares_AP %	High Growth_AP %	Balanced Growth – MySuper_AP %	# Balanced Growth Socially Responsible Investment_AP %	Conservative Growth_AP %	Cash and Term Deposits_AP %
Return from 01 January 2018 to 31 December 2018 %	-3.17	-4.55	N/A	-0.21	-0.09	N/A	0.73	1.56	-3.37	-5.02	N/A	-0.22	-0.09	N/A	0.93	1.89
Return from 01 January 2017 to 31 December 2017 %	10.97	11.53	N/A	11.20	9.17	N/A	4.36	1.43	12.54	13.18	N/A	12.72	10.44	N/A	5.04	1.73
Return from 01 July 2018 to 31 December 2018 %	-6.92	-8.21	-4.98	-3.76	-2.86	-2.92	-0.87	0.78	-7.66	-9.19	-5.45	-4.28	-3.27	-3.14	-0.94	0.94
Return for 1 year to 31 December 2018 %	-3.17	-4.55	N/A	-0.21	-0.09	N/A	0.73	1.56	-3.37	-5.02	N/A	-0.22	-0.09	N/A	0.93	1.89
Return for 3 years to 31 December 2018 (% pa)	6.94	4.29	N/A	6.78	6.44	N/A	3.51	1.60	7.78	4.83	N/A	7.54	7.21	N/A	3.98	1.85
Return for 5 years to 31 December 2018 (% pa)	4.87	5.20	N/A	6.30	5.56	N/A	3.69	1.74	5.57	5.94	N/A	7.12	6.32	N/A	4.24	2.05

The High Growth All International Shares option and the Balanced Growth Socially Responsible Investment option both commenced effective 1 March 2018.

Recent returns for each option on a month by month basis are as follows:

Month	High Growth All Australian Shares %	High Growth All Australian Shares Socially Responsible Investment %	# High Growth All International Shares %	High Growth %	Balanced Growth – MySuper %	# Balanced Growth Socially Responsible Investment %	Conservative Growth %	Cash and Term Deposits %	High Growth All Australian Shares_AP %	High Growth All Australian Shares Socially Responsible Investment_AP %	# High Growth All International Shares_AP %	High Growth_AP %	Balanced Growth – MySuper_AP %	# Balanced Growth Socially Responsible Investment_AP %	Conservative Growth_AP %	Cash and Term Deposits_AP %
December-18	-0.61	-1.09	-3.99	-1.78	-1.51	-1.21	-0.40	0.13	-0.65	-1.19	-4.42	-1.96	-1.65	-1.32	-0.42	0.16
November-18	-2.36	-2.42	-0.76	-0.85	-0.66	-0.92	-0.27	0.13	-2.61	-2.68	-0.82	-0.93	-0.72	-1.00	-0.29	0.16
October-18	-5.43	-5.63	-5.85	-3.64	-3.07	-2.92	-1.33	0.14	-6.00	-6.22	-6.45	-4.00	-3.38	-3.22	-1.46	0.17
September-18	-1.33	-1.45	0.75	-0.43	-0.24	-0.58	-0.07	0.12	-1.45	-1.59	0.84	-0.46	-0.26	-0.64	-0.07	0.14
August-18	1.65	1.30	2.73	1.51	1.40	1.52	0.62	0.13	1.73	1.23	3.04	1.46	1.35	1.70	0.63	0.15
July-18	1.12	0.94	2.34	1.46	1.26	1.23	0.60	0.13	1.27	1.07	2.61	1.64	1.42	1.39	0.68	0.16
June-18	2.88	2.46	1.14	1.73	1.41	1.38	0.66	0.12	3.23	2.76	1.28	1.94	1.59	1.56	0.75	0.14
May-18	1.11	0.49	-0.09	0.48	0.40	0.39	0.24	0.12	1.26	0.57	-0.08	0.55	0.47	0.45	0.29	0.15
April-18	3.55	3.37	2.18	2.36	1.90	1.56	0.82	0.13	4.00	3.80	2.45	2.66	2.14	1.76	0.92	0.16
March-18	-3.35	-3.32	-0.85	-1.33	-0.94	-0.42	-0.34	0.11	-3.71	-3.68	-0.94	-1.46	-1.03	-0.45	-0.36	0.14
February-18	0.27	0.91	N/A	-0.81	-0.71	N/A	-0.10	0.16	0.33	1.04	N/A	-0.89	-0.78	N/A	-0.10	0.19
January-18	-0.34	0.14	N/A	1.26	0.79	N/A	0.33	0.13	-0.35	0.19	N/A	1.43	0.90	N/A	0.39	0.16

The High Growth All International Shares option and the Balanced Growth Socially Responsible Investment option both commenced effective 1 March 2018.