

For the financial year ending 30 June 2020

Investment Performance

Colonial superannuation products available within the Colonial Super Retirement Fund
and

Colonial superannuation and ordinary products issued by The Colonial Mutual Life Assurance Society Limited.

Issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA) and Equity Trustees Superannuation Limited (ETSL) (ABN 50 055 641 757 AFSL No. 229757 RSE Licence L0001458) (Trustee), the Trustee of Colonial Super Retirement Fund ABN 40 328 908 469. CMLA is a wholly owned, but non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. ETSL is not part of the Commonwealth Bank Group. The Trustee is only responsible for products issued by it.

This Investment performance relates to:

- superannuation products as identified and issued by the Trustee that form part of Colonial Super Retirement Fund ABN 40 328 908 469 (CSRF, the Fund); and
- other superannuation and ordinary products issued by CMLA.

The following products are issued by the Trustee. The Trustee is only responsible for products issued by it.

- Colonial Endowment Non Profit
- Colonial Endowment With Profit
- Colonial Flexible Income Retirement Plan
- Colonial Life Umbrella Super
- Colonial Living Money
- Colonial Money Plan Super
- Colonial Personal Superannuation Bond
- Colonial Personal Superannuation Portfolio.
- Colonial PruPac
- Colonial Pure Endowment Non Profit
- Colonial Pure Endowment With Profit
- Colonial Retirement Accumulation Plan
- Colonial Retirement Investment Plan
- Colonial Retirement Plus Account
- Colonial Select Allocated Pension
- Colonial Select Personal Superannuation
- Colonial Superannuation Bond
- Colonial Umbrella Financial Plan Super
- Colonial Umbrella Investment Plan Super
- Colonial Whole of Life Non Profit
- Colonial Whole of Life With Profit
- CPSL Master Fund Superannuation
- Lifebuilder Superannuation
- Managed Investment SuperPlan
- Managed Personal SuperPlan
- Personal SuperCARE
- PruPlan Plus Superannuation
- PruPlan Superannuation
- PruPlan Superannuation "Unit-Linked"
- Retirement Saver
- Retirement Saver Plus
- Retirement Saver Series 2
- Superannuation Bond
- Superannuation Bond "S" Series
- SuperFlex Superannuation
- SuperGuaranteeCARE
- SuperLink
- SuperLink Plus Series 2
- SuperLink Plus Series 3
- SuperPlan Superannuation
- SuperUnits
- SuperWise Series 4
- SuperWise Series 5
- Wealth Portfolio Superannuation

The following products are issued by CMLA only:

- Allocated Annuity
- Colonial Endowment Non Profit
- Colonial Endowment With Profit
- Colonial Investment Bond
- Colonial Life Umbrella
- Colonial Money Plan
- Colonial Private Trustee
- Colonial PruPac
- Colonial Pure Endowment Non Profit
- Colonial Pure Endowment With Profit
- Colonial Rollover Bond
- Colonial Rollover Deposit Plan
- Colonial Tailored Annuity Plan - Allocated Annuity
- Colonial Umbrella Financial Plan
- Colonial Umbrella Investment Plan
- Colonial Whole of Life Non Profit
- Colonial Whole of Life With Profit
- CPSL Wholesale Investment Portfolios
- Deferred Annuity
- Easy Saver
- Easy Saver Plus
- Investment Bond
- Investment Growth Bond
- InvestorPlan
- Lifebuilder
- LifeLink
- LifeLink Plus Series 2
- LifeLink Plus Series 3
- LifeWise Series 4
- LifeWise Series 5
- Managed Investment Plan
- Managed Savings Plan
- Rollover Bond
- Rollover Deferred Annuity
- Rollover Plan
- Rollover Plan "S" Series
- Rollover Plan Goldseal
- Savings Care Plan
- SuperBridge
- SuperBridge - Investment Linked
- SuperBridge - New Series
- SuperBridge - Series III
- SuperBridge - Series IV
- SuperCash
- SuperSpan - Limited Offer
- SuperSpan (Limited Offer) Multi Option
- SuperSpan II
- SuperSpan II Multi Option
- SuperSpan Plus
- SuperSpan Plus Series III
- SuperSpan Plus Series IV
- Wealth Portfolio.

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Refer to your Annual Statement for the name of your product

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Performance explained

Unit-linked products

How we calculate performance

Returns are net of investment management fees, taxes and charges (where applicable). Certain fees that are deducted directly from members' accounts such as contribution fees, administration fees or withdrawal fees (if any) are excluded when calculating performance returns. Performance is calculated on the change in the withdrawal unit prices for the period ended 30 June 2020, 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. Investment market commentary is available online at commbank.com.au/superreports. Simply click on the link under performance information and then click on the relevant product link.

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 8.30am and 6pm (Sydney time), Monday to Friday.

Past performance is not indicative of future performance

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

Whole of Life, Endowment and Pure Endowment policies

Reversionary and terminal bonuses

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.

Other important information

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.

Composite benchmarks

The investment objectives and strategy for some investment options with exposure to more than one asset class includes reference to a composite benchmark. The composite benchmark is calculated based on the weighted average target asset allocation and index returns for each asset class.

For some options in the report, the objective includes a reference to a composite benchmark. The composite benchmarks outlined below for each option are current as at the date of the report. They may be subject to change at any time within the allocation ranges.

| Option name | Composite benchmark |
|---|--|
| Colonial First State Balanced | 35.0% Bloomberg AusBond Composite 0+Yr Index, 20.0% S&P/ASX 300 Industrials ex A-REIT Accumulation Index, 15.0% MSCI All Country World (ex Australia) Index, 15.0% Bloomberg AusBond Bank Bill Index, 10.0% Australian Consumer Price Index (CPI) Trimmed Mean Index, 5.0% FTSE EPRA/NAREIT Developed Index (AUD hedged). |
| Colonial First State Conservative | 40.0% Bloomberg AusBond Composite 0+Yr Index, 30.0% Bloomberg AusBond Bank Bill Index, 15.0% S&P/ASX 300 Accumulation Index, 10.0% MSCI All Country World (ex Australia) Index, 5.0% FTSE EPRA/NAREIT Developed Index (AUD hedged). |
| Colonial First State Diversified | 30.0% S&P/ASX 300 Industrials ex A-REIT Accumulation Index, 25.0% Bloomberg AusBond Composite 0+Yr Index, 20.0% MSCI All Country World (ex Australia) Index, 10.0% Australian Consumer Price Index (CPI) Trimmed Mean, 5.0% FTSE EPRA/NAREIT Developed Index (AUD hedged), 5.0% FTSE Global Core Infrastructure 50/50 Index (AUD hedged), 5.0% Bloomberg AusBond Bank Bill Index. |
| Colonial First State Wholesale High Growth Fund | 40.0% S&P/ASX 300 ex A-REIT Accumulation Index, 50.0% MSCI All Country World (ex Australia) Index, 10.0% S&P/ASX Small Ordinaries Accumulation 201–300 Index. |
| FirstChoice Wholesale High Growth | 10.0% FTSE EPRA/NAREIT Developed Rental Index (AUD hedged), 10.0% FTSE Developed Core Infrastructure 50/50 Index (AUD hedged), 30.0% S&P/ASX 300 Accumulation Index, 4.0% S&P/ASX Small Ordinaries Index, 15.0% MSCI All Country World Index, 15.0% MSCI All Country World Index (AUD hedged), 10.0% MSCI Emerging Markets Index, 6.0% MSCI World Small Cap Index |
| Multi- Index Balanced | 5.0% Bloomberg AusBond Bank Bill Index, 13.0% Bloomberg AusBond Composite 0+Yr Index, 7.0% FTSE World Government Bond Index (ex Australia) (AUD hedged), 22.0% S&P/ASX 200 Accumulation Index, 13.5% MSCI All Country World (ex Australia) Index (AUD Hedged), 13.0% MSCI All Country World (ex Australia) Index, 3.0% MSCI World Small Cap Index, 6.0% FTSE Developed Core Infrastructure 50/50 Index (AUD hedged), 6.0% FTSE EPRA/NAREIT Developed Rental Index (AUD hedged), 4.0% S&P/ASX Small Ordinaries Accumulation Index, 2.5% MSCI Emerging Markets Index, 5.0% FTSE World Broad Investments Grade Corporate Index. |
| Multi-Index Conservative Fund | 40.0% Bloomberg AusBond Bank Bill Index, 17.0% Bloomberg AusBond Composite 0+Yr Index, 4.0% FTSE World Government Bond Index (ex Australia) (AUD hedged), 9.0% S&P/ASX 200 Accumulation Index, 6.0% MSCI All Country World (ex Australia) Index (AUD Hedged), 5.0% MSCI All Country World (ex Australia) Index, 1.0% MSCI World Small Cap Index, 3.0% FTSE Developed Core Infrastructure 50/50 Index (AUD hedged), 3.0% FTSE EPRA/NAREIT Developed Rental Index (AUD hedged), 2.0% S&P/ASX Small Ordinaries Accumulation Index, 1.0% MSCI Emerging Markets Index, 9.0% FTSE World Broad Investments Grade Corporate Index. |
| Multi-Manager Conservative Fund | 30.0% Bloomberg AusBond Bank Bill Index, 15.0% FTSE World Broad Investment Grade Index (AUD hedged), 15.0% Bloomberg AusBond Composite 0+Yr Index, 3.0% FTSE EPRA/NAREIT Developed Rental Index (AUD hedged), 3.0% FTSE Developed Core Infrastructure 50/50 Index (AUD hedged), 9.5% S&P/ASX 300 Accumulation Index, 6.0% MSCI All Country World Index, 3.5% MSCI All Country World Index (AUD hedged), 1.0% MSCI Emerging Markets Index, 13.0% RBA cash rate, 1.0% MSCI World Small Cap Index. |
| Multi-Manager Defensive Fund | 40.0% Bloomberg AusBond Bank Bill Index, 20.0% Bloomberg AusBond Composite 0+Yr Index, 20.0% FTSE World Broad Investment Grade Index (AUD hedged), 5.0% S&P/ASX 300 Accumulation Index, 4.0% MSCI All Country World Index, 1.0% MSCI All Country World (AUD hedged) Index, 10.0% RBA cash rate. |
| Multi-Manager Growth Fund | 8.0% FTSE World Broad Investment Grade Index (AUD hedged), 8.0% Bloomberg AusBond Composite 0+Yr Index, 7.0% FTSE EPRA/NAREIT Developed Rental Index (AUD hedged), 7.0% FTSE Developed Core Infrastructure 50/50 Index (AUD hedged), 25.5% S&P/ASX 300 Accumulation Index, 1.5% S&P/ASX Small Ordinaries Index, 16.5% MSCI All Country World Index, 11.0% MSCI All Country World Index (AUD hedged), 4.0% MSCI Emerging Markets Index, 8.0% RBA cash rate, 3.5% MSCI World Small Cap Index. |
| Multi-Manager High Growth Fund | 10.0% FTSE EPRA/NAREIT Developed Rental Index (AUD hedged), 10.0% FTSE Developed Core Infrastructure 50/50 Index (AUD hedged), 30.0% S&P/ASX 300 Accumulation Index, 4.0% S&P/ASX Small Ordinaries Index, 15.0% MSCI All Country World Index, 15.0% MSCI All Country World Index (AUD hedged), 10.0% MSCI Emerging Markets Index, 6.0% MSCI World Small Cap Index. |
| Multi-Manager Moderate Fund | 12.0% Bloomberg AusBond Bank Bill Index, 11.0% FTSE World Broad Investment Grade Index (AUD hedged), 11.0% Bloomberg AusBond Composite 0+Yr Index, 5.0% FTSE EPRA/NAREIT Developed Rental Index (AUD hedged), 5.0% FTSE Developed Core Infrastructure 50/50 Index (AUD hedged), 20.0% S&P/ASX 300 Accumulation Index, 12.5% MSCI All Country World Index, 9.0% MSCI All Country World Index (AUD hedged), 3.0% MSCI Emerging Markets Index, 9.0% RBA cash rate, 2.5% MSCI World Small Cap Index. |
| Pendal Active Balanced | 33.0% S&P/ASX 300 Accumulation Index, 26.4% MSCI World (ex Australia) Index, 6.6% MSCI Emerging Markets Index, 6% S&P/ASX 300 A-REIT Accumulation Index, 12.0% Bloomberg AusBond Composite 0+Yr Index, 6.0% JP Morgan GBI Global Traded Index (AUD hedged), 10% Bloomberg AusBond Bank Bill Index. |
| Perpetual Conservative Growth Option | 17.0% Bloomberg AusBond Bank Bill Index, 52.0% Bloomberg AusBond Composite 0+Yr Index, 14.0% S&P/ASX 300 Accumulation Index, 8.5% MSCI World ex Australia Accumulation Index, 1.5% MSCI Emerging Markets Index Return, 3.0% MSCI World ex Aus Total Return Index Hedged, 4.0% FTSE EPRA/NAREIT Developed Rental Index (AUD Hedged). |
| Perpetual Diversified Growth Option | 9.0% Bloomberg AusBond Bank Bill Index, 40.0% Bloomberg AusBond Composite 0+Yr Index, 24.0% S&P/ASX 300 Accumulation Index, 13.0% MSCI World ex Australia Accumulation Index, 3.5% MSCI World ex Australia Accumulation Index (Hedged to \$A), 2.5% MSCI Emerging Markets Index, 3.0% MSCI World ex Aus Total Return Index Hedged, 5.0% FTSE EPRA/NAREIT Developed Rental Index (AUD Hedged). |
| Perpetual Wholesale Balanced Growth | 4.0% Bloomberg AusBond Bank Bill Index, 25.0% Bloomberg AusBond Composite 0+Yr Index, 34.0% S&P/ASX 300 Accumulation Index, 18.0% MSCI World ex Australia Accumulation Index, 7.0% MSCI World ex Australia Accumulation Index (Hedged to \$A), 3.0% MSCI Emerging Markets Index, 3.0% MSCI World ex Aus Total Return Index Hedged, 6.0% FTSE EPRA/NAREIT Developed Rental Index (AUD Hedged). |

Ways to measure risk - Standard Risk Measure (SRM)

We have adopted the Standard Risk Measure (SRM), which is based on industry guidance, to allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period (as outlined below). The SRM for each option is also a measure of the risk objective of the option. It is a measure of expected variability of the return of the option. The SRM is not a complete assessment of all forms of investment risk; for instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives. Further, it does not take into account the impact of the proportion of the management fee attributable to administration costs or tax on the likelihood of a negative return. Investors should ensure that they are still comfortable with the risks and potential losses associated with their chosen investment option(s). The SRM should not be considered personal advice. Investors should regularly review their investment decision with their financial adviser.

| Risk label | Estimated number of negative annual returns over any 20-year period |
|-------------------|--|
| Very low | Less than 0.5 |
| Low | 0.5 to less than 1 |
| Low to medium | 1 to less than 2 |
| Medium | 2 to less than 3 |
| Medium to high | 3 to less than 4 |
| High | 4 to less than 6 |
| Very high | 6 or greater |

How do I read this Investment Performance report?

This Investment Performance report is designed to be read in conjunction with Annual Statement for the financial year ending 30 June 2020.

1. Find the name of your product on your Annual Statement

The name of the product you are invested in can usually be found on the top left of the cover letter or front page of your Annual Statement.

If you are invested in a Colonial Whole of Life, Endowment, Pure Endowment or PruPac (Traditional) product, the product name will be shown on the cover page of your Annual Statement.

2. Locate the product name in the Table of Contents in this document and click on the product.

For example, if your statement shows 'Colonial Umbrella Investment Plan', go to the Table of Contents on pages 4-6 of this document and find 'Colonial Umbrella Investment Plan'. Note: products appear in the Table of Contents alphabetically. Click on the product name to go to that section of the document.

3. Review your investment returns

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 for further details.

Superannuation and investment products

For most products, your Annual Statement will list which investment option/s you are invested in and the relevant code/s. Investment returns for each investment option under your product are provided in an individual table.

Each table displays the following:

- Investment option name and code
- Objective and strategy
- Indirect cost ratio
- Risk profile
- Minimum suggested timeframe
- Returns history for the financial years ending 2020, 2019, 2016, 2017 and 2016; five years and 10 years.
- Asset allocation as at 30 June 2020.

Traditional products

For "With Profit" Whole of Life, Endowment and Pure Endowment products, go to page 3 of your Annual Statement to identify which contract and component codes you are invested in. Use the contract/component codes to determine the Reversionary and Terminal Bonuses that apply to your investment in the relevant tables. The tables will also display the Statutory Fund associated with your contract/component code. You can use this to see the asset allocation for your investment. Please note that returns are not applicable to "Non Profit" versions of Whole of Life, Endowment or Pure Endowment products.

The simplest way to understand is that the rate of return on the Reversionary Bonuses is to follow the example provided below:

| | Contract/ component code | Statutory fund | 2019 bonus rate ⁵ (per \$ 1000) | |
|----------------------------|--------------------------------|----------------|--|----------------------------|
| | | | Sum assured (\$) | Reversionary bonus (\$) |
| Series 1 - Reversionary | C11A, C11B, C12A | 5 PT | 38.5 | 38.5 |

For the 2019 rates of return on Contract/component code C11B:

- \$38.50 per \$1,000 sum insured
- \$38.50 per \$1,000 on the accumulated Reversionary Bonus.

Note: This example cannot be used to calculate Terminal Bonus returns. The amount of Terminal Bonus allocated to a policy is based on a sliding scale and reliant other factors including the number of years the policy has been in force.

For all Traditional products, the returns for your Advance Contribution Account are listed on page 201 of this document.

If you require assistance with finding the returns on your investment or understanding this Investment Performance report, please call us on the phone number provided on your annual statement, between 8.30 am and 6 pm (Sydney time) Monday to Friday.

Updates to your investment options

To find out if there were any recent updates relevant to your investment options, refer to the Colonial Investment Update 2020 available at commbank.com.au/super-retiring/forms-and-documents

The notes below relate to the footnotes mentioned on pages 12 – 206 of this document.

1. The asset allocations and the assets in the product can vary at the discretion of the investment manager. The investment managers aim to maintain the investments within the minimum and maximum ranges published. However, there may be times when asset allocations fall outside these ranges.

For any unit linked products, up to four per cent of the allocation to Australian Shares may be invested in International Shares, with currency hedging at the discretion of the manager.

For any non-unit linked products the allocation to Global Shares includes an allocation to two underlying strategies: Global Low Volatility Shares and Australian Low Volatility Shares. Up to 25 per cent of the exposure to Australian Low Volatility Shares can be in International Shares with the currency hedging at the discretion of the manager.

2. The Indirect Cost Ratio covers the costs of managing your investment options and includes investment and administration costs for the investment managers and the responsible entities of the underlying trusts in which CMLA invests. Custody and other costs have been included in cases where these have not been deducted from the underlying assets. The fee is calculated as a percentage of the total assets of the investment option and varies from time to time. It is deducted from the investment option assets before the unit prices are calculated.
3. Participating capital guaranteed. We distribute profits to policyholders through the declaration of bonus rates. We do not allow for fees in the determination of bonus rates. On those policies where the guaranteed rate is higher than the declared rate, the guaranteed rate would apply.
4. Non-participating capital guaranteed. On those policies where the guaranteed rate is higher than the declared rate, the guaranteed rate would apply.
5. CMLA charges a fee in the unit price. Please note that this fee is fully rebated via issued units within the Colonial Personal Superannuation Portfolio only.
6. We distribute profits to policyholders through the declaration of bonus rates. We do not allow for fees in the determination of bonus rates.

7. The investment option is closed to new investors.

* For options with an asterisk (*) against the fee, the fee is calculated as a percentage of your account value.

** For options with two asterisks (**) against the fee, no explicit investment management fee applies on this investment option. The returns shown are net of any expenses and CMLA's share of profits on the underlying investments.

o Listed property investments may include Australian and international listed property trusts (hedged).

oo Alternative investments offer the opportunity for enhanced returns and further portfolio diversification. Alternative investments are investments in non-traditional sectors that may be illiquid in nature. They may include but are not limited to alternative risk premia strategies, private equity, mortgages, unlisted property, development capital, infrastructure and hedge funds.

Note: A number of investment options on ex-St Andrew's policies have an inception date of 21 September 2010. As the 10 year compound average return to 30 June 2020 is not yet applicable on these options, the returns show as 0.00%.

Allocated Annuity

Capital Secure - AACSO2

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of fixed interest and money market securities expected to generate a mix of income and some long-term capital growth with an emphasis on stable returns and a high level of security. To achieve a return of Consumer Price Index (CPI) plus 1.0% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.95 | | |
| | 2019 | 3.46 | ● Australian Shares | 0.0% |
| | 2018 | 0.95 | ● Global Shares | 0.0% |
| | 2017 | 0.85 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.77 | ● Alternatives ^{oo} | 0.0% |
| | Indirect Cost Ratio (% p.a.) ² : 1.52 | 5 years (% p.a.) | 1.79 | ● Fixed Interest |
| Risk: Very Low | 10 years (% p.a.) | 0.00 | Cash | 64.7% |
| Minimum Suggested Timeframe: 3 years | | | | |

Managed - AAMG02

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.11 | | |
| | 2019 | 7.76 | ● Australian Shares | 28.2% |
| | 2018 | 8.84 | ● Global Shares | 28.2% |
| | 2017 | 9.20 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.44 | ● Alternatives ^{oo} | 20.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.9 | 5 years (% p.a.) | 5.56 | ● Fixed Interest | 18.4% |
| Risk: High | 10 years (% p.a.) | 0.00 | Cash | 4.5% |
| Minimum Suggested Timeframe: 6 years | | | | |

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Colonial Flexible Income Retirement Plan


| Colonial Capital Guaranteed Fund (participating) - FECPGTD | | | | |
|--|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 7.68 | | |
| | 2019 | 23.87 | ● Australian Shares | 0.0% |
| | 2018 | 7.50 | ● Global Shares | 10.4% |
| | 2017 | 6.49 | ● Listed Property ^o | 0.0% |
| | 2016 | 7.22 | ● Alternatives ^{oo} | 10.3% |
| Indirect Cost Ratio (% p.a.) ² : 0.1 | 2016 | 7.22 | ● Fixed Interest | 75.7% |
| Risk: Very low | 5 years (% p.a.) | 10.36 | Cash | 3.6% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 8.65 | | |

| Colonial Cash Fund - FEPACAS | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 1.38 | | |
| | 2019 | 2.49 | ● Australian Shares | 0.0% |
| | 2018 | 2.27 | ● Global Shares | 0.0% |
| | 2017 | 2.26 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.45 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.25 | 2016 | 2.45 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | 2.17 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | 10 years (% p.a.) | 2.99 | | |

| Colonial Australian Fixed Interest Fund - FEPAFIX | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 3.43 | | |
| | 2019 | 8.42 | ● Australian Shares | 0.0% |
| | 2018 | 1.55 | ● Global Shares | 0.0% |
| | 2017 | 1.52 | ● Listed Property ^o | 0.0% |
| | 2016 | 6.11 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.58 | 2016 | 6.11 | ● Fixed Interest | 99.0% |
| Risk: Medium | 5 years (% p.a.) | 4.17 | Cash | 1.0% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 5.37 | | |

| Colonial Capital Safe Fund - FECAPSF | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 1.85 | | |
| | 2019 | 6.64 | ● Australian Shares | 10.1% |
| | 2018 | 4.69 | ● Global Shares | 10.0% |
| | 2017 | 5.61 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.34 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 0.78 | 2016 | 4.34 | ● Fixed Interest | 38.4% |
| Risk: Low to Medium | 5 years (% p.a.) | 4.61 | Cash | 25.0% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 6.10 | | |

Colonial Balanced Fund - FEDISCR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.94 |  | |
| | 2019 | 8.70 | ● Australian Shares | 27.9% |
| | 2018 | 9.58 | ● Global Shares | 28.3% |
| | 2017 | 11.92 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.97 | ● Alternatives ^{oo} | 20.7% |
| Indirect Cost Ratio (% p.a.) ² : 0.82 | | | ● Fixed Interest | 18.9% |
| Risk: High | 5 years (% p.a.) | 6.74 | ● Cash | 4.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 9.05 | | |

Colonial Growth Fund - FEGRWTH

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | 0.10 |  | |
| | 2019 | 9.20 | ● Australian Shares | 33.7% |
| | 2018 | 11.28 | ● Global Shares | 33.7% |
| | 2017 | 14.33 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.29 | ● Alternatives ^{oo} | 24.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.86 | | | ● Fixed Interest | 6.4% |
| Risk: High | 5 years (% p.a.) | 7.30 | ● Cash | 2.1% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 9.70 | | |

Pendal Wholesale Active Balanced Option - FEXRODI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| The option aims to provide a return (before fees, costs and taxes) that exceeds the option's composite benchmark over rolling three-year periods. | 2020 | -1.33 |  | |
| | 2019 | 9.00 | ● Australian Shares | 36.5% |
| | 2018 | 10.16 | ● Global Shares | 27.3% |
| | 2017 | 11.91 | ● Listed Property ^o | 6.6% |
| | 2016 | 1.60 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.1 | | | ● Fixed Interest | 22.4% |
| Risk: High | 5 years (% p.a.) | 6.14 | ● Cash | 7.2% |
| Minimum Suggested Timeframe: 5 years | 10 years (% p.a.) | 8.44 | | |

Pendal Wholesale Property Investment Option - FEXROPR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|--------|---|-------|
| To provide a return (before fees and taxes) that exceeds the S&P/ASX 300 A-REIT Accumulation Index over rolling three-year periods. | 2020 | -18.58 | ████████████████████ | |
| | 2019 | 24.06 | ● Australian Shares | 0.0% |
| | 2018 | 8.56 | ● Global Shares | 0.0% |
| | 2017 | -2.19 | ● Listed Property ^o | 97.5% |
| | 2016 | 22.85 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1 | 2016 | 22.85 | ● Fixed Interest | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 5.67 | ● Cash | 2.5% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 9.46 | | |

Colonial Australian Equities Fund - FEPAEQU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -7.82 | ████████████████████ | |
| | 2019 | 13.71 | ● Australian Shares | 99.0% |
| | 2018 | 13.10 | ● Global Shares | 0.0% |
| | 2017 | 18.30 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.70 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.71 | 2016 | 0.70 | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 7.15 | ● Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.77 | | |

Colonial First State Wholesale Imputation Fund - FEXFSDE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To combine long-term capital growth with tax-effective income by targeting Australian growth companies with a high level of franked dividends. The option aims to outperform the S&P/ASX 300 Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | -3.87 | ████████████████████ | |
| | 2019 | 12.50 | ● Australian Shares | 98.4% |
| | 2018 | 20.97 | ● Global Shares | 0.0% |
| | 2017 | 12.39 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.17 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.16 | 2016 | 0.17 | ● Fixed Interest | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 8.05 | ● Cash | 1.6% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 9.41 | | |

Pendal Wholesale Concentrated Australian Share Option - FEXRODE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide a return (before fees, costs and taxes) that exceeds the S&P/ASX 300 Accumulation Index over rolling three-year periods | 2020 | -7.59 | ████████████████████ | |
| | 2019 | 10.29 | ● Australian Shares | 96.9% |
| | 2018 | 14.31 | ● Global Shares | 0.0% |
| | 2017 | 21.29 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.62 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.15 | 2016 | -0.62 | ● Fixed Interest | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 7.03 | ● Cash | 3.1% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.83 | | |

Colonial International Equities Fund - FEPIEQU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 4.66 | | |
| | 2019 | 9.78 | ● Australian Shares | 0.0% |
| | 2018 | 15.95 | ● Global Shares | 99.0% |
| | 2017 | 19.95 | ● Listed Property ^o | 0.0% |
| | 2016 | -1.56 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.71 | | | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 9.48 | ● Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 12.28 | | |

FirstChoice Wholesale Asian Share Fund - FEXSAOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth from a diversified portfolio of predominantly Asian companies. To outperform the MSCI All Country Asia (ex Japan) Index over rolling three-year periods before fees and taxes. | 2020 | 1.19 | | |
| | 2019 | 5.09 | ● Australian Shares | 0.0% |
| | 2018 | 11.57 | ● Global Shares | 96.3% |
| | 2017 | 26.75 | ● Listed Property ^o | 0.0% |
| | 2016 | -5.96 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.18 | | | ● Fixed Interest | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 7.18 | ● Cash | 3.7% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 9.82 | | |

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Colonial Investment Bond (AA3, AF3, AG3, AH3,SB3)

| Capital Guaranteed Fund ^{4,9} - 6BCG | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 2.06 | | |
| | 2019 | 0.98 | ● Australian Shares | 0.0% |
| | 2018 | 0.88 | ● Global Shares | 11.2% |
| | 2017 | 1.13 | ● Listed Property° | 0.0% |
| | 2016 | 1.92 | ● Alternatives°° | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.83 | 5 years (% p.a.) | 1.39 | ● Fixed Interest | 29.5% |
| Risk: Very low | 10 years (% p.a.) | 2.53 | Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Fund ⁷ - 6BON | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 2.29 | | |
| | 2019 | 1.22 | ● Australian Shares | 0.0% |
| | 2018 | 1.13 | ● Global Shares | 11.2% |
| | 2017 | 1.39 | ● Listed Property° | 0.0% |
| | 2016 | 2.17 | ● Alternatives°° | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.58 | 5 years (% p.a.) | 1.64 | ● Fixed Interest | 29.5% |
| Risk: Very low | 10 years (% p.a.) | 2.77 | Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Ordinary Funeral Bond - 6FNR | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.78 | | |
| | 2019 | 0.67 | ● Australian Shares | 0.0% |
| | 2018 | 0.58 | ● Global Shares | 11.2% |
| | 2017 | 0.32 | ● Listed Property° | 0.0% |
| | 2016 | 1.08 | ● Alternatives°° | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 2.13 | 5 years (% p.a.) | 0.88 | ● Fixed Interest | 29.5% |
| Risk: Very low | 10 years (% p.a.) | 1.77 | Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Ordinary Passbook Rate - 6HIN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.78 | | |
| | 2019 | 0.68 | ● Australian Shares | 0.0% |
| | 2018 | 0.58 | ● Global Shares | 11.2% |
| | 2017 | 0.45 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.21 | ● Alternatives ^{oo} | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 2.13 | 5 years (% p.a.) | 0.94 | ● Fixed Interest | 29.5% |
| Risk: Very low | 10 years (% p.a.) | 1.90 | Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Protected Fund - December - 8BP1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.63 | | |
| | 2019 | 0.24 | ● Australian Shares | 0.0% |
| | 2018 | -0.16 | ● Global Shares | 0.0% |
| | 2017 | -0.01 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.02 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.72 | 5 years (% p.a.) | -0.11 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.48 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Protected Fund – June - 8BP3

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.81 | | |
| | 2019 | -0.01 | ● Australian Shares | 0.0% |
| | 2018 | -0.20 | ● Global Shares | 0.0% |
| | 2017 | -0.01 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.02 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.74 | 5 years (% p.a.) | -0.20 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.44 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Protected Fund - September - 8BP4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.80 | | |
| | 2019 | 0.00 | ● Australian Shares | 0.0% |
| | 2018 | -0.19 | ● Global Shares | 0.0% |
| | 2017 | 0.00 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.03 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.73 | 5 years (% p.a.) | -0.19 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.46 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Managed Fund - 8BMN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.49 | | |
| | 2019 | 5.15 | ● Australian Shares | 28.6% |
| | 2018 | 5.74 | ● Global Shares | 28.9% |
| | 2017 | 7.35 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.87 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 3.68 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 5.16 | | |

Property Fund - 8BPF

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -7.16 | | |
| | 2019 | 5.00 | ● Australian Shares | 0.0% |
| | 2018 | 4.07 | ● Global Shares | 0.0% |
| | 2017 | 1.19 | ● Listed Property ^o | 100.0% |
| | 2016 | 7.16 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.99 | | | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 1.93 | Cash | 0.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 4.66 | | |

Australian Equities Fund - 8BAE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -6.54 | | |
| | 2019 | 7.97 | ● Australian Shares | 99.0% |
| | 2018 | 7.58 | ● Global Shares | 0.0% |
| | 2017 | 11.44 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.80 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.82 | | | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 3.72 | Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 5.01 | | |

International Equities Fund - 8BIE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 2.89 | | |
| | 2019 | 6.61 | ● Australian Shares | 0.0% |
| | 2018 | 11.90 | ● Global Shares | 99.1% |
| | 2017 | 14.44 | ● Listed Property ^o | 0.0% |
| | 2016 | -2.50 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.75 | | | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 6.49 | Cash | 0.9% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.02 | | |

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Colonial Life Umbrella (S03)

| Ordinary - 1LUO | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 4.03 | | |
| | 2019 | 3.99 | ● Australian Shares | 0.0% |
| | 2018 | 3.99 | ● Global Shares | 10.2% |
| | 2017 | 4.00 | ● Listed Property° | 0.0% |
| | 2016 | 4.02 | ● Alternatives°° | 9.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.07 | | | ● Fixed Interest | 29.9% |
| Risk: Very low | 5 years (% p.a.) | 4.01 | ● Cash | 50.8% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 4.00 | | |

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Colonial Life Umbrella Super (W03)

| Capital Guaranteed - 1LUS | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 7.92 | | |
| | 2019 | 5.41 | ● Australian Shares | 0.0% |
| | 2018 | 5.60 | ● Global Shares | 9.6% |
| | 2017 | 5.25 | ● Listed Property° | 0.0% |
| | 2016 | 5.66 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 0.54 | | | ● Fixed Interest | 30.5% |
| Risk: Very low | 5 years (% p.a.) | 5.96 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 5.65 | | |

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Colonial Living Money (E07, E08)

Capital Guaranteed Cash Fund - 4CSH

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.12 | | |
| | 2019 | 1.02 | ● Australian Shares | 0.0% |
| | 2018 | 0.78 | ● Global Shares | 0.0% |
| | 2017 | 0.81 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.00 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.7 | 5 years (% p.a.) | 0.74 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.54 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Fixed Interest Fund - 4FIX

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 2.09 | | |
| | 2019 | 6.99 | ● Australian Shares | 0.0% |
| | 2018 | 0.24 | ● Global Shares | 0.0% |
| | 2017 | 0.21 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.82 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.89 | 5 years (% p.a.) | 2.83 | ● Fixed Interest | 99.0% |
| Risk: Medium | 10 years (% p.a.) | 4.02 | Cash | 1.0% |
| Minimum Suggested Timeframe: 3 years | | | | |

Consensus Stable Fund - 4CST

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 1.07 | | |
| | 2019 | 5.36 | ● Australian Shares | 10.7% |
| | 2018 | 3.44 | ● Global Shares | 10.5% |
| | 2017 | 4.35 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.98 | ● Alternatives ^{oo} | 16.3% |
| Indirect Cost Ratio (% p.a.) ² : 1.74 | 5 years (% p.a.) | 3.43 | ● Fixed Interest | 38.7% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.95 | Cash | 23.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

Stable Fund - 4STB

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.59 | | |
| | 2019 | 5.25 | ● Australian Shares | 10.1% |
| | 2018 | 3.35 | ● Global Shares | 10.0% |
| | 2017 | 4.15 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.86 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 2.04 | 5 years (% p.a.) | 3.23 | ● Fixed Interest | 38.4% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.72 | Cash | 25.0% |
| Minimum Suggested Timeframe: 3 years | | | | |

Consensus Managed Fund - 4CMG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.36 | | |
| | 2019 | 7.83 | ● Australian Shares | 28.8% |
| | 2018 | 8.40 | ● Global Shares | 28.5% |
| | 2017 | 10.83 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.75 | ● Alternatives ^{oo} | 19.8% |
| | Indirect Cost Ratio (% p.a.) ² : 1.78 | 5 years (% p.a.) | 5.60 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 7.81 | Cash | 4.5% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Fund - 4MGD

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.34 | | |
| | 2019 | 7.32 | ● Australian Shares | 27.9% |
| | 2018 | 8.11 | ● Global Shares | 28.3% |
| | 2017 | 10.35 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.53 | ● Alternatives ^{oo} | 20.7% |
| | Indirect Cost Ratio (% p.a.) ² : 2.08 | 5 years (% p.a.) | 5.32 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 7.63 | Cash | 4.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Property Fund - 4PRP

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -10.27 | | |
| | 2019 | 7.09 | ● Australian Shares | 0.0% |
| | 2018 | 5.82 | ● Global Shares | 0.0% |
| | 2017 | 1.16 | ● Listed Property ^o | 100.0% |
| | 2016 | 9.87 | ● Alternatives ^{oo} | 0.0% |
| | Indirect Cost Ratio (% p.a.) ² : 2.31 | 5 years (% p.a.) | 2.48 | ● Fixed Interest |
| Risk: Very high | 10 years (% p.a.) | 6.25 | Cash | 0.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Australian Equities Fund - 4EQY

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------------------|---|------------------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -9.04 | | |
| | 2019 | 12.17 | ● Australian Shares | 99.0% |
| | 2018 | 11.58 | ● Global Shares | 0.0% |
| | 2017 | 16.54 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.77 | ● Alternatives ^{oo} | 0.0% |
| | Indirect Cost Ratio (% p.a.) ² : 2.09 | 5 years (% p.a.) | 5.65 | ● Fixed Interest |
| Risk: Very high | 10 years (% p.a.) | 7.25 | Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

International Equities Fund - 4INT

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 3.18 | | |
| | 2019 | 8.14 | ● Australian Shares | 0.0% |
| | 2018 | 14.36 | ● Global Shares | 99.0% |
| | 2017 | 18.14 | ● Listed Property ^o | 0.0% |
| | 2016 | -3.00 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.1 | | | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 7.89 | ● Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 10.69 | | |

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Colonial Money Plan (SA3)

| Money Plan Ordinary - 6MNY | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 2.29 | | |
| | 2019 | 1.22 | ● Australian Shares | 0.0% |
| | 2018 | 1.13 | ● Global Shares | 11.2% |
| | 2017 | 1.39 | ● Listed Property° | 0.0% |
| | 2016 | 2.17 | ● Alternatives°° | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.58 | | | ● Fixed Interest | 29.5% |
| Risk: Very low | 5 years (% p.a.) | 1.64 | ● Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 2.77 | | |

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Colonial Money Plan Super & Colonial Private Trustee (WA3, W04)

Capital Guaranteed - 1LUS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 7.92 | | |
| | 2019 | 5.41 | ● Australian Shares | 0.0% |
| | 2018 | 5.60 | ● Global Shares | 9.6% |
| | 2017 | 5.25 | ● Listed Property ^o | 0.0% |
| | 2016 | 5.66 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 0.54 | 5 years (% p.a.) | 5.96 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 5.65 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed - 6SMY

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 2.73 | | |
| | 2019 | 2.01 | ● Australian Shares | 0.0% |
| | 2018 | 2.22 | ● Global Shares | 10.7% |
| | 2017 | 2.37 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.02 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 2.47 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 3.87 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

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Colonial Personal Superannuation Portfolio

| Capital Guaranteed Fund (participating) ^{3,4} - SCPGTD | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 8.66 | | |
| | 2019 | 5.46 | ● Australian Shares | 0.0% |
| | 2018 | 5.19 | ● Global Shares | 9.6% |
| | 2017 | 4.98 | ● Listed Property ^o | 0.0% |
| | 2016 | 5.62 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 2.1 | 5 years (% p.a.) | 5.97 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 5.83 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - SPACAS | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 1.18 | | |
| | 2019 | 2.15 | ● Australian Shares | 0.0% |
| | 2018 | 1.94 | ● Global Shares | 0.0% |
| | 2017 | 1.97 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.16 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.2 | 5 years (% p.a.) | 1.88 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 2.56 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Australian Fixed Interest Fund - SPAFIX | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 2.91 | | |
| | 2019 | 7.29 | ● Australian Shares | 0.0% |
| | 2018 | 0.98 | ● Global Shares | 0.0% |
| | 2017 | 1.23 | ● Listed Property ^o | 0.0% |
| | 2016 | 5.25 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.58 | 5 years (% p.a.) | 3.51 | ● Fixed Interest | 99.2% |
| Risk: Medium | 10 years (% p.a.) | 4.48 | Cash | 0.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Colonial Capital Safe Fund - SCAPSF | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 1.45 | | |
| | 2019 | 5.88 | ● Australian Shares | 10.2% |
| | 2018 | 4.00 | ● Global Shares | 10.2% |
| | 2017 | 4.73 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.44 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 0.78 | 5 years (% p.a.) | 3.89 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 5.17 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Fund - SDISCR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.57 | | |
| | 2019 | 7.97 | ● Australian Shares | 28.1% |
| | 2018 | 8.76 | ● Global Shares | 28.2% |
| | 2017 | 10.59 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.51 | ● Alternatives ^{oo} | 20.8% |
| | Indirect Cost Ratio (% p.a.) ² : 0.81 | 5 years (% p.a.) | 6.01 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 7.88 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Growth Fund - SGRWTH

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -0.10 | | |
| | 2019 | 8.38 | ● Australian Shares | 33.8% |
| | 2018 | 10.28 | ● Global Shares | 33.4% |
| | 2017 | 12.75 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.87 | ● Alternatives ^{oo} | 22.8% |
| | Indirect Cost Ratio (% p.a.) ² : 0.82 | 5 years (% p.a.) | 6.52 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 8.50 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

Australian Equity Fund - SPAEQU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------------------|---|------------------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -7.22 | | |
| | 2019 | 11.53 | ● Australian Shares | 99.4% |
| | 2018 | 11.66 | ● Global Shares | 0.0% |
| | 2017 | 16.06 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.41 | ● Alternatives ^{oo} | 0.0% |
| | Indirect Cost Ratio (% p.a.) ² : 0.7 | 5 years (% p.a.) | 6.13 | ● Fixed Interest |
| Risk: Very high | 10 years (% p.a.) | 7.66 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

International Equity Fund - SPIEQU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------------------|---|------------------|
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 4.81 | | |
| | 2019 | 9.19 | ● Australian Shares | 0.0% |
| | 2018 | 15.21 | ● Global Shares | 99.2% |
| | 2017 | 17.98 | ● Listed Property ^o | 0.0% |
| | 2016 | -1.49 | ● Alternatives ^{oo} | 0.0% |
| | Indirect Cost Ratio (% p.a.) ² : 0.69 | 5 years (% p.a.) | 8.91 | ● Fixed Interest |
| Risk: Very high | 10 years (% p.a.) | 11.11 | Cash | 0.8% |
| Minimum Suggested Timeframe: 7 years | | | | |

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Colonial Personal Superannuation Bond (E03, E04)

Capital Guaranteed Fund - 1SUP

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 8.06 | | |
| | 2019 | 5.58 | ● Australian Shares | 0.0% |
| | 2018 | 5.57 | ● Global Shares | 9.6% |
| | 2017 | 6.15 | ● Listed Property ^o | 0.0% |
| | 2016 | 5.94 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.75 | 5 years (% p.a.) | 6.26 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 6.00 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed Cash Fund - 2CSH

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.64 | ● Australian Shares | 0.0% |
| | 2018 | 0.43 | ● Global Shares | 0.0% |
| | 2017 | 0.53 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.70 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.69 | 5 years (% p.a.) | 0.46 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.11 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Fixed Interest Fund - 2FIX

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 1.57 | | |
| | 2019 | 5.88 | ● Australian Shares | 0.0% |
| | 2018 | -0.33 | ● Global Shares | 0.0% |
| | 2017 | 0.00 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.00 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.9 | 5 years (% p.a.) | 2.20 | ● Fixed Interest | 99.2% |
| Risk: Medium | 10 years (% p.a.) | 3.16 | Cash | 0.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

Consensus Stable Fund - 2CST

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.40 | | |
| | 2019 | 4.49 | ● Australian Shares | 10.7% |
| | 2018 | 2.70 | ● Global Shares | 10.5% |
| | 2017 | 3.51 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.25 | ● Alternatives ^{oo} | 14.9% |
| Indirect Cost Ratio (% p.a.) ² : 1.95 | 5 years (% p.a.) | 2.66 | ● Fixed Interest | 38.8% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.88 | Cash | 25.1% |
| Minimum Suggested Timeframe: 3 years | | | | |

Stable Fund - 2STB

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.14 | | |
| | 2019 | 4.50 | ● Australian Shares | 10.2% |
| | 2018 | 2.64 | ● Global Shares | 10.2% |
| | 2017 | 3.36 | ● Listed Property° | 0.0% |
| | 2016 | 2.09 | ● Alternatives°° | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.09 | 5 years (% p.a.) | 2.53 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.81 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Consensus Managed Fund - 2CMG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.74 | | |
| | 2019 | 6.49 | ● Australian Shares | 28.6% |
| | 2018 | 7.48 | ● Global Shares | 28.2% |
| | 2017 | 9.21 | ● Listed Property° | 0.0% |
| | 2016 | 1.29 | ● Alternatives°° | 19.9% |
| Indirect Cost Ratio (% p.a.) ² : 2.02 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 17.8% |
| Risk: High | 10 years (% p.a.) | 6.54 | Cash | 5.5% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Fund - 2MGD

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.70 | | |
| | 2019 | 6.57 | ● Australian Shares | 28.1% |
| | 2018 | 7.35 | ● Global Shares | 28.2% |
| | 2017 | 9.16 | ● Listed Property° | 0.0% |
| | 2016 | 1.15 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.11 | 5 years (% p.a.) | 4.64 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.48 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Property Fund - 2PRP

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -9.42 | | |
| | 2019 | 6.18 | ● Australian Shares | 0.0% |
| | 2018 | 5.23 | ● Global Shares | 0.0% |
| | 2017 | 1.39 | ● Listed Property° | 100.0% |
| | 2016 | 8.71 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.33 | 5 years (% p.a.) | 2.21 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 5.38 | Cash | 0.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Australian Equities Fund - 2EQY

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.49 | ████████████████████ | |
| | 2019 | 10.09 | ● Australian Shares | 99.4% |
| | 2018 | 10.14 | ● Global Shares | 0.0% |
| | 2017 | 14.39 | ● Listed Property ^o | 0.0% |
| | 2016 | -1.02 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | 5 years (% p.a.) | 4.67 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 6.16 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

International Equities Fund - 2INT

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 3.35 | ████████████████████ | |
| | 2019 | 7.68 | ● Australian Shares | 0.0% |
| | 2018 | 13.61 | ● Global Shares | 99.2% |
| | 2017 | 16.43 | ● Listed Property ^o | 0.0% |
| | 2016 | -2.74 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.09 | 5 years (% p.a.) | 7.44 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 9.59 | Cash | 0.8% |
| Minimum Suggested Timeframe: 7 years | | | | |

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Colonial Retirement Accumulation Plan (W02)

| Table 62 and Plus - 1RAP | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 7.92 | | |
| | 2019 | 5.41 | ● Australian Shares | 0.0% |
| | 2018 | 5.59 | ● Global Shares | 9.6% |
| | 2017 | 5.25 | ● Listed Property° | 0.0% |
| | 2016 | 5.66 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 0.7 | 5 years (% p.a.) | 5.96 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 5.65 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

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Colonial Retirement Investment Plan (W01)

Table 60 and 80 - 1RIP

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 7.01 | | |
| | 2019 | 4.51 | ● Australian Shares | 0.0% |
| | 2018 | 4.70 | ● Global Shares | 9.6% |
| | 2017 | 4.35 | ● Listed Property° | 0.0% |
| | 2016 | 4.76 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 0.54 | | | ● Fixed Interest | 30.5% |
| Risk: Very low | 5 years (% p.a.) | 5.06 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 4.75 | | |

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Colonial Retirement Plus Account (FA3, FB3)

| Capital Guaranteed Fund ⁴ - 6ACG | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 3.73 | | |
| | 2019 | 2.03 | ● Australian Shares | 0.0% |
| | 2018 | 2.44 | ● Global Shares | 10.6% |
| | 2017 | 2.73 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.53 | ● Alternatives ^{oo} | 11.9% |
| Indirect Cost Ratio (% p.a.) ² : 1.62 | 5 years (% p.a.) | 2.89 | ● Fixed Interest | 29.9% |
| Risk: Very low | 10 years (% p.a.) | 4.45 | Cash | 47.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - 9ACA | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.25 | | |
| | 2019 | 1.26 | ● Australian Shares | 0.0% |
| | 2018 | 1.01 | ● Global Shares | 0.0% |
| | 2017 | 1.01 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.19 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.94 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.76 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Protected Fund - December - 9AP1 | | | | |
|---|--|-------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.19 | | |
| | 2019 | 0.96 | ● Australian Shares | 0.0% |
| | 2018 | 0.74 | ● Global Shares | 0.0% |
| | 2017 | 0.86 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.90 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.66 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.58 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Protected Fund – June A (ex-March) - 9AP2 | | | | |
|---|--|-------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.19 | | |
| | 2019 | 0.96 | ● Australian Shares | 0.0% |
| | 2018 | 0.71 | ● Global Shares | 0.0% |
| | 2017 | 0.86 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.90 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.65 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.57 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Protected Fund – June - 9AP3

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.19 | | |
| | 2019 | 0.96 | ● Australian Shares | 0.0% |
| | 2018 | 0.70 | ● Global Shares | 0.0% |
| | 2017 | 0.89 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.90 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.65 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.58 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Protected Fund - September - 9AP4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.19 | | |
| | 2019 | 0.96 | ● Australian Shares | 0.0% |
| | 2018 | 0.70 | ● Global Shares | 0.0% |
| | 2017 | 0.86 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.90 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.64 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.58 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Managed Fund - 9AMN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.06 | | |
| | 2019 | 7.77 | ● Australian Shares | 27.9% |
| | 2018 | 8.63 | ● Global Shares | 28.3% |
| | 2017 | 10.79 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.92 | ● Alternatives ^{oo} | 20.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.68 | 5 years (% p.a.) | 5.75 | ● Fixed Interest | 18.9% |
| Risk: High | 10 years (% p.a.) | 8.06 | Cash | 4.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Property Fund - 9APF

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -9.85 | | |
| | 2019 | 7.63 | ● Australian Shares | 0.0% |
| | 2018 | 6.39 | ● Global Shares | 0.0% |
| | 2017 | 1.80 | ● Listed Property ^o | 100.0% |
| | 2016 | 10.39 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.8 | 5 years (% p.a.) | 3.01 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 6.78 | Cash | 0.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Australian Equities Fund - 9AAE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.59 | ████████████████████ | |
| | 2019 | 12.74 | ● Australian Shares | 99.0% |
| | 2018 | 12.10 | ● Global Shares | 0.0% |
| | 2017 | 17.13 | ● Listed Property° | 0.0% |
| | 2016 | -0.29 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.59 | | | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 6.17 | ● Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 7.77 | | |

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Colonial Rollover Bond (E05, E06, E10, EA3, EB3, EC3, EF3)

Capital Guaranteed Fund - 1SUP

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 8.06 | | |
| | 2019 | 5.58 | ● Australian Shares | 0.0% |
| | 2018 | 5.57 | ● Global Shares | 9.6% |
| | 2017 | 6.15 | ● Listed Property° | 0.0% |
| | 2016 | 5.94 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.75 | 5 years (% p.a.) | 6.26 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 6.00 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed Cash Fund - 2CSH

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.64 | ● Australian Shares | 0.0% |
| | 2018 | 0.43 | ● Global Shares | 0.0% |
| | 2017 | 0.53 | ● Listed Property° | 0.0% |
| | 2016 | 0.70 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.69 | 5 years (% p.a.) | 0.46 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.11 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Guaranteed Fund4 - 6RCG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 2.54 | | |
| | 2019 | 1.81 | ● Australian Shares | 0.0% |
| | 2018 | 2.02 | ● Global Shares | 10.7% |
| | 2017 | 2.17 | ● Listed Property° | 0.0% |
| | 2016 | 2.81 | ● Alternatives°° | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.81 | 5 years (% p.a.) | 2.27 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 3.67 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed - 6RNF

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 2.22 | | |
| | 2019 | 1.46 | ● Australian Shares | 0.0% |
| | 2018 | 1.67 | ● Global Shares | 10.7% |
| | 2017 | 1.82 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.46 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.16 | 5 years (% p.a.) | 1.93 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 3.32 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed - 6ROL

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 2.54 | | |
| | 2019 | 1.81 | ● Australian Shares | 0.0% |
| | 2018 | 2.02 | ● Global Shares | 10.7% |
| | 2017 | 2.17 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.81 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.81 | 5 years (% p.a.) | 2.27 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 3.67 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed Cash Fund - 7RCA

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.64 | ● Australian Shares | 0.0% |
| | 2018 | 0.49 | ● Global Shares | 0.0% |
| | 2017 | 0.53 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.69 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.69 | 5 years (% p.a.) | 0.47 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.12 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Protected Fund - December - 7RP1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.57 | | |
| | 2019 | 0.41 | ● Australian Shares | 0.0% |
| | 2018 | 0.19 | ● Global Shares | 0.0% |
| | 2017 | 0.41 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.44 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.7 | 5 years (% p.a.) | 0.18 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.95 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Protected Fund – June A (ex-March) - 7RP2

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.58 | | |
| | 2019 | 0.44 | ● Australian Shares | 0.0% |
| | 2018 | 0.20 | ● Global Shares | 0.0% |
| | 2017 | 0.40 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.44 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.7 | | | ● Fixed Interest | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | 0.18 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | 10 years (% p.a.) | 0.95 | | |

Capital Protected Fund – June - 7RP3

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.57 | | |
| | 2019 | 0.41 | ● Australian Shares | 0.0% |
| | 2018 | 0.20 | ● Global Shares | 0.0% |
| | 2017 | 0.40 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.44 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.69 | | | ● Fixed Interest | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | 0.17 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | 10 years (% p.a.) | 0.95 | | |

Capital Protected Fund - September - 7RP4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.58 | | |
| | 2019 | 0.40 | ● Australian Shares | 0.0% |
| | 2018 | 0.20 | ● Global Shares | 0.0% |
| | 2017 | 0.41 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.43 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.7 | | | ● Fixed Interest | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | 0.17 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | 10 years (% p.a.) | 0.95 | | |

Fixed Interest Fund - 2FIX

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 1.57 | | |
| | 2019 | 5.88 | ● Australian Shares | 0.0% |
| | 2018 | -0.33 | ● Global Shares | 0.0% |
| | 2017 | 0.00 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.00 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.9 | | | ● Fixed Interest | 99.2% |
| Risk: Medium | 5 years (% p.a.) | 2.20 | Cash | 0.8% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 3.16 | | |

Fixed Interest Fund - 7RFI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 2.86 | | |
| | 2019 | 6.02 | ● Australian Shares | 0.0% |
| | 2018 | -0.18 | ● Global Shares | 0.0% |
| | 2017 | 0.15 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.25 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.75 | 5 years (% p.a.) | 2.59 | ● Fixed Interest | 99.2% |
| Risk: Medium | 10 years (% p.a.) | 3.43 | Cash | 0.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

Consensus Stable Fund - 2CST

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.40 | | |
| | 2019 | 4.49 | ● Australian Shares | 10.7% |
| | 2018 | 2.70 | ● Global Shares | 10.5% |
| | 2017 | 3.51 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.25 | ● Alternatives ^{oo} | 14.9% |
| Indirect Cost Ratio (% p.a.) ² : 1.95 | 5 years (% p.a.) | 2.66 | ● Fixed Interest | 38.8% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.88 | Cash | 25.1% |
| Minimum Suggested Timeframe: 3 years | | | | |

Stable Fund - 2STB

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.14 | | |
| | 2019 | 4.50 | ● Australian Shares | 10.2% |
| | 2018 | 2.64 | ● Global Shares | 10.2% |
| | 2017 | 3.36 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.09 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.09 | 5 years (% p.a.) | 2.53 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.81 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Consensus Managed Fund - 2CMG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.74 | | |
| | 2019 | 6.49 | ● Australian Shares | 28.6% |
| | 2018 | 7.48 | ● Global Shares | 28.2% |
| | 2017 | 9.21 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.29 | ● Alternatives ^{oo} | 19.9% |
| Indirect Cost Ratio (% p.a.) ² : 2.02 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 17.8% |
| Risk: High | 10 years (% p.a.) | 6.54 | Cash | 5.5% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Fund - 2MGD

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.70 | | |
| | 2019 | 6.57 | ● Australian Shares | 28.1% |
| | 2018 | 7.35 | ● Global Shares | 28.2% |
| | 2017 | 9.16 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.15 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.11 | 5 years (% p.a.) | 4.64 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.48 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Fund - 7RMN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.45 | | |
| | 2019 | 6.84 | ● Australian Shares | 28.1% |
| | 2018 | 7.62 | ● Global Shares | 28.2% |
| | 2017 | 9.45 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.40 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 | 5 years (% p.a.) | 4.90 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.74 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Property Fund - 2PRP

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -9.42 | | |
| | 2019 | 6.18 | ● Australian Shares | 0.0% |
| | 2018 | 5.23 | ● Global Shares | 0.0% |
| | 2017 | 1.39 | ● Listed Property ^o | 100.0% |
| | 2016 | 8.71 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.33 | 5 years (% p.a.) | 2.21 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 5.38 | Cash | 0.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Property Fund - 7RPF

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -9.09 | | |
| | 2019 | 6.61 | ● Australian Shares | 0.0% |
| | 2018 | 5.59 | ● Global Shares | 0.0% |
| | 2017 | 1.74 | ● Listed Property ^o | 100.0% |
| | 2016 | 9.10 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.98 | 5 years (% p.a.) | 2.58 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 5.78 | Cash | 0.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Australian Equities Fund - 2EQY

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.49 | ████████████████████ | |
| | 2019 | 10.09 | ● Australian Shares | 99.4% |
| | 2018 | 10.14 | ● Global Shares | 0.0% |
| | 2017 | 14.39 | ● Listed Property ^o | 0.0% |
| | 2016 | -1.02 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | 5 years (% p.a.) | 4.67 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 6.16 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

Australian Equities Fund - 7RAE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.23 | ████████████████████ | |
| | 2019 | 10.54 | ● Australian Shares | 99.4% |
| | 2018 | 10.45 | ● Global Shares | 0.0% |
| | 2017 | 14.80 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.71 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.77 | 5 years (% p.a.) | 5.02 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 6.52 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

International Equities Fund - 2INT

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 3.35 | ████████████████████ | |
| | 2019 | 7.68 | ● Australian Shares | 0.0% |
| | 2018 | 13.61 | ● Global Shares | 99.2% |
| | 2017 | 16.43 | ● Listed Property ^o | 0.0% |
| | 2016 | -2.74 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.09 | 5 years (% p.a.) | 7.44 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 9.59 | Cash | 0.8% |
| Minimum Suggested Timeframe: 7 years | | | | |

International Equities Fund - 7RIE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 3.75 | ████████████████████ | |
| | 2019 | 8.07 | ● Australian Shares | 0.0% |
| | 2018 | 13.98 | ● Global Shares | 99.2% |
| | 2017 | 16.83 | ● Listed Property ^o | 0.0% |
| | 2016 | -2.39 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.74 | 5 years (% p.a.) | 7.83 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 9.97 | Cash | 0.8% |
| Minimum Suggested Timeframe: 7 years | | | | |

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Colonial Rollover Deposit Plan (E09)

| Capital Guaranteed Fund - 1SUP | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 8.06 | | |
| | 2019 | 5.58 | ● Australian Shares | 0.0% |
| | 2018 | 5.57 | ● Global Shares | 9.6% |
| | 2017 | 6.15 | ● Listed Property° | 0.0% |
| | 2016 | 5.94 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.75 | 5 years (% p.a.) | 6.26 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 6.00 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

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Colonial Select Allocated Pension

| Colonial Capital Guaranteed Fund (Ex-CMF) (non-participating) - ECOKAU | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 2.58 | | |
| | 2019 | 2.64 | ● Australian Shares | 0.0% |
| | 2018 | 2.43 | ● Global Shares | 10.6% |
| | 2017 | 2.56 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.08 | ● Alternatives ^{oo} | 11.9% |
| Indirect Cost Ratio (% p.a.) ² : 0.62 | 5 years (% p.a.) | 2.86 | ● Fixed Interest | 29.9% |
| Risk: Very low | 10 years (% p.a.) | 3.54 | Cash | 47.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

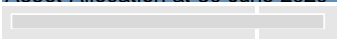
| Colonial Cash Fund - EPACAS | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 1.38 | | |
| | 2019 | 2.49 | ● Australian Shares | 0.0% |
| | 2018 | 2.27 | ● Global Shares | 0.0% |
| | 2017 | 2.26 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.45 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.25 | 5 years (% p.a.) | 2.17 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 2.99 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Colonial First State Wholesale Strategic Cash - EXCPA | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide a regular income stream from investment in money market securities with a very low risk of capital loss. The option aims to outperform returns of Australian money markets over rolling three-year periods as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.69 | | |
| | 2019 | 1.77 | ● Australian Shares | 0.0% |
| | 2018 | 1.64 | ● Global Shares | 0.0% |
| | 2017 | 1.48 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.83 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.38 | 5 years (% p.a.) | 1.48 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 2.43 | Cash | 100.0% |
| Minimum Suggested Timeframe: 3 years | | | | |


Colonial Capital Guaranteed Fund (participating) - ECPGTD

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 7.68 |  | |
| | 2019 | 23.87 | ● Australian Shares | 0.0% |
| | 2018 | 7.50 | ● Global Shares | 10.4% |
| | 2017 | 6.49 | ● Listed Property ^o | 0.0% |
| | 2016 | 7.22 | ● Alternatives ^{oo} | 10.3% |
| Indirect Cost Ratio (% p.a.) ² : 0.1 | 5 years (% p.a.) | 10.36 | ● Fixed Interest | 75.7% |
| Risk: Very low | 10 years (% p.a.) | 8.65 | Cash | 3.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Colonial Cash Fund - EPACAS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 1.38 |  | |
| | 2019 | 2.49 | ● Australian Shares | 0.0% |
| | 2018 | 2.27 | ● Global Shares | 0.0% |
| | 2017 | 2.26 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.45 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.25 | 5 years (% p.a.) | 2.17 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 2.99 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Multi-Manager Defensive Fund - EXCMLR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To provide relatively stable returns with low potential for capital loss. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | 2.07 |  | |
| | 2019 | 5.17 | ● Australian Shares | 4.6% |
| | 2018 | 3.42 | ● Global Shares | 4.8% |
| | 2017 | 3.42 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.66 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.59 | 5 years (% p.a.) | 3.54 | ● Fixed Interest | 40.0% |
| Risk: Low to Medium | 10 years (% p.a.) | 5.03 | Cash | 50.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Aberdeen Standard Wholesale Australian Fixed Income - EXACFI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|--------|
| To outperform the Bloomberg AusBond Composite 0+ Yr Index over rolling three-year periods before fees and taxes. | 2020 | 3.40 |  | |
| | 2019 | 8.27 | ● Australian Shares | 0.0% |
| | 2018 | 2.78 | ● Global Shares | 0.0% |
| | 2017 | 0.69 | ● Listed Property ^o | 0.0% |
| | 2016 | 6.75 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.54 | 5 years (% p.a.) | 4.34 | ● Fixed Interest | 100.0% |
| Risk: Medium to High | 10 years (% p.a.) | 5.30 | Cash | 0.0% |
| Minimum Suggested Timeframe: 3 years | | | | |

Multi-Manager Fixed Interest Fund - EXCMFI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|--------|
| To provide relatively stable returns with low potential for capital loss by investing in Australian and global fixed interest securities. To outperform the composite benchmark of 50% Citigroup World Broad Investment Grade Index, hedged to Australian dollars and 50% Bloomberg AusBond Composite 0+ Yr Index over rolling three-year periods before fees and taxes. | 2020 | 3.80 | | |
| | 2019 | 8.59 | ● Australian Shares | 0.0% |
| | 2018 | 2.41 | ● Global Shares | 0.0% |
| | 2017 | 0.97 | ● Listed Property ^o | 0.0% |
| | 2016 | 7.43 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.56 | 5 years (% p.a.) | 4.60 | ● Fixed Interest | 100.0% |
| Risk: Medium to High | 10 years (% p.a.) | 5.79 | Cash | 0.0% |
| Minimum Suggested Timeframe: 3 years | | | | |

Colonial Australian Fixed Interest Fund - EPAFIX

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 3.43 | | |
| | 2019 | 8.42 | ● Australian Shares | 0.0% |
| | 2018 | 1.55 | ● Global Shares | 0.0% |
| | 2017 | 1.52 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.58 | 2016 | 6.11 | ● Alternatives ^{oo} | 0.0% |
| Risk: Medium | 5 years (% p.a.) | 4.17 | ● Fixed Interest | 99.0% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 5.37 | Cash | 1.0% |

Multi-Manager Conservative Fund - EXCMCO

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To provide relatively stable returns over the medium term with the potential for some long term capital growth. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | 1.15 | | |
| | 2019 | 5.21 | ● Australian Shares | 9.1% |
| | 2018 | 4.72 | ● Global Shares | 10.9% |
| | 2017 | 5.81 | ● Listed Property ^o | 2.7% |
| Indirect Cost Ratio (% p.a.) ² : 0.75 | 2016 | 2.82 | ● Alternatives ^{oo} | 8.5% |
| Risk: Medium | 5 years (% p.a.) | 3.92 | ● Fixed Interest | 30.3% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 5.70 | Cash | 38.5% |

Perpetual Conservative Growth Option - EXPPCO

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To provide moderate growth over the medium-term and income through investment in a diversified portfolio with an emphasis on cash and fixed income securities. The option aims to outperform CPI + 3.5% p.a (before fees and taxes) over at least two-year periods and to outperform its composite benchmark over rolling three-year periods before fees and taxes. | 2020 | 0.19 | | |
| | 2019 | 7.40 | ● Australian Shares | 17.4% |
| | 2018 | 3.55 | ● Global Shares | 15.6% |
| | 2017 | 5.32 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.95 | 2016 | 2.45 | ● Alternatives ^{oo} | 0.0% |
| Risk: Medium | 5 years (% p.a.) | 3.75 | ● Fixed Interest | 47.9% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 5.37 | Cash | 19.1% |

Colonial Capital Safe Fund - ECAPSF

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 1.85 | | |
| | 2019 | 6.64 | ● Australian Shares | 10.1% |
| | 2018 | 4.69 | ● Global Shares | 10.0% |
| | 2017 | 5.61 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.34 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 0.78 | 2016 | 4.34 | ● Fixed Interest | 38.4% |
| Risk: Low to Medium | 5 years (% p.a.) | 4.61 | ● Cash | 25.0% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 6.10 | | |

Multi-Index Conservative Fund - EXCSCS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide relatively stable returns over the medium term with the potential for some long-term capital growth. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -0.83 | | |
| | 2019 | 6.07 | ● Australian Shares | 11.2% |
| | 2018 | 4.30 | ● Global Shares | 12.6% |
| | 2017 | 6.44 | ● Listed Property ^o | 3.1% |
| | 2016 | 3.22 | ● Alternatives ^{oo} | 3.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.55 | 2016 | 3.22 | ● Fixed Interest | 30.1% |
| Risk: Medium | 5 years (% p.a.) | 3.81 | ● Cash | 40.0% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 5.57 | | |

Colonial First State Wholesale Conservative Fund - EXFSCS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To provide long-term capital preservation with an income focus. The option aims to outperform the composite benchmark over rolling three-year periods before fees and taxes. | 2020 | 1.39 | | |
| | 2019 | 7.14 | ● Australian Shares | 14.9% |
| | 2018 | 5.85 | ● Global Shares | 9.1% |
| | 2017 | 4.29 | ● Listed Property ^o | 5.0% |
| | 2016 | 2.71 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.82 | 2016 | 2.71 | ● Fixed Interest | 39.5% |
| Risk: Medium | 5 years (% p.a.) | 4.26 | ● Cash | 31.5% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 5.40 | | |

Multi-Manager Growth Fund - EXCMGR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth with less fluctuations of returns than 'high growth' investment options. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -2.16 | | |
| | 2019 | 6.16 | ● Australian Shares | 26.0% |
| | 2018 | 9.89 | ● Global Shares | 33.8% |
| | 2017 | 13.94 | ● Listed Property ^o | 6.6% |
| | 2016 | 0.53 | ● Alternatives ^{oo} | 14.2% |
| Indirect Cost Ratio (% p.a.) ² : 0.97 | 2016 | 0.53 | ● Fixed Interest | 16.0% |
| Risk: High | 5 years (% p.a.) | 5.51 | ● Cash | 3.4% |
| Minimum Suggested Timeframe: 5 years | 10 years (% p.a.) | 8.21 | | |

Multi-Manager Moderate Fund - EXCMMO

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide a balance of income and capital growth over the medium-to long-term. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -0.35 | | |
| | 2019 | 5.88 | ● Australian Shares | 19.4% |
| | 2018 | 7.83 | ● Global Shares | 25.8% |
| | 2017 | 10.71 | ● Listed Property ^o | 4.7% |
| | 2016 | 1.64 | ● Alternatives ^{oo} | 10.5% |
| Indirect Cost Ratio (% p.a.) ² : 0.83 | | | ● Fixed Interest | 22.3% |
| Risk: High | 5 years (% p.a.) | 5.06 | Cash | 17.3% |
| Minimum Suggested Timeframe: 5 years | 10 years (% p.a.) | 7.48 | | |

Multi-Index Balanced Fund - EXCSGR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide capital growth and income over the long-term. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -6.32 | | |
| | 2019 | 8.78 | ● Australian Shares | 26.6% |
| | 2018 | 7.88 | ● Global Shares | 31.4% |
| | 2017 | 13.45 | ● Listed Property ^o | 6.0% |
| | 2016 | 2.01 | ● Alternatives ^{oo} | 5.9% |
| Indirect Cost Ratio (% p.a.) ² : 0.63 | | | ● Fixed Interest | 24.8% |
| Risk: High | 5 years (% p.a.) | 4.93 | Cash | 5.3% |
| Minimum Suggested Timeframe: 5 years | 10 years (% p.a.) | 7.80 | | |

Colonial First State Wholesale Balanced Fund - EXFSBA

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To provide long-term capital growth and income. The option aims to outperform the composite benchmark over rolling three-year periods before fees and taxes. | 2020 | 0.45 | | |
| | 2019 | 8.36 | ● Australian Shares | 21.0% |
| | 2018 | 8.09 | ● Global Shares | 15.5% |
| | 2017 | 6.52 | ● Listed Property ^o | 4.8% |
| | 2016 | 2.78 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.95 | | | ● Fixed Interest | 40.9% |
| Risk: Medium to High | 5 years (% p.a.) | 5.19 | Cash | 17.8% |
| Minimum Suggested Timeframe: 5 years | 10 years (% p.a.) | 6.20 | | |

Colonial First State Wholesale Diversified Fund - EXFSDI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long term capital growth. The option aims to outperform the composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -0.69 | | |
| | 2019 | 10.02 | ● Australian Shares | 31.4% |
| | 2018 | 9.82 | ● Global Shares | 20.5% |
| | 2017 | 9.50 | ● Listed Property ^o | 4.8% |
| | 2016 | 2.88 | ● Alternatives ^{oo} | 4.9% |
| Indirect Cost Ratio (% p.a.) ² : 1.06 | | | ● Fixed Interest | 30.6% |
| Risk: High | 5 years (% p.a.) | 6.21 | Cash | 7.8% |
| Minimum Suggested Timeframe: 5 years | 10 years (% p.a.) | 7.99 | | |

Perpetual Balanced Growth Option - EXPPBA

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth and income through investment in a diversified portfolio with an emphasis on Australian and international share investments. The option aims to outperform CPI + 5% p.a. (before fees and taxes) over at least five-year periods. The option aims to outperform its composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -2.58 | | |
| | 2019 | 8.05 | ● Australian Shares | 36.9% |
| | 2018 | 6.92 | ● Global Shares | 34.6% |
| | 2017 | 10.32 | ● Listed Property° | 0.0% |
| | 2016 | -0.05 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.13 | 5 years (% p.a.) | 4.41 | ● Fixed Interest | 16.5% |
| Risk: High | 10 years (% p.a.) | 7.16 | Cash | 12.0% |
| Minimum Suggested Timeframe: 5 years | | | | |

Perpetual Diversified Growth Option - EXPPGR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term capital growth and regular income through investment in a diversified portfolio of growth and income assets. The option aims to outperform CPI + 4.5% p.a. (before fees and taxes) over at least three-year periods and to outperform its composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -0.87 | | |
| | 2019 | 8.11 | ● Australian Shares | 28.0% |
| | 2018 | 4.61 | ● Global Shares | 26.9% |
| | 2017 | 8.30 | ● Listed Property° | 0.0% |
| | 2016 | 0.20 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.02 | 5 years (% p.a.) | 4.00 | ● Fixed Interest | 32.8% |
| Risk: Medium to High | 10 years (% p.a.) | 6.43 | Cash | 12.3% |
| Minimum Suggested Timeframe: 5 years | | | | |

Pendal Wholesale Active Balanced Option - EXRODI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| The option aims to provide a return (before fees, costs and taxes) that exceeds the option's composite benchmark over rolling three-year periods. | 2020 | -1.33 | | |
| | 2019 | 9.00 | ● Australian Shares | 36.5% |
| | 2018 | 10.16 | ● Global Shares | 27.3% |
| | 2017 | 11.91 | ● Listed Property° | 6.6% |
| | 2016 | 1.60 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.1 | 5 years (% p.a.) | 6.14 | ● Fixed Interest | 22.4% |
| Risk: High | 10 years (% p.a.) | 8.44 | Cash | 7.2% |
| Minimum Suggested Timeframe: 5 years | | | | |

Colonial Balanced Fund - EDISCR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.94 | | |
| | 2019 | 8.70 | ● Australian Shares | 27.9% |
| | 2018 | 9.58 | ● Global Shares | 28.3% |
| | 2017 | 11.92 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.97 | ● Alternatives ^{oo} | 20.7% |
| Indirect Cost Ratio (% p.a.) ² : 0.82 | | | ● Fixed Interest | 18.9% |
| Risk: High | 5 years (% p.a.) | 6.74 | ● Cash | 4.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 9.05 | | |

Colonial Growth Fund - EGRWTH

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | 0.10 | | |
| | 2019 | 9.20 | ● Australian Shares | 33.7% |
| | 2018 | 11.28 | ● Global Shares | 33.7% |
| | 2017 | 14.33 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.29 | ● Alternatives ^{oo} | 24.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.86 | | | ● Fixed Interest | 6.4% |
| Risk: High | 5 years (% p.a.) | 7.30 | ● Cash | 2.1% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 9.70 | | |

FirstChoice Wholesale High Growth - EXFIGR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth by investing in growth assets. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -4.23 | | |
| | 2019 | 5.74 | ● Australian Shares | 32.8% |
| | 2018 | 12.35 | ● Global Shares | 44.8% |
| | 2017 | 18.68 | ● Listed Property ^o | 9.4% |
| | 2016 | -1.19 | ● Alternatives ^{oo} | 9.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.97 | | | ● Fixed Interest | 0.0% |
| Risk: High | 5 years (% p.a.) | 5.94 | ● Cash | 3.9% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.98 | | |

Multi-Manager High Growth Fund* - EXCMHG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth by investing in growth assets. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -4.39 | | |
| | 2019 | 5.70 | ● Australian Shares | 32.8% |
| | 2018 | 12.35 | ● Global Shares | 44.8% |
| | 2017 | 18.72 | ● Listed Property ^o | 9.4% |
| | 2016 | -1.55 | ● Alternatives ^{oo} | 9.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.15 | | | ● Fixed Interest | 0.0% |
| Risk: High | 5 years (% p.a.) | 5.82 | ● Cash | 3.9% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 9.06 | | |

Colonial First State Wholesale High Growth Fund - EXFSHG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term capital growth. The option aims to outperform the composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -2.20 | | |
| | 2019 | 8.52 | ● Australian Shares | 49.4% |
| | 2018 | 15.28 | ● Global Shares | 45.1% |
| | 2017 | 13.36 | ● Listed Property° | 0.0% |
| | 2016 | 3.81 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.23 | 5 years (% p.a.) | 7.56 | ● Fixed Interest | 0.0% |
| Risk: High | 10 years (% p.a.) | 9.41 | Cash | 5.5% |
| Minimum Suggested Timeframe: 7 years | | | | |

Multi-Manager Property Securities Fund - EXCMPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|--------|---|-------|
| To provide capital growth and income from a diversified portfolio of listed property investments. To outperform the S&P/ASX 300 A-REIT Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | -19.38 | | |
| | 2019 | 18.75 | ● Australian Shares | 0.0% |
| | 2018 | 9.63 | ● Global Shares | 0.0% |
| | 2017 | 0.01 | ● Listed Property° | 96.0% |
| | 2016 | 23.30 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.6 | 5 years (% p.a.) | 5.29 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 9.78 | Cash | 4.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial First State Wholesale Property Securities Fund - EXFSPR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|--------|---|-------|
| To provide medium-to-long term capital growth and income to the investor by investing in a portfolio of Australian listed property securities. The option aims to outperform the S&P/ASX 200 A-REIT Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | -19.51 | | |
| | 2019 | 20.82 | ● Australian Shares | 0.0% |
| | 2018 | 8.15 | ● Global Shares | 0.0% |
| | 2017 | -3.13 | ● Listed Property° | 97.9% |
| | 2016 | 23.33 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.92 | 5 years (% p.a.) | 4.67 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 8.83 | Cash | 2.1% |
| Minimum Suggested Timeframe: 7 years | | | | |

Pendal Wholesale Property Investment Option - EXROPR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|--------|---|-------|
| To provide a return (before fees and taxes) that exceeds the S&P/ASX 300 A-REIT Accumulation Index over rolling three-year periods. | 2020 | -18.58 | | |
| | 2019 | 24.06 | ● Australian Shares | 0.0% |
| | 2018 | 8.56 | ● Global Shares | 0.0% |
| | 2017 | -2.19 | ● Listed Property° | 97.5% |
| | 2016 | 22.85 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1 | 5 years (% p.a.) | 5.67 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 9.46 | Cash | 2.5% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial Australian Equities Fund - EPAEQU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -7.82 | | |
| | 2019 | 13.71 | ● Australian Shares | 99.0% |
| | 2018 | 13.10 | ● Global Shares | 0.0% |
| | 2017 | 18.30 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.70 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.71 | 2016 | 0.70 | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 7.15 | Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.77 | | |

Multi-Manager Australian Share Fund - EXCMDE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|--------|---|-------|
| To provide long-term capital growth and some tax-effective income from a diversified portfolio of predominantly Australian companies. To outperform the S&P/ASX 300 Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | -10.15 | | |
| | 2019 | 7.27 | ● Australian Shares | 96.9% |
| | 2018 | 14.43 | ● Global Shares | 0.0% |
| | 2017 | 22.80 | ● Listed Property ^o | 0.0% |
| | 2016 | -2.60 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.9 | 2016 | -2.60 | ● Fixed Interest | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 5.70 | Cash | 3.1% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 7.82 | | |

T. Rowe Price Wholesale Australian Equity - EXCPAS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term capital growth through investment primarily in a portfolio of securities of Australian companies listed on the Australian Stock Exchange. The option aims to outperform the S&P/ASX 200 Accumulation Index over rolling three-year periods after fees and taxes. | 2020 | -4.98 | | |
| | 2019 | 6.50 | ● Australian Shares | 96.2% |
| | 2018 | 13.21 | ● Global Shares | 0.0% |
| | 2017 | 18.07 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.47 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.67 | 2016 | 0.47 | ● Fixed Interest | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 6.33 | Cash | 3.8% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.70 | | |

Colonial First State Wholesale Small Companies Fund - Core - EXCPSC

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term capital growth by investing predominantly in small Australian companies. The option aims to outperform the S&P/ASX Small Ordinaries Accumulation Index over rolling three-year periods before fees | 2020 | 4.22 | | |
| | 2019 | 8.31 | ● Australian Shares | 97.0% |
| | 2018 | 22.51 | ● Global Shares | 0.0% |
| | 2017 | 13.75 | ● Listed Property ^o | 0.0% |
| | 2016 | 14.16 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.8 | 2016 | 14.16 | ● Fixed Interest | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 12.42 | Cash | 3.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 12.65 | | |

Ausbil Australian Active Equity Option - EXCSDE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term growth with moderate tax-effective income. The option aims to outperform the S&P/ASX 300 Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | -7.28 | ████████████████████ | |
| | 2019 | 8.05 | ● Australian Shares | 99.5% |
| | 2018 | 16.64 | ● Global Shares | 0.0% |
| | 2017 | 19.69 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.33 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.74 | 5 years (% p.a.) | 7.22 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 9.09 | Cash | 0.5% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial First State Wholesale Index Australian Share Fund - EXCTDE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To closely track the S&P/ASX 200 Accumulation Index with the aim of generating returns (before tax and fees and assuming income is reinvested) comparable to the Australian sharemarket as measured by that benchmark over rolling one-year periods. | 2020 | -8.35 | ████████████████████ | |
| | 2019 | 12.93 | ● Australian Shares | 99.9% |
| | 2018 | 13.09 | ● Global Shares | 0.0% |
| | 2017 | 19.42 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.55 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.31 | 5 years (% p.a.) | 7.05 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 8.82 | Cash | 0.1% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial First State Wholesale Australian Share Fund - EXFSAS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide long-term capital growth with some income by investing in a broad selection of Australian companies. The option aims to outperform the S&P/ASX 300 Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | 3.06 | ████████████████████ | |
| | 2019 | 10.40 | ● Australian Shares | 100.0% |
| | 2018 | 23.36 | ● Global Shares | 0.0% |
| | 2017 | 9.35 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.01 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.18 | 5 years (% p.a.) | 9.59 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 10.45 | Cash | 0.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial First State Wholesale Imputation Fund - EXFSDE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To combine long-term capital growth with tax-effective income by targeting Australian growth companies with a high level of franked dividends. The option aims to outperform the S&P/ASX 300 Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | -3.87 | ████████████████████ | |
| | 2019 | 12.50 | ● Australian Shares | 98.4% |
| | 2018 | 20.97 | ● Global Shares | 0.0% |
| | 2017 | 12.39 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.17 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.16 | 5 years (% p.a.) | 8.05 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 9.41 | Cash | 1.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial First State Wholesale Geared Share Fund - EXFSGS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|--------|---|-------|
| To magnify long-term returns from capital growth by borrowing to invest in large Australian companies. The option aims to outperform the S&P/ASX 100 Accumulation Index over rolling seven-year periods before fees and taxes. | 2020 | -13.50 | | |
| | 2019 | 21.41 | ● Australian Shares | 95.3% |
| | 2018 | 31.62 | ● Global Shares | 0.0% |
| | 2017 | 36.36 | ● Listed Property ^o | 0.0% |
| | 2016 | -3.46 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.62 | 5 years (% p.a.) | 12.72 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 13.89 | Cash | 4.7% |
| Minimum Suggested Timeframe: 7 years | | | | |

Perpetual Industrial Share Option - EXPPIS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|--------|---|-------|
| To provide long-term capital growth and regular income predominantly through investment in quality Australian Industrial shares. The option aims to outperform the S&P/ASX 300 Industrials Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | -10.71 | | |
| | 2019 | 6.05 | ● Australian Shares | 96.1% |
| | 2018 | 6.66 | ● Global Shares | 0.0% |
| | 2017 | 18.42 | ● Listed Property ^o | 0.0% |
| | 2016 | -1.61 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.14 | 5 years (% p.a.) | 3.31 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 8.90 | Cash | 3.9% |
| Minimum Suggested Timeframe: 7 years | | | | |

Schroder Australian Equity Option - EXSADE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|--------|---|-------|
| To outperform the S&P/ASX 200 Accumulation Index over rolling three-year periods before fees and taxes, by investing in a broad range of companies from Australia and New Zealand. | 2020 | -11.40 | | |
| | 2019 | 12.52 | ● Australian Shares | 98.9% |
| | 2018 | 13.32 | ● Global Shares | 0.0% |
| | 2017 | 25.96 | ● Listed Property ^o | 0.0% |
| | 2016 | -5.90 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.78 | 5 years (% p.a.) | 6.01 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 8.60 | Cash | 1.1% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial Australian Equities Fund - EPAEQU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -7.82 | | |
| | 2019 | 13.71 | ● Australian Shares | 99.0% |
| | 2018 | 13.10 | ● Global Shares | 0.0% |
| | 2017 | 18.30 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.70 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.71 | 5 years (% p.a.) | 7.15 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 8.77 | Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Maple-Brown Abbott Imputation Option - EXMBIM

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|--------|---|-------|
| To outperform the S&P/ASX 200 Accumulation Index before fees and taxes over rolling four-year periods. | 2020 | -16.81 | | |
| | 2019 | 10.80 | ● Australian Shares | 95.3% |
| | 2018 | 11.37 | ● Global Shares | 0.0% |
| | 2017 | 24.81 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.06 | 2016 | -8.70 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 3.18 | ● Fixed Interest | 0.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 6.91 | Cash | 4.7% |

Pendal Wholesale Australian Share Option - EXRODE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide a return (before fees, costs and taxes) that exceeds the S&P/ASX 300 Accumulation Index over rolling three-year periods | 2020 | -7.59 | | |
| | 2019 | 10.29 | ● Australian Shares | 96.9% |
| | 2018 | 14.31 | ● Global Shares | 0.0% |
| | 2017 | 21.29 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.15 | 2016 | -0.62 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 7.03 | ● Fixed Interest | 0.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.83 | Cash | 3.1% |

MFS Global Equity Option - EXAMOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide capital appreciation over the longer term by investing in a diversified portfolio of global shares (unhedged) and to outperform the MSCI World Index over rolling five year periods, before fees and taxes. | 2020 | 0.60 | | |
| | 2019 | 16.79 | ● Australian Shares | 0.0% |
| | 2018 | 9.65 | ● Global Shares | 99.0% |
| | 2017 | 18.25 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.14 | 2016 | -0.87 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 8.59 | ● Fixed Interest | 0.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 12.76 | Cash | 1.0% |

Multi-Manager Global Share Fund - EXCMOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth from a diversified portfolio of global shares. To outperform the MSCI All Country World Index over rolling three-year periods before fees and taxes. | 2020 | 4.82 | | |
| | 2019 | 6.62 | ● Australian Shares | 0.0% |
| | 2018 | 16.96 | ● Global Shares | 96.1% |
| | 2017 | 15.69 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.11 | 2016 | -5.97 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 7.30 | ● Fixed Interest | 0.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 10.84 | Cash | 3.9% |

Colonial First State Wholesale Index Global Share Fund - EXCTOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To closely track the MSCI World (ex Australia) Index with the aim of generating returns (before tax and fees and assuming income is reinvested) comparable to the world sharemarkets as measured by that benchmark (unhedged) over rolling one-year period. | 2020 | 4.43 | ████████████████████ | |
| | 2019 | 11.67 | ● Australian Shares | 0.0% |
| | 2018 | 15.31 | ● Global Shares | 99.3% |
| | 2017 | 15.70 | ● Listed Property ^o | 0.0% |
| | 2016 | -1.21 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.37 | 5 years (% p.a.) | 8.98 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 12.17 | Cash | 0.7% |
| Minimum Suggested Timeframe: 7 years | | | | |

FC Wsale Pension Stewart Investors Worldwide Leaders Fund - EXFSOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term capital growth that exceeds the MSCI All Country World Index over rolling five-year periods before fees and taxes. | 2020 | 4.50 | ████████████████████ | |
| | 2019 | 9.48 | ● Australian Shares | 0.0% |
| | 2018 | 12.47 | ● Global Shares | 85.7% |
| | 2017 | 10.11 | ● Listed Property ^o | 0.0% |
| | 2016 | 9.46 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.24 | 5 years (% p.a.) | 9.17 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 11.34 | Cash | 14.3% |
| Minimum Suggested Timeframe: 7 years | | | | |


Janus Henderson Global Natural Resources - EXFSRE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| The option seeks to achieve a total return after fees and taxes that exceeds the total return of the S&P Global Natural Resources Accumulation Index over rolling five-year periods. | 2020 | -7.38 | ████████████████████ | |
| | 2019 | -1.90 | ● Australian Shares | 0.0% |
| | 2018 | 20.60 | ● Global Shares | 98.8% |
| | 2017 | 5.87 | ● Listed Property ^o | 0.0% |
| | 2016 | -3.42 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.48 | 5 years (% p.a.) | 2.30 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | -0.82 | Cash | 1.2% |
| Minimum Suggested Timeframe: 7 years | | | | |


Pendal Wholesale Concentrated Global Share Option (formerly Pendal Wholesale Core Global Share Option) - EXROOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide a return (before fees, costs and taxes) that exceeds the MSCI World ex-Australia Index in AUD over rolling five-year periods. | 2020 | 1.09 | ████████████████████ | |
| | 2019 | 3.62 | ● Australian Shares | 0.0% |
| | 2018 | 15.05 | ● Global Shares | 98.0% |
| | 2017 | 16.68 | ● Listed Property ^o | 0.0% |
| | 2016 | -4.87 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 5.99 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 10.76 | Cash | 2.0% |
| Minimum Suggested Timeframe: 7 years | | | | |


Colonial International Equities Fund - EPIEQU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 4.66 |  | |
| | 2019 | 9.78 | ● Australian Shares | 0.0% |
| | 2018 | 15.95 | ● Global Shares | 99.0% |
| | 2017 | 19.95 | ● Listed Property ^o | 0.0% |
| | 2016 | -1.56 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.71 | 5 years (% p.a.) | 9.48 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 12.28 | Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial First State Wholesale Global Health & Biotechnology Fund - EXFSHB

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth by predominantly investing in companies around the world, whose primary business is in the field of pharmaceutical, biotechnology, medical devices, or medical services. | 2020 | 16.59 |  | |
| | 2019 | 10.73 | ● Australian Shares | 0.0% |
| | 2018 | 8.60 | ● Global Shares | 94.7% |
| | 2017 | 17.16 | ● Listed Property ^o | 0.0% |
| | 2016 | -4.03 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.06 | 5 years (% p.a.) | 9.53 | ● Fixed Interest | 0.0% |
| Risk: High | 10 years (% p.a.) | 18.58 | Cash | 5.3% |
| Minimum Suggested Timeframe: 7 years | | | | |

FirstChoice Wholesale Asian Share Fund - EXSAOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth from a diversified portfolio of predominantly Asian companies. To outperform the MSCI All Country Asia (ex Japan) Index over rolling three-year periods before fees and taxes. | 2020 | 1.19 |  | |
| | 2019 | 5.09 | ● Australian Shares | 0.0% |
| | 2018 | 11.57 | ● Global Shares | 96.3% |
| | 2017 | 26.75 | ● Listed Property ^o | 0.0% |
| | 2016 | -5.96 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.18 | 5 years (% p.a.) | 7.18 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 9.82 | Cash | 3.7% |
| Minimum Suggested Timeframe: 7 years | | | | |

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Colonial Select Personal Superannuation

| Colonial Capital Guaranteed Fund (Ex-CMF) (non-participating) - SCOKAT | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.74 | | |
| | 2019 | 2.34 | ● Australian Shares | 0.0% |
| | 2018 | 2.22 | ● Global Shares | 10.7% |
| | 2017 | 2.79 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.36 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 0.61 | 5 years (% p.a.) | 2.69 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 3.68 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - SPACAS | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 1.18 | | |
| | 2019 | 2.15 | ● Australian Shares | 0.0% |
| | 2018 | 1.94 | ● Global Shares | 0.0% |
| | 2017 | 1.97 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.16 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.2 | 5 years (% p.a.) | 1.88 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 2.56 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Colonial First State Wholesale Strategic Cash - SXCPA | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide a regular income stream from investment in money market securities with a very low risk of capital loss. The option aims to outperform returns of Australian money markets over rolling three-year periods as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.59 | | |
| | 2019 | 1.51 | ● Australian Shares | 0.0% |
| | 2018 | 1.37 | ● Global Shares | 0.0% |
| | 2017 | 1.22 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.55 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.32 | 5 years (% p.a.) | 1.25 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 2.05 | Cash | 100.0% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed Fund (non-participating)⁴ - SCOLFG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.74 | | |
| | 2019 | 2.34 | ● Australian Shares | 0.0% |
| | 2018 | 2.14 | ● Global Shares | 10.7% |
| | 2017 | 2.29 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.85 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 0.61 | 5 years (% p.a.) | 2.47 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 3.32 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed Fund (participating)^{3,4} - SCPGTD

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 8.66 | | |
| | 2019 | 5.46 | ● Australian Shares | 0.0% |
| | 2018 | 5.19 | ● Global Shares | 9.6% |
| | 2017 | 4.98 | ● Listed Property ^o | 0.0% |
| | 2016 | 5.62 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 2.1 | 5 years (% p.a.) | 5.97 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 5.83 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

Multi-Manager Defensive Fund - SXCMLR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To provide relatively stable returns with low potential for capital loss. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | 1.58 | | |
| | 2019 | 4.52 | ● Australian Shares | 4.6% |
| | 2018 | 2.93 | ● Global Shares | 4.8% |
| | 2017 | 2.87 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.19 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.55 | 5 years (% p.a.) | 3.01 | ● Fixed Interest | 40.0% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.33 | Cash | 50.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Australian Fixed Interest Fund - SPAFIX

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 2.91 | | |
| | 2019 | 7.29 | ● Australian Shares | 0.0% |
| | 2018 | 0.98 | ● Global Shares | 0.0% |
| | 2017 | 1.23 | ● Listed Property° | 0.0% |
| | 2016 | 5.25 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.58 | 2016 | 5.25 | ● Fixed Interest | 99.2% |
| Risk: Medium | 5 years (% p.a.) | 3.51 | ● Cash | 0.8% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 4.48 | | |

Aberdeen Standard Wholesale Australian Fixed Income - SXACFI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|--------|
| To outperform the Bloomberg AusBond Composite 0+ Yr Index over rolling three-year periods before fees and taxes. | 2020 | 2.81 | | |
| | 2019 | 7.24 | ● Australian Shares | 0.0% |
| | 2018 | 2.37 | ● Global Shares | 0.0% |
| | 2017 | 0.55 | ● Listed Property° | 0.0% |
| | 2016 | 5.77 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.45 | 2016 | 5.77 | ● Fixed Interest | 100.0% |
| Risk: Medium to High | 5 years (% p.a.) | 3.72 | ● Cash | 0.0% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 4.56 | | |

Multi-Manager Fixed Interest Fund - SXCMFI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|--------|
| To provide relatively stable returns with low potential for capital loss by investing in Australian and global fixed interest securities. To outperform the composite benchmark of 50% Citigroup World Broad Investment Grade Index, hedged to Australian dollars and 50% Bloomberg AusBond Composite 0+ Yr Index over rolling three-year periods before fees and taxes. | 2020 | 3.13 | | |
| | 2019 | 7.70 | ● Australian Shares | 0.0% |
| | 2018 | 1.98 | ● Global Shares | 0.0% |
| | 2017 | 0.67 | ● Listed Property° | 0.0% |
| | 2016 | 6.50 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.43 | 2016 | 6.50 | ● Fixed Interest | 100.0% |
| Risk: Medium to High | 5 years (% p.a.) | 3.96 | ● Cash | 0.0% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 4.98 | | |

Colonial Capital Safe Fund - SCAPSF

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 1.45 | | |
| | 2019 | 5.88 | ● Australian Shares | 10.2% |
| | 2018 | 4.00 | ● Global Shares | 10.2% |
| | 2017 | 4.73 | ● Listed Property° | 0.0% |
| | 2016 | 3.44 | ● Alternatives°° | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 0.78 | 2016 | 3.44 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 5 years (% p.a.) | 3.89 | ● Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 5.17 | | |

Multi-Manager Conservative Fund - SXCMCO

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To provide relatively stable returns over the medium term with the potential for some long term capital growth. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | 0.93 | | |
| | 2019 | 4.65 | ● Australian Shares | 9.1% |
| | 2018 | 4.20 | ● Global Shares | 10.9% |
| | 2017 | 5.18 | ● Listed Property ^o | 2.7% |
| | 2016 | 2.47 | ● Alternatives ^{oo} | 8.5% |
| Indirect Cost Ratio (% p.a.) ² : 0.61 | 5 years (% p.a.) | 3.47 | ● Fixed Interest | 30.3% |
| Risk: Medium | 10 years (% p.a.) | 5.01 | Cash | 38.5% |
| Minimum Suggested Timeframe: 3 years | | | | |

Colonial First State Wholesale Conservative Fund - SXFSCS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To provide long-term capital preservation with an income focus. The option aims to outperform the composite benchmark over rolling three-year periods before fees and taxes. | 2020 | 1.19 | | |
| | 2019 | 6.49 | ● Australian Shares | 14.9% |
| | 2018 | 5.26 | ● Global Shares | 9.1% |
| | 2017 | 3.77 | ● Listed Property ^o | 5.0% |
| | 2016 | 2.35 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.72 | 5 years (% p.a.) | 3.80 | ● Fixed Interest | 39.5% |
| Risk: Medium | 10 years (% p.a.) | 4.76 | Cash | 31.5% |
| Minimum Suggested Timeframe: 3 years | | | | |

Perpetual Conservative Growth Option - SXPPCO

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide moderate growth over the medium-term and income through investment in a diversified portfolio with an emphasis on cash and fixed income securities. The option aims to outperform CPI + 3.5% p.a (before fees and taxes) over at least two-year periods and to outperform its composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -0.12 | | |
| | 2019 | 6.59 | ● Australian Shares | 17.4% |
| | 2018 | 3.09 | ● Global Shares | 15.6% |
| | 2017 | 4.75 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.11 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.94 | 5 years (% p.a.) | 3.26 | ● Fixed Interest | 47.9% |
| Risk: Medium | 10 years (% p.a.) | 4.69 | Cash | 19.1% |
| Minimum Suggested Timeframe: 3 years | | | | |

Multi-Index Conservative Fund - SXCSCS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide relatively stable returns over the medium term with the potential for some long-term capital growth. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -0.71 | | |
| | 2019 | 5.73 | ● Australian Shares | 11.2% |
| | 2018 | 3.83 | ● Global Shares | 12.6% |
| | 2017 | 5.70 | ● Listed Property ^o | 3.1% |
| | 2016 | 2.76 | ● Alternatives ^{oo} | 3.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.67 | 5 years (% p.a.) | 3.43 | ● Fixed Interest | 30.1% |
| Risk: Medium | 10 years (% p.a.) | 4.91 | Cash | 40.0% |
| Minimum Suggested Timeframe: 3 years | | | | |

Colonial Consensus Stable Fund - SXCCMS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 1.84 | | |
| | 2019 | 5.98 | ● Australian Shares | 10.7% |
| | 2018 | 4.17 | ● Global Shares | 10.5% |
| | 2017 | 4.88 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.54 | ● Alternatives ^{oo} | 14.9% |
| Indirect Cost Ratio (% p.a.) ² : 0.52 | 5 years (% p.a.) | 4.07 | ● Fixed Interest | 38.8% |
| Risk: Low to Medium | 10 years (% p.a.) | 5.32 | Cash | 25.1% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Fund - SDISCR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.57 | | |
| | 2019 | 7.97 | ● Australian Shares | 28.1% |
| | 2018 | 8.76 | ● Global Shares | 28.2% |
| | 2017 | 10.59 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.51 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 0.81 | 5 years (% p.a.) | 6.01 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 7.88 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Multi-Manager Growth Fund - SXCMGR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth with less fluctuations of returns than 'high growth' investment options. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -1.78 | | |
| | 2019 | 5.80 | ● Australian Shares | 26.0% |
| | 2018 | 9.15 | ● Global Shares | 33.8% |
| | 2017 | 12.62 | ● Listed Property ^o | 6.6% |
| | 2016 | 0.45 | ● Alternatives ^{oo} | 14.2% |
| Indirect Cost Ratio (% p.a.) ² : 0.83 | 5 years (% p.a.) | 5.11 | ● Fixed Interest | 16.0% |
| Risk: High | 10 years (% p.a.) | 7.42 | Cash | 3.4% |
| Minimum Suggested Timeframe: 5 years | | | | |

Multi-Manager Moderate Fund - SXCMMO

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide a balance of income and capital growth over the medium-to long-term. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -0.48 | | |
| | 2019 | 5.61 | ● Australian Shares | 19.4% |
| | 2018 | 7.13 | ● Global Shares | 25.8% |
| | 2017 | 9.73 | ● Listed Property ^o | 4.7% |
| | 2016 | 1.42 | ● Alternatives ^{oo} | 10.5% |
| Indirect Cost Ratio (% p.a.) ² : 0.7 | 5 years (% p.a.) | 4.61 | ● Fixed Interest | 22.3% |
| Risk: High | 10 years (% p.a.) | 6.70 | Cash | 17.3% |
| Minimum Suggested Timeframe: 5 years | | | | |

Colonial First State Wholesale Balanced Fund - SXFSBA

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To provide long-term capital growth and income. The option aims to outperform the composite benchmark over rolling three-year periods before fees and taxes. | 2020 | 0.37 | | |
| | 2019 | 7.58 | ● Australian Shares | 21.0% |
| | 2018 | 7.38 | ● Global Shares | 15.5% |
| | 2017 | 5.94 | ● Listed Property ^o | 4.8% |
| | 2016 | 2.37 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.85 | 5 years (% p.a.) | 4.69 | ● Fixed Interest | 40.9% |
| Risk: Medium to High | 10 years (% p.a.) | 5.46 | Cash | 17.8% |
| Minimum Suggested Timeframe: 5 years | | | | |

Colonial First State Wholesale Diversified Fund - SXFSDI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long term capital growth. The option aims to outperform the composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -0.86 | | |
| | 2019 | 9.12 | ● Australian Shares | 31.4% |
| | 2018 | 9.06 | ● Global Shares | 20.5% |
| | 2017 | 8.74 | ● Listed Property ^o | 4.8% |
| | 2016 | 2.61 | ● Alternatives ^{oo} | 4.9% |
| Indirect Cost Ratio (% p.a.) ² : 0.96 | 5 years (% p.a.) | 5.65 | ● Fixed Interest | 30.6% |
| Risk: High | 10 years (% p.a.) | 7.19 | Cash | 7.8% |
| Minimum Suggested Timeframe: 5 years | | | | |

Perpetual Balanced Growth Option - SXPPBA

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth and income through investment in a diversified portfolio with an emphasis on Australian and international share investments. The option aims to outperform CPI + 5% p.a. (before fees and taxes) over at least five-year periods. The option aims to outperform its composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -2.55 | | |
| | 2019 | 7.41 | ● Australian Shares | 36.9% |
| | 2018 | 6.21 | ● Global Shares | 34.6% |
| | 2017 | 9.36 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.11 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 3.96 | ● Fixed Interest | 16.5% |
| Risk: High | 10 years (% p.a.) | 6.38 | Cash | 12.0% |
| Minimum Suggested Timeframe: 5 years | | | | |

Pendal Wholesale Active Balanced Option - SXRODI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| The option aims to provide a return (before fees, costs and taxes) that exceeds the option's composite benchmark over rolling three-year periods. | 2020 | -1.08 | | |
| | 2019 | 8.53 | ● Australian Shares | 36.5% |
| | 2018 | 9.24 | ● Global Shares | 27.3% |
| | 2017 | 10.99 | ● Listed Property ^o | 6.6% |
| | 2016 | 1.57 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.85 | 5 years (% p.a.) | 5.74 | ● Fixed Interest | 22.4% |
| Risk: High | 10 years (% p.a.) | 7.73 | Cash | 7.2% |
| Minimum Suggested Timeframe: 5 years | | | | |

Growth Fund - SGRWTH

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -0.10 | | |
| | 2019 | 8.38 | ● Australian Shares | 33.8% |
| | 2018 | 10.28 | ● Global Shares | 33.4% |
| | 2017 | 12.75 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.87 | ● Alternatives ^{oo} | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 0.82 | 5 years (% p.a.) | 6.52 | ● Fixed Interest | 6.8% |
| Risk: High | 10 years (% p.a.) | 8.50 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

Multi-Index Balanced Fund - SXCSGR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide capital growth and income over the long-term. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -5.57 | | |
| | 2019 | 8.13 | ● Australian Shares | 26.6% |
| | 2018 | 7.24 | ● Global Shares | 31.4% |
| | 2017 | 12.30 | ● Listed Property ^o | 6.0% |
| | 2016 | 1.81 | ● Alternatives ^{oo} | 5.9% |
| Indirect Cost Ratio (% p.a.) ² : 0.57 | 5 years (% p.a.) | 4.60 | ● Fixed Interest | 24.8% |
| Risk: High | 10 years (% p.a.) | 7.10 | Cash | 5.3% |
| Minimum Suggested Timeframe: 5 years | | | | |

Perpetual Diversified Growth Option - SXPPGR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term capital growth and regular income through investment in a diversified portfolio of growth and income assets. The option aims to outperform CPI + 4.5% p.a. (before fees and taxes) over at least three-year periods and to outperform its composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -1.08 | | |
| | 2019 | 7.28 | ● Australian Shares | 28.0% |
| | 2018 | 4.66 | ● Global Shares | 26.9% |
| | 2017 | 7.60 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.09 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.01 | 5 years (% p.a.) | 3.65 | ● Fixed Interest | 32.8% |
| Risk: Medium to High | 10 years (% p.a.) | 5.74 | Cash | 12.3% |
| Minimum Suggested Timeframe: 5 years | | | | |

Colonial Consensus Managed Fund - SXCCNM

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.72 | | |
| | 2019 | 8.03 | ● Australian Shares | 28.6% |
| | 2018 | 9.03 | ● Global Shares | 28.2% |
| | 2017 | 10.71 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.62 | ● Alternatives ^{oo} | 19.9% |
| Indirect Cost Ratio (% p.a.) ² : 0.59 | | | ● Fixed Interest | 17.8% |
| Risk: High | 5 years (% p.a.) | 6.15 | Cash | 5.5% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 8.03 | | |

Multi-Manager High Growth Fund - SXCMHG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth by investing in growth assets. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -4.11 | | |
| | 2019 | 5.82 | ● Australian Shares | 32.8% |
| | 2018 | 11.73 | ● Global Shares | 44.8% |
| | 2017 | 17.30 | ● Listed Property ^o | 9.4% |
| | 2016 | -1.21 | ● Alternatives ^{oo} | 9.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.88 | | | ● Fixed Interest | 0.0% |
| Risk: High | 5 years (% p.a.) | 5.61 | Cash | 3.9% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.35 | | |

FirstChoice Wholesale High Growth - SXFIGR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth by investing in growth assets. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -4.69 | | |
| | 2019 | 5.49 | ● Australian Shares | 32.8% |
| | 2018 | 11.83 | ● Global Shares | 44.8% |
| | 2017 | 16.88 | ● Listed Property ^o | 9.4% |
| | 2016 | -1.17 | ● Alternatives ^{oo} | 9.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.87 | | | ● Fixed Interest | 0.0% |
| Risk: High | 5 years (% p.a.) | 5.37 | Cash | 3.9% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.10 | | |

Colonial First State Wholesale High Growth Fund - SXFSHG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term capital growth. The option aims to outperform the composite benchmark over rolling three-year periods before fees and taxes. | 2020 | -2.44 | | |
| | 2019 | 7.42 | ● Australian Shares | 49.4% |
| | 2018 | 14.16 | ● Global Shares | 45.1% |
| | 2017 | 12.55 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.60 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.09 | | | ● Fixed Interest | 0.0% |
| Risk: High | 5 years (% p.a.) | 6.89 | Cash | 5.5% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.47 | | |

Multi-Manager Property Securities Fund - SXCMP5

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|--------|---|-------|
| To provide capital growth and income from a diversified portfolio of listed property investments. To outperform the S&P/ASX 300 A-REIT Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | -18.65 | | |
| | 2019 | 17.94 | ● Australian Shares | 0.0% |
| | 2018 | 9.03 | ● Global Shares | 0.0% |
| | 2017 | -0.12 | ● Listed Property [°] | 96.0% |
| | 2016 | 20.71 | ● Alternatives ^{°°} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.57 | | | ● Fixed Interest | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 4.75 | Cash | 4.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.97 | | |

Colonial First State Wholesale Property Securities Fund - SXFSPR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|--------|---|-------|
| To provide medium-to-long term capital growth and income to the investor by investing in a portfolio of Australian listed property securities. The option aims to outperform the S&P/ASX 200 A-REIT Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | -18.61 | | |
| | 2019 | 19.37 | ● Australian Shares | 0.0% |
| | 2018 | 7.29 | ● Global Shares | 0.0% |
| | 2017 | -2.69 | ● Listed Property [°] | 97.9% |
| | 2016 | 21.01 | ● Alternatives ^{°°} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.79 | | | ● Fixed Interest | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 4.19 | Cash | 2.1% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 7.89 | | |

Pendal Wholesale Property Investment Option - SXROPR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|--------|---|-------|
| To provide a return (before fees and taxes) that exceeds the S&P/ASX 300 A-REIT Accumulation Index over rolling three-year periods. | 2020 | -17.69 | | |
| | 2019 | 22.96 | ● Australian Shares | 0.0% |
| | 2018 | 8.34 | ● Global Shares | 0.0% |
| | 2017 | -2.10 | ● Listed Property [°] | 97.5% |
| | 2016 | 20.84 | ● Alternatives ^{°°} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.84 | | | ● Fixed Interest | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 5.34 | Cash | 2.5% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.44 | | |

Colonial Property Fund - SXCPR0

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.17 | | |
| | 2019 | 7.74 | ● Australian Shares | 0.0% |
| | 2018 | 6.75 | ● Global Shares | 0.0% |
| | 2017 | 2.72 | ● Listed Property [°] | 100.0% |
| | 2016 | 10.11 | ● Alternatives ^{°°} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.9 | | | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 3.62 | Cash | 0.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 6.86 | | |

Australian Equity Fund - SPAEQU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -7.22 | | |
| | 2019 | 11.53 | ● Australian Shares | 99.4% |
| | 2018 | 11.66 | ● Global Shares | 0.0% |
| | 2017 | 16.06 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.41 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.7 | 5 years (% p.a.) | 6.13 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 7.66 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

Multi-Manager Australian Share Fund - SXCME

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term capital growth and some tax-effective income from a diversified portfolio of predominantly Australian companies. To outperform the S&P/ASX 300 Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | -9.50 | | |
| | 2019 | 6.33 | ● Australian Shares | 96.9% |
| | 2018 | 12.98 | ● Global Shares | 0.0% |
| | 2017 | 20.45 | ● Listed Property ^o | 0.0% |
| | 2016 | -2.54 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.77 | 5 years (% p.a.) | 5.00 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 6.90 | Cash | 3.1% |
| Minimum Suggested Timeframe: 7 years | | | | |

T. Rowe Price Wholesale Australian Equity - SXCPAS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term capital growth through investment primarily in a portfolio of securities of Australian companies listed on the Australian Stock Exchange. The option aims to outperform the S&P/ASX 200 Accumulation Index over rolling three-year periods after fees and taxes. | 2020 | -4.46 | | |
| | 2019 | 5.86 | ● Australian Shares | 96.2% |
| | 2018 | 11.70 | ● Global Shares | 0.0% |
| | 2017 | 15.83 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.09 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.61 | 5 years (% p.a.) | 5.54 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 7.60 | Cash | 3.8% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial First State Wholesale Small Companies Fund - Core - SXCPSC

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term capital growth by investing predominantly in small Australian companies. The option aims to outperform the S&P/ASX Small Ordinaries Accumulation Index over rolling three-year periods before fees | 2020 | 3.38 | | |
| | 2019 | 7.73 | ● Australian Shares | 97.0% |
| | 2018 | 20.94 | ● Global Shares | 0.0% |
| | 2017 | 12.95 | ● Listed Property ^o | 0.0% |
| | 2016 | 12.95 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.72 | 5 years (% p.a.) | 11.43 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 11.50 | Cash | 3.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Maple-Brown Abbott Imputation Option - SXMBIM

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|--------|---|-------|
| To outperform the S&P/ASX 200 Accumulation Index before fees and taxes over rolling four-year periods. | 2020 | -15.85 | | |
| | 2019 | 9.88 | ● Australian Shares | 95.3% |
| | 2018 | 9.91 | ● Global Shares | 0.0% |
| | 2017 | 22.58 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.88 | 2016 | -8.26 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 2.71 | ● Fixed Interest | 0.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 6.06 | Cash | 4.7% |

Perpetual Industrial Share Option - SXPPIS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|--------|---|-------|
| To provide long-term capital growth and regular income predominantly through investment in quality Australian Industrial shares. The option aims to outperform the S&P/ASX 300 Industrials Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | -10.10 | | |
| | 2019 | 5.43 | ● Australian Shares | 96.1% |
| | 2018 | 5.86 | ● Global Shares | 0.0% |
| | 2017 | 16.89 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1 | 2016 | -1.76 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 2.87 | ● Fixed Interest | 0.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 7.92 | Cash | 3.9% |

Pendal Wholesale Australian Share Option - SXRODE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide a return (before fees, costs and taxes) that exceeds the S&P/ASX 300 Accumulation Index over rolling three-year periods | 2020 | -7.57 | | |
| | 2019 | 9.53 | ● Australian Shares | 96.9% |
| | 2018 | 13.18 | ● Global Shares | 0.0% |
| | 2017 | 19.37 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.92 | 2016 | -0.62 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 6.33 | ● Fixed Interest | 0.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.00 | Cash | 3.1% |

Schroder Australian Equity Option - SXSADE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|--------|---|-------|
| To outperform the S&P/ASX 200 Accumulation Index over rolling three-year periods before fees and taxes, by investing in a broad range of companies from Australia and New Zealand. | 2020 | -11.26 | | |
| | 2019 | 11.20 | ● Australian Shares | 98.9% |
| | 2018 | 12.40 | ● Global Shares | 0.0% |
| | 2017 | 23.39 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.65 | 2016 | -5.70 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very High | 5 years (% p.a.) | 5.24 | ● Fixed Interest | 0.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 7.69 | Cash | 1.1% |

Colonial First State Wholesale Index Australian Share Fund - SXCTDE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To closely track the S&P/ASX 200 Accumulation Index with the aim of generating returns (before tax and fees and assuming income is reinvested) comparable to the Australian sharemarket as measured by that benchmark over rolling one-year periods. | 2020 | -8.00 | ████████████████████ | |
| | 2019 | 11.72 | ● Australian Shares | 99.9% |
| | 2018 | 11.56 | ● Global Shares | 0.0% |
| | 2017 | 17.47 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.30 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.24 | 5 years (% p.a.) | 6.20 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 7.75 | Cash | 0.1% |
| Minimum Suggested Timeframe: 7 years | | | | |

MFS Global Equity Option - SXAMOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide capital appreciation over the longer term by investing in a diversified portfolio of global shares (unhedged) and to outperform the MSCI World Index over rolling five year periods, before fees and taxes. | 2020 | 0.97 | ████████████████████ | |
| | 2019 | 15.72 | ● Australian Shares | 0.0% |
| | 2018 | 8.58 | ● Global Shares | 99.0% |
| | 2017 | 17.01 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.41 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.9 | 5 years (% p.a.) | 8.13 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 11.75 | Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Multi-Manager Global Share Fund - SXCMOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth from a diversified portfolio of global shares. To outperform the MSCI All Country World Index over rolling three-year periods before fees and taxes. | 2020 | 4.73 | ████████████████████ | |
| | 2019 | 6.41 | ● Australian Shares | 0.0% |
| | 2018 | 15.44 | ● Global Shares | 96.1% |
| | 2017 | 15.24 | ● Listed Property ^o | 0.0% |
| | 2016 | -5.49 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.93 | 5 years (% p.a.) | 6.98 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 10.01 | Cash | 3.9% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial First State Wholesale Index Global Share Fund - SXCTOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To closely track the MSCI World (ex Australia) Index with the aim of generating returns (before tax and fees and assuming income is reinvested) comparable to the world sharemarkets as measured by that benchmark (unhedged) over rolling one-year period. | 2020 | 4.69 | ████████████████████ | |
| | 2019 | 11.08 | ● Australian Shares | 0.0% |
| | 2018 | 14.83 | ● Global Shares | 99.3% |
| | 2017 | 15.11 | ● Listed Property ^o | 0.0% |
| | 2016 | -1.01 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.27 | 5 years (% p.a.) | 8.76 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 11.48 | Cash | 0.7% |
| Minimum Suggested Timeframe: 7 years | | | | |

FirstChoice Wholesale Asian Share Fund - SXSAOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth from a diversified portfolio of predominantly Asian companies. To outperform the MSCI All Country Asia (ex Japan) Index over rolling three-year periods before fees and taxes. | 2020 | 1.56 | | |
| | 2019 | 4.68 | ● Australian Shares | 0.0% |
| | 2018 | 9.94 | ● Global Shares | 96.3% |
| | 2017 | 23.60 | ● Listed Property ^o | 0.0% |
| | 2016 | -5.63 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.97 | 5 years (% p.a.) | 6.40 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 9.08 | Cash | 3.7% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial First State Wholesale Geared Global Share Fund - SXFSGG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To magnify long-term capital growth by borrowing to invest in a diversified portfolio of global shares. The option aims to outperform the MSCI All Country World Index over rolling seven-year periods before fees and taxes. | 2020 | 0.95 | | |
| | 2019 | 3.74 | ● Australian Shares | 0.0% |
| | 2018 | 21.17 | ● Global Shares | 96.1% |
| | 2017 | 24.46 | ● Listed Property ^o | 0.0% |
| | 2016 | -8.98 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.22 | 5 years (% p.a.) | 7.53 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 13.44 | Cash | 3.9% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial First State Wholesale Global Health & Biotechnology Fund - SXFSHB

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth by predominantly investing in companies around the world, whose primary business is in the field of pharmaceutical, biotechnology, medical devices, or medical services. | 2020 | 15.75 | | |
| | 2019 | 10.27 | ● Australian Shares | 0.0% |
| | 2018 | 7.76 | ● Global Shares | 94.7% |
| | 2017 | 16.66 | ● Listed Property ^o | 0.0% |
| | 2016 | -4.14 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.14 | 5 years (% p.a.) | 8.99 | ● Fixed Interest | 0.0% |
| Risk: High | 10 years (% p.a.) | 17.50 | Cash | 5.3% |
| Minimum Suggested Timeframe: 7 years | | | | |

FC Wsale Pension Stewart Investors Worldwide Leaders Fund - SXFSOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term capital growth that exceeds the MSCI All Country World Index over rolling five-year periods before fees and taxes. | 2020 | 4.17 | | |
| | 2019 | 9.05 | ● Australian Shares | 0.0% |
| | 2018 | 12.17 | ● Global Shares | 85.7% |
| | 2017 | 10.21 | ● Listed Property ^o | 0.0% |
| | 2016 | 9.03 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.11 | 5 years (% p.a.) | 8.90 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 10.70 | Cash | 14.3% |
| Minimum Suggested Timeframe: 7 years | | | | |

Janus Henderson Global Natural Resources - SXFSRE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| The option seeks to achieve a total return after fees and taxes that exceeds the total return of the S&P Global Natural Resources Accumulation Index over rolling five-year periods. | 2020 | -6.88 | ████████████████████ | |
| | 2019 | -1.69 | ● Australian Shares | 0.0% |
| | 2018 | 18.89 | ● Global Shares | 98.8% |
| | 2017 | 5.08 | ● Listed Property° | 0.0% |
| | 2016 | -3.10 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.32 | 5 years (% p.a.) | 2.08 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | -0.80 | Cash | 1.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial First State Wholesale Global Technology & Communications Fund - SXFSTC

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To provide long-term capital growth by predominantly investing in companies around the world, whose primary business is in the field of technology and/or communications. | 2020 | 28.34 | ████████████████████ | |
| | 2019 | 17.49 | ● Australian Shares | 0.0% |
| | 2018 | 19.23 | ● Global Shares | 96.0% |
| | 2017 | 26.99 | ● Listed Property° | 0.0% |
| | 2016 | 4.30 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.21 | 5 years (% p.a.) | 18.95 | ● Fixed Interest | 0.0% |
| Risk: High | 10 years (% p.a.) | 19.64 | Cash | 4.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Pendal Wholesale Concentrated Global Share Option (formerly Pendal Wholesale Core Global Share Option) - SXROOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide a return (before fees, costs and taxes) that exceeds the MSCI World ex-Australia Index in AUD over rolling five-year periods. | 2020 | 1.21 | ████████████████████ | |
| | 2019 | 3.25 | ● Australian Shares | 0.0% |
| | 2018 | 14.08 | ● Global Shares | 98.0% |
| | 2017 | 16.36 | ● Listed Property° | 0.0% |
| | 2016 | -3.78 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.1 | 5 years (% p.a.) | 5.95 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 10.12 | Cash | 2.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

International Equity Fund - SPIEQU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 4.81 | ████████████████████ | |
| | 2019 | 9.19 | ● Australian Shares | 0.0% |
| | 2018 | 15.21 | ● Global Shares | 99.2% |
| | 2017 | 17.98 | ● Listed Property° | 0.0% |
| | 2016 | -1.49 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.69 | 5 years (% p.a.) | 8.91 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 11.11 | Cash | 0.8% |
| Minimum Suggested Timeframe: 7 years | | | | |

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Colonial Superannuation Bond (E01, E02, ED3, EE3, EG3)

| Capital Guaranteed Fund - 1SUP | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 8.06 | | |
| | 2019 | 5.58 | ● Australian Shares | 0.0% |
| | 2018 | 5.57 | ● Global Shares | 9.6% |
| | 2017 | 6.15 | ● Listed Property ^o | 0.0% |
| | 2016 | 5.94 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.75 | 5 years (% p.a.) | 6.26 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 6.00 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - 2CSH | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.64 | ● Australian Shares | 0.0% |
| | 2018 | 0.43 | ● Global Shares | 0.0% |
| | 2017 | 0.53 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.70 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.69 | 5 years (% p.a.) | 0.46 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.11 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Guaranteed Fund ^{4,9} - 6SBD | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 2.73 | | |
| | 2019 | 2.01 | ● Australian Shares | 0.0% |
| | 2018 | 2.22 | ● Global Shares | 10.7% |
| | 2017 | 2.37 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.02 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 2.47 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 3.87 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed Fund⁴ - 6SCG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 2.54 | | |
| | 2019 | 1.81 | ● Australian Shares | 0.0% |
| | 2018 | 2.02 | ● Global Shares | 10.7% |
| | 2017 | 2.17 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.81 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.81 | 5 years (% p.a.) | 2.27 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 3.67 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed Cash Fund - 7SCA

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.64 | ● Australian Shares | 0.0% |
| | 2018 | 0.49 | ● Global Shares | 0.0% |
| | 2017 | 0.53 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.69 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.69 | 5 years (% p.a.) | 0.47 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.12 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Protected Fund - December - 7SP1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.57 | | |
| | 2019 | 0.41 | ● Australian Shares | 0.0% |
| | 2018 | 0.19 | ● Global Shares | 0.0% |
| | 2017 | 0.41 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.44 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.7 | 5 years (% p.a.) | 0.18 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.95 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Protected Fund – June A (ex-March) - 7SP2

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.58 | | |
| | 2019 | 0.44 | ● Australian Shares | 0.0% |
| | 2018 | 0.20 | ● Global Shares | 0.0% |
| | 2017 | 0.40 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.44 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.7 | 5 years (% p.a.) | 0.18 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.95 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Protected Fund – June - 7SP3

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.57 | | |
| | 2019 | 0.41 | ● Australian Shares | 0.0% |
| | 2018 | 0.20 | ● Global Shares | 0.0% |
| | 2017 | 0.40 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.44 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.69 | 5 years (% p.a.) | 0.17 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.95 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Protected Fund - September - 7SP4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | -0.58 | | |
| | 2019 | 0.40 | ● Australian Shares | 0.0% |
| | 2018 | 0.20 | ● Global Shares | 0.0% |
| | 2017 | 0.41 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.43 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.7 | 5 years (% p.a.) | 0.17 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.95 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Fixed Interest Fund - 2FIX

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 1.57 | | |
| | 2019 | 5.88 | ● Australian Shares | 0.0% |
| | 2018 | -0.33 | ● Global Shares | 0.0% |
| | 2017 | 0.00 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.00 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.9 | 5 years (% p.a.) | 2.20 | ● Fixed Interest | 99.2% |
| Risk: Medium | 10 years (% p.a.) | 3.16 | Cash | 0.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

Stable Fund - 2STB

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.14 | | |
| | 2019 | 4.50 | ● Australian Shares | 10.2% |
| | 2018 | 2.64 | ● Global Shares | 10.2% |
| | 2017 | 3.36 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.09 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.09 | 5 years (% p.a.) | 2.53 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.81 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Managed Fund - 2MGD

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.70 | | |
| | 2019 | 6.57 | ● Australian Shares | 28.1% |
| | 2018 | 7.35 | ● Global Shares | 28.2% |
| | 2017 | 9.16 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.15 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.11 | 5 years (% p.a.) | 4.64 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.48 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Fund - 7SMN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.45 | | |
| | 2019 | 6.84 | ● Australian Shares | 28.1% |
| | 2018 | 7.62 | ● Global Shares | 28.2% |
| | 2017 | 9.45 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.40 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 | 5 years (% p.a.) | 4.90 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.74 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Property Fund - 2PRP

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -9.42 | | |
| | 2019 | 6.18 | ● Australian Shares | 0.0% |
| | 2018 | 5.23 | ● Global Shares | 0.0% |
| | 2017 | 1.39 | ● Listed Property ^o | 100.0% |
| | 2016 | 8.71 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.33 | 5 years (% p.a.) | 2.21 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 5.38 | Cash | 0.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Property Fund - 7SPF

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -9.09 | | |
| | 2019 | 6.61 | ● Australian Shares | 0.0% |
| | 2018 | 5.59 | ● Global Shares | 0.0% |
| | 2017 | 1.74 | ● Listed Property ^o | 100.0% |
| | 2016 | 9.10 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.98 | 5 years (% p.a.) | 2.58 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 5.78 | Cash | 0.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Australian Equities Fund - 2EQY

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.49 | ████████████████████ | |
| | 2019 | 10.09 | ● Australian Shares | 99.4% |
| | 2018 | 10.14 | ● Global Shares | 0.0% |
| | 2017 | 14.39 | ● Listed Property ^o | 0.0% |
| | 2016 | -1.02 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | 5 years (% p.a.) | 4.67 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 6.16 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

Australian Equities Fund - 7SAE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.23 | ████████████████████ | |
| | 2019 | 10.54 | ● Australian Shares | 99.4% |
| | 2018 | 10.45 | ● Global Shares | 0.0% |
| | 2017 | 14.80 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.71 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.77 | 5 years (% p.a.) | 5.02 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 6.52 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

International Equities Fund - 2INT

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 3.35 | ████████████████████ | |
| | 2019 | 7.68 | ● Australian Shares | 0.0% |
| | 2018 | 13.61 | ● Global Shares | 99.2% |
| | 2017 | 16.43 | ● Listed Property ^o | 0.0% |
| | 2016 | -2.74 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.09 | 5 years (% p.a.) | 7.44 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 9.59 | Cash | 0.8% |
| Minimum Suggested Timeframe: 7 years | | | | |

International Equities Fund - 7SIE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 3.75 | ████████████████████ | |
| | 2019 | 8.07 | ● Australian Shares | 0.0% |
| | 2018 | 13.98 | ● Global Shares | 99.2% |
| | 2017 | 16.83 | ● Listed Property ^o | 0.0% |
| | 2016 | -2.39 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.74 | 5 years (% p.a.) | 7.83 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 9.97 | Cash | 0.8% |
| Minimum Suggested Timeframe: 7 years | | | | |

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Colonial Tailored Annuity Plan

| Capital Guaranteed Fund (non-participating) ⁴ - KST2 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.61 | | |
| | 2019 | 1.60 | ● Australian Shares | 0.0% |
| | 2018 | 1.60 | ● Global Shares | 10.6% |
| | 2017 | 1.60 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.95 | ● Alternatives ^{oo} | 11.9% |
| Indirect Cost Ratio (% p.a.) ² : 1.82 | 5 years (% p.a.) | 1.67 | ● Fixed Interest | 29.9% |
| Risk: Very low | 10 years (% p.a.) | 2.93 | Cash | 47.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - UWT2 | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.23 | | |
| | 2019 | 1.15 | ● Australian Shares | 0.0% |
| | 2018 | 0.92 | ● Global Shares | 0.0% |
| | 2017 | 0.94 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.13 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 0.87 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.63 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Australian Fixed Interest Fund - XST2 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 2.21 | | |
| | 2019 | 7.16 | ● Australian Shares | 0.0% |
| | 2018 | 0.38 | ● Global Shares | 0.0% |
| | 2017 | 0.42 | ● Listed Property ^o | 0.0% |
| | 2016 | 5.00 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.79 | 5 years (% p.a.) | 3.00 | ● Fixed Interest | 99.0% |
| Risk: Medium | 10 years (% p.a.) | 4.17 | Cash | 1.0% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Secure Fund - FGT2 | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.79 | | |
| | 2019 | 5.46 | ● Australian Shares | 10.1% |
| | 2018 | 3.58 | ● Global Shares | 10.0% |
| | 2017 | 4.49 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.19 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 1.84 | 5 years (% p.a.) | 3.49 | ● Fixed Interest | 38.4% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.97 | Cash | 25.0% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Fund - NST2

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.15 | | |
| | 2019 | 7.51 | ● Australian Shares | 27.9% |
| | 2018 | 8.41 | ● Global Shares | 28.3% |
| | 2017 | 10.70 | ● Listed Property° | 0.0% |
| | 2016 | 1.84 | ● Alternatives°° | 20.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.88 | 5 years (% p.a.) | 5.58 | ● Fixed Interest | 18.9% |
| Risk: High | 10 years (% p.a.) | 7.89 | Cash | 4.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Growth Fund - QST2

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.14 | | |
| | 2019 | 7.65 | ● Australian Shares | 27.9% |
| | 2018 | 8.41 | ● Global Shares | 28.3% |
| | 2017 | 10.69 | ● Listed Property° | 0.0% |
| | 2016 | 1.84 | ● Alternatives°° | 20.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.88 | 5 years (% p.a.) | 5.61 | ● Fixed Interest | 18.9% |
| Risk: High | 10 years (% p.a.) | 7.90 | Cash | 4.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Australian Share Fund - WST2

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.58 | | |
| | 2019 | 12.49 | ● Australian Shares | 99.0% |
| | 2018 | 11.90 | ● Global Shares | 0.0% |
| | 2017 | 17.10 | ● Listed Property° | 0.0% |
| | 2016 | -0.41 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.79 | 5 years (% p.a.) | 6.06 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 7.63 | Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

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Colonial Umbrella Financial Plan (T11, T12)

| Capital Guaranteed Fund ³ - 1ORD | | | | | |
|--|--|---------------|------------------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | -2.66 | 3.28 | | |
| | 2019 | -2.8 | 3.05 | ● Australian Shares | 0.0% |
| | 2018 | -2.86 | 2.99 | ● Global Shares | 10.2% |
| | 2017 | -3.02 | 2.85 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.54 Initial units: 1.58 Investment Units: | 2016 | -2.68 | 3.21 | ● Alternatives ^{oo} | 9.1% |
| Risk: Very low | 5 years (% p.a.) | -2.8 | 3.08 | ● Fixed Interest | 29.9% |
| | 10 years (% p.a.) | -2.71 | 3.18 | Cash | 50.8% |

| Capital Guaranteed Cash Fund - 3CSH | | | | | |
|---|--|---------------|------------------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.06 | 0.04 | | |
| | 2019 | 0.61 | 0.61 | ● Australian Shares | 0.0% |
| | 2018 | 0.44 | 0.45 | ● Global Shares | 0.0% |
| | 2017 | -6.31 | 0.53 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.3 Initial units: 1.3 Investment Units: | 2016 | -6.18 | 0.67 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | -2.33 | 0.46 | ● Fixed Interest | 0.0% |
| | 10 years (% p.a.) | -3.92 | 0.94 | Cash | 100.0% |

| Fixed Interest Fund - 3FIX | | | | | |
|--|--|---------------|------------------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 1.24 | 1.25 | | |
| | 2019 | 4.58 | 4.57 | ● Australian Shares | 0.0% |
| | 2018 | -0.13 | -0.11 | ● Global Shares | 0.0% |
| | 2017 | -6.97 | -0.08 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 Initial units: 1.63 Investment Units: | 2016 | -4.04 | 3.09 | ● Alternatives ^{oo} | 0.0% |
| Risk: Medium | 5 years (% p.a.) | -1.15 | 1.73 | ● Fixed Interest | 99.0% |
| | 10 years (% p.a.) | -2.48 | 2.53 | Cash | 1.0% |

Stable Fund - 3STB

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|-------|
| | | Initial Units | Investment Units | | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.29 | 0.28 | | |
| | 2019 | 3.62 | 3.61 | ● Australian Shares | 10.1% |
| | 2018 | 2.09 | 2.10 | ● Global Shares | 10.4% |
| | 2017 | -4.32 | 2.77 | ● Listed Property ^o | 0.0% |
| | 2016 | -5.28 | 1.76 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 Initial units: 1.64 Investment Units: | | | | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 5 years (% p.a.) | -0.78 | 2.10 | ● Cash | 24.4% |
| | 10 years (% p.a.) | -1.91 | 3.13 | | |

Managed Fund - 3MGD

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|-------|
| | | Initial Units | Investment Units | | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.51 | -0.52 | | |
| | 2019 | 5.12 | 5.12 | ● Australian Shares | 28.6% |
| | 2018 | 5.73 | 5.71 | ● Global Shares | 28.9% |
| | 2017 | -0.12 | 7.29 | ● Listed Property ^o | 0.0% |
| | 2016 | -6.12 | 0.87 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.79 Initial units: 1.88 Investment Units: | | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 0.73 | 3.65 | ● Cash | 5.2% |
| | 10 years (% p.a.) | 0.08 | 5.22 | | |

Property Fund - 3PRP

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|--------|
| | | Initial Units | Investment Units | | |
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -7.31 | -7.30 | | |
| | 2019 | 4.89 | 4.87 | ● Australian Shares | 0.0% |
| | 2018 | 3.98 | 3.98 | ● Global Shares | 0.0% |
| | 2017 | -5.87 | 1.11 | ● Listed Property ^o | 100.0% |
| | 2016 | -0.35 | 7.06 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 Initial units: 2.1 Investment Units: | | | | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | -1.06 | 1.82 | ● Cash | 0.0% |
| | 10 years (% p.a.) | -0.47 | 4.65 | | |

Colonial Umbrella Financial Plan Super (X11, X12)

| Capital Guaranteed Fund ³ - 1SUU | | | | | |
|--|--|---------------|------------------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | -0.67 | 7.45 | | |
| | 2019 | -0.83 | 5.15 | ● Australian Shares | 0.0% |
| | 2018 | -0.69 | 5.30 | ● Global Shares | 9.6% |
| | 2017 | -1.07 | 4.91 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.29 Initial units: 1.29 Investment Units: | 2016 | -0.7 | 5.31 | ● Alternatives ^{oo} | 9.6% |
| Risk: Very low | 5 years (% p.a.) | -0.79 | 5.62 | ● Fixed Interest | 30.5% |
| | 10 years (% p.a.) | -0.88 | 5.33 | Cash | 50.3% |

| Capital Guaranteed Cash Fund - 2CSU | | | | | |
|---|--|---------------|------------------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.06 | 0.08 | | |
| | 2019 | 0.77 | 0.76 | ● Australian Shares | 0.0% |
| | 2018 | 0.55 | 0.56 | ● Global Shares | 0.0% |
| | 2017 | -6.2 | 0.26 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.56 Initial units: 1.56 Investment Units: | 2016 | -6.07 | 0.44 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | -2.23 | 0.42 | ● Fixed Interest | 0.0% |
| | 10 years (% p.a.) | -3.65 | 0.96 | Cash | 100.0% |

| Fixed Interest Fund - 2FIU | | | | | |
|--|--|---------------|------------------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 1.48 | 1.48 | | |
| | 2019 | 5.78 | 5.78 | ● Australian Shares | 0.0% |
| | 2018 | -0.44 | -0.42 | ● Global Shares | 0.0% |
| | 2017 | -6.53 | -0.21 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2 Initial units: 2 Investment Units: | 2016 | -2.84 | 3.77 | ● Alternatives ^{oo} | 0.0% |
| Risk: Medium | 5 years (% p.a.) | -0.59 | 2.05 | ● Fixed Interest | 99.2% |
| | 10 years (% p.a.) | -1.65 | 2.97 | Cash | 0.8% |

Stable Fund - 2STU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|-------|
| | | Initial Units | Investment Units | | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.09 | 0.09 | | |
| | 2019 | 4.45 | 4.46 | ● Australian Shares | 10.2% |
| | 2018 | 2.6 | 2.60 | ● Global Shares | 10.2% |
| | 2017 | -3.3 | 3.09 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.14 Initial units: 2.14 Investment Units: | 2016 | -4.5 | 1.83 | ● Alternatives ^{oo} | 17.4% |
| Risk: Low to Medium | 5 years (% p.a.) | -0.19 | 2.40 | ● Fixed Interest | 38.6% |
| | 10 years (% p.a.) | -0.94 | 3.60 | Cash | 23.6% |

Managed Fund - 2MGU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|-------|
| | | Initial Units | Investment Units | | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.81 | -0.81 | | |
| | 2019 | 6.44 | 6.45 | ● Australian Shares | 28.1% |
| | 2018 | 7.24 | 7.23 | ● Global Shares | 28.2% |
| | 2017 | 2.13 | 8.88 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.22 Initial units: 2.22 Investment Units: | 2016 | -5.39 | 0.89 | ● Alternatives ^{oo} | 20.8% |
| Risk: High | 5 years (% p.a.) | 1.81 | 4.46 | ● Fixed Interest | 17.9% |
| | 10 years (% p.a.) | 1.59 | 6.25 | Cash | 5.0% |

Property Fund - 2PRU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|--------|
| | | Initial Units | Investment Units | | |
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -9.44 | -9.44 | | |
| | 2019 | 6.14 | 6.14 | ● Australian Shares | 0.0% |
| | 2018 | 5.13 | 5.13 | ● Global Shares | 0.0% |
| | 2017 | -5.07 | 1.11 | ● Listed Property ^o | 100.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.4 Initial units: 2.4 Investment Units: | 2016 | 1.77 | 8.40 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very high | 5 years (% p.a.) | -0.48 | 2.06 | ● Fixed Interest | 0.0% |
| | 10 years (% p.a.) | 0.64 | 5.18 | Cash | 0.0% |

Colonial Umbrella Investment Plan (T10)

| Capital Guaranteed Fund ³ - 1ORD | | | | | |
|--|--|---------------|------------------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | -2.66 | 3.28 | | |
| | 2019 | -2.8 | 3.05 | ● Australian Shares | 0.0% |
| | 2018 | -2.86 | 2.99 | ● Global Shares | 10.2% |
| | 2017 | -3.02 | 2.85 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.54 Initial units: 1.58 Investment Units: | 2016 | -2.68 | 3.21 | ● Alternatives ^{oo} | 9.1% |
| Risk: Very low | 5 years (% p.a.) | -2.8 | 3.08 | ● Fixed Interest | 29.9% |
| | 10 years (% p.a.) | -2.71 | 3.18 | Cash | 50.8% |

| Capital Guaranteed Cash Fund - 3CSH | | | | | |
|---|--|---------------|------------------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.06 | 0.04 | | |
| | 2019 | 0.61 | 0.61 | ● Australian Shares | 0.0% |
| | 2018 | 0.44 | 0.45 | ● Global Shares | 0.0% |
| | 2017 | -6.31 | 0.53 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.3 Initial units: 1.3 Investment Units: | 2016 | -6.18 | 0.67 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | -2.33 | 0.46 | ● Fixed Interest | 0.0% |
| | 10 years (% p.a.) | -3.92 | 0.94 | Cash | 100.0% |

| Fixed Interest Fund - 3FIX | | | | | |
|--|--|---------------|------------------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 1.24 | 1.25 | | |
| | 2019 | 4.58 | 4.57 | ● Australian Shares | 0.0% |
| | 2018 | -0.13 | -0.11 | ● Global Shares | 0.0% |
| | 2017 | -6.97 | -0.08 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 Initial units: 1.63 Investment Units: | 2016 | -4.04 | 3.09 | ● Alternatives ^{oo} | 0.0% |
| Risk: Medium | 5 years (% p.a.) | -1.15 | 1.73 | ● Fixed Interest | 99.0% |
| | 10 years (% p.a.) | -2.48 | 2.53 | Cash | 1.0% |

Stable Fund - 3STB

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|-------|
| | | Initial Units | Investment Units | | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.29 | 0.28 | | |
| | 2019 | 3.62 | 3.61 | ● Australian Shares | 10.1% |
| | 2018 | 2.09 | 2.10 | ● Global Shares | 10.4% |
| | 2017 | -4.32 | 2.77 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 Initial units: 1.64 Investment Units: | 2016 | -5.28 | 1.76 | ● Alternatives ^{oo} | 16.5% |
| Risk: Low to Medium | 5 years (% p.a.) | -0.78 | 2.10 | ● Fixed Interest | 38.6% |
| | 10 years (% p.a.) | -1.91 | 3.13 | ● Cash | 24.4% |

Managed Fund - 3MGD

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|-------|
| | | Initial Units | Investment Units | | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.51 | -0.52 | | |
| | 2019 | 5.12 | 5.12 | ● Australian Shares | 28.6% |
| | 2018 | 5.73 | 5.71 | ● Global Shares | 28.9% |
| | 2017 | -0.12 | 7.29 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.79 Initial units: 1.88 Investment Units: | 2016 | -6.12 | 0.87 | ● Alternatives ^{oo} | 19.1% |
| Risk: High | 5 years (% p.a.) | 0.73 | 3.65 | ● Fixed Interest | 18.2% |
| | 10 years (% p.a.) | 0.08 | 5.22 | ● Cash | 5.2% |

Property Fund - 3PRP

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|--------|
| | | Initial Units | Investment Units | | |
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -7.31 | -7.30 | | |
| | 2019 | 4.89 | 4.87 | ● Australian Shares | 0.0% |
| | 2018 | 3.98 | 3.98 | ● Global Shares | 0.0% |
| | 2017 | -5.87 | 1.11 | ● Listed Property ^o | 100.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 Initial units: 2.1 Investment Units: | 2016 | -0.35 | 7.06 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very high | 5 years (% p.a.) | -1.06 | 1.82 | ● Fixed Interest | 0.0% |
| | 10 years (% p.a.) | -0.47 | 4.65 | ● Cash | 0.0% |

Colonial Umbrella Investment Plan Super (X10)

| Capital Guaranteed Fund ³ - 1SUU | | | | | |
|--|--|---------------|------------------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | -0.67 | 7.45 | | |
| | 2019 | -0.83 | 5.15 | ● Australian Shares | 0.0% |
| | 2018 | -0.69 | 5.30 | ● Global Shares | 9.6% |
| | 2017 | -1.07 | 4.91 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.29 Initial units: 1.29 Investment Units: | 2016 | -0.7 | 5.31 | ● Alternatives ^{oo} | 9.6% |
| Risk: Very low | 5 years (% p.a.) | -0.79 | 5.62 | ● Fixed Interest | 30.5% |
| | 10 years (% p.a.) | -0.88 | 5.33 | Cash | 50.3% |

| Capital Guaranteed Cash Fund - 2CSU | | | | | |
|---|--|---------------|------------------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.06 | 0.08 | | |
| | 2019 | 0.77 | 0.76 | ● Australian Shares | 0.0% |
| | 2018 | 0.55 | 0.56 | ● Global Shares | 0.0% |
| | 2017 | -6.2 | 0.26 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.56 Initial units: 1.56 Investment Units: | 2016 | -6.07 | 0.44 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | -2.23 | 0.42 | ● Fixed Interest | 0.0% |
| | 10 years (% p.a.) | -3.65 | 0.96 | Cash | 100.0% |

| Fixed Interest Fund - 2FIU | | | | | |
|--|--|---------------|------------------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 1.48 | 1.48 | | |
| | 2019 | 5.78 | 5.78 | ● Australian Shares | 0.0% |
| | 2018 | -0.44 | -0.42 | ● Global Shares | 0.0% |
| | 2017 | -6.53 | -0.21 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2 Initial units: 2 Investment Units: | 2016 | -2.84 | 3.77 | ● Alternatives ^{oo} | 0.0% |
| Risk: Medium | 5 years (% p.a.) | -0.59 | 2.05 | ● Fixed Interest | 99.2% |
| | 10 years (% p.a.) | -1.65 | 2.97 | Cash | 0.8% |

Stable Fund - 2STU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|-------|
| | | Initial Units | Investment Units | | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.09 | 0.09 | | |
| | 2019 | 4.45 | 4.46 | ● Australian Shares | 10.2% |
| | 2018 | 2.6 | 2.60 | ● Global Shares | 10.2% |
| | 2017 | -3.3 | 3.09 | ● Listed Property ^o | 0.0% |
| | 2016 | -4.5 | 1.83 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.14 Initial units: 2.14 Investment Units: | | | | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 5 years (% p.a.) | -0.19 | 2.40 | ● Cash | 23.6% |
| | 10 years (% p.a.) | -0.94 | 3.60 | | |

Managed Fund - 2MGU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|-------|
| | | Initial Units | Investment Units | | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.81 | -0.81 | | |
| | 2019 | 6.44 | 6.45 | ● Australian Shares | 28.1% |
| | 2018 | 7.24 | 7.23 | ● Global Shares | 28.2% |
| | 2017 | 2.13 | 8.88 | ● Listed Property ^o | 0.0% |
| | 2016 | -5.39 | 0.89 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.22 Initial units: 2.22 Investment Units: | | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 1.81 | 4.46 | ● Cash | 5.0% |
| | 10 years (% p.a.) | 1.59 | 6.25 | | |

Property Fund - 2PRU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|--------|
| | | Initial Units | Investment Units | | |
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -9.44 | -9.44 | | |
| | 2019 | 6.14 | 6.14 | ● Australian Shares | 0.0% |
| | 2018 | 5.13 | 5.13 | ● Global Shares | 0.0% |
| | 2017 | -5.07 | 1.11 | ● Listed Property ^o | 100.0% |
| | 2016 | 1.77 | 8.40 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.4 Initial units: 2.4 Investment Units: | | | | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | -0.48 | 2.06 | ● Cash | 0.0% |
| | 10 years (% p.a.) | 0.64 | 5.18 | | |

CPSL Master Fund Superannuation

Capital Guaranteed Cash Fund - SPACAS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 1.18 | | |
| | 2019 | 2.15 | ● Australian Shares | 0.0% |
| | 2018 | 1.94 | ● Global Shares | 0.0% |
| | 2017 | 1.97 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.16 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.2 | | | ● Fixed Interest | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | 1.88 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | 10 years (% p.a.) | 2.56 | | |

Capital Guaranteed Fund (participating)^{3,4} - SCPGTD

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 8.66 | | |
| | 2019 | 5.46 | ● Australian Shares | 0.0% |
| | 2018 | 5.19 | ● Global Shares | 9.6% |
| | 2017 | 4.98 | ● Listed Property ^o | 0.0% |
| | 2016 | 5.62 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 2.1 | | | ● Fixed Interest | 30.5% |
| Risk: Very low | 5 years (% p.a.) | 5.97 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 5.83 | | |

Australian Fixed Interest Fund - SPAFIX

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 2.91 | | |
| | 2019 | 7.29 | ● Australian Shares | 0.0% |
| | 2018 | 0.98 | ● Global Shares | 0.0% |
| | 2017 | 1.23 | ● Listed Property ^o | 0.0% |
| | 2016 | 5.25 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.58 | | | ● Fixed Interest | 99.2% |
| Risk: Medium | 5 years (% p.a.) | 3.51 | Cash | 0.8% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 4.48 | | |

Colonial Capital Safe Fund - SCAPSF

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 1.45 | | |
| | 2019 | 5.88 | ● Australian Shares | 10.2% |
| | 2018 | 4.00 | ● Global Shares | 10.2% |
| | 2017 | 4.73 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.44 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 0.78 | | | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 5 years (% p.a.) | 3.89 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 5.17 | | |

Balanced Fund - SDISCR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.57 | | |
| | 2019 | 7.97 | ● Australian Shares | 28.1% |
| | 2018 | 8.76 | ● Global Shares | 28.2% |
| | 2017 | 10.59 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.51 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 0.81 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 6.01 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 7.88 | | |

Growth Fund - SGRWTH

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -0.10 | | |
| | 2019 | 8.38 | ● Australian Shares | 33.8% |
| | 2018 | 10.28 | ● Global Shares | 33.4% |
| | 2017 | 12.75 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.87 | ● Alternatives ^{oo} | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 0.82 | | | ● Fixed Interest | 6.8% |
| Risk: High | 5 years (% p.a.) | 6.52 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.50 | | |

Pendal Wholesale Active Balanced Option - SXRODI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| The option aims to provide a return (before fees, costs and taxes) that exceeds the option's composite benchmark over rolling three-year periods. | 2020 | -1.08 | | |
| | 2019 | 8.53 | ● Australian Shares | 36.5% |
| | 2018 | 9.24 | ● Global Shares | 27.3% |
| | 2017 | 10.99 | ● Listed Property ^o | 6.6% |
| | 2016 | 1.57 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.85 | | | ● Fixed Interest | 22.4% |
| Risk: High | 5 years (% p.a.) | 5.74 | Cash | 7.2% |
| Minimum Suggested Timeframe: 5 years | 10 years (% p.a.) | 7.73 | | |

Pendal Wholesale Property Investment Option - SXROPR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|--------|---|-------|
| To provide a return (before fees and taxes) that exceeds the S&P/ASX 300 A-REIT Accumulation Index over rolling three-year periods. | 2020 | -17.69 | ████████████████████ | |
| | 2019 | 22.96 | ● Australian Shares | 0.0% |
| | 2018 | 8.34 | ● Global Shares | 0.0% |
| | 2017 | -2.10 | ● Listed Property° | 97.5% |
| | 2016 | 20.84 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.84 | 5 years (% p.a.) | 5.34 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 8.44 | Cash | 2.5% |
| Minimum Suggested Timeframe: 7 years | | | | |

Australian Equity Fund - SPAEQU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -7.22 | ████████████████████ | |
| | 2019 | 11.53 | ● Australian Shares | 99.4% |
| | 2018 | 11.66 | ● Global Shares | 0.0% |
| | 2017 | 16.06 | ● Listed Property° | 0.0% |
| | 2016 | 0.41 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.7 | 5 years (% p.a.) | 6.13 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 7.66 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

Colonial First State Wholesale Australian Share Fund - SXFSDE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|--------|
| To provide long-term capital growth with some income by investing in a broad selection of Australian companies. The option aims to outperform the S&P/ASX 300 Accumulation Index over rolling three-year periods before fees and taxes. | 2020 | 2.33 | ████████████████████ | |
| | 2019 | 9.39 | ● Australian Shares | 100.0% |
| | 2018 | 20.74 | ● Global Shares | 0.0% |
| | 2017 | 8.22 | ● Listed Property° | 0.0% |
| | 2016 | 2.69 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.92 | 5 years (% p.a.) | 8.48 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 9.12 | Cash | 0.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Pendal Wholesale Australian Share Option - SXRODE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide a return (before fees, costs and taxes) that exceeds the S&P/ASX 300 Accumulation Index over rolling three-year periods | 2020 | -7.57 | ████████████████████ | |
| | 2019 | 9.53 | ● Australian Shares | 96.9% |
| | 2018 | 13.18 | ● Global Shares | 0.0% |
| | 2017 | 19.37 | ● Listed Property° | 0.0% |
| | 2016 | -0.62 | ● Alternatives°° | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.92 | 5 years (% p.a.) | 6.33 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 8.00 | Cash | 3.1% |
| Minimum Suggested Timeframe: 7 years | | | | |

FirstChoice Wholesale Asian Share Fund - SXSAOE

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth from a diversified portfolio of predominantly Asian companies. To outperform the MSCI All Country Asia (ex Japan) Index over rolling three-year periods before fees and taxes. | 2020 | 1.56 | | |
| | 2019 | 4.68 | ● Australian Shares | 0.0% |
| | 2018 | 9.94 | ● Global Shares | 96.3% |
| | 2017 | 23.60 | ● Listed Property ^o | 0.0% |
| | 2016 | -5.63 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.97 | 5 years (% p.a.) | 6.40 | ● Fixed Interest | 0.0% |
| Risk: Very High | 10 years (% p.a.) | 9.08 | Cash | 3.7% |
| Minimum Suggested Timeframe: 7 years | | | | |

International Equity Fund - SPIEQU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 4.81 | | |
| | 2019 | 9.19 | ● Australian Shares | 0.0% |
| | 2018 | 15.21 | ● Global Shares | 99.2% |
| | 2017 | 17.98 | ● Listed Property ^o | 0.0% |
| | 2016 | -1.49 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.69 | 5 years (% p.a.) | 8.91 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 11.11 | Cash | 0.8% |
| Minimum Suggested Timeframe: 7 years | | | | |

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CPSL Wholesale Investment Portfolios

| Capital Guaranteed Fund (non-participating) ⁴ - SCOLFG | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.74 | | |
| | 2019 | 2.34 | ● Australian Shares | 0.0% |
| | 2018 | 2.14 | ● Global Shares | 10.7% |
| | 2017 | 2.29 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.85 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 0.61 | 5 years (% p.a.) | 2.47 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 3.32 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Fund (participating) ^{3,4} - SCPGTD | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 8.66 | | |
| | 2019 | 5.46 | ● Australian Shares | 0.0% |
| | 2018 | 5.19 | ● Global Shares | 9.6% |
| | 2017 | 4.98 | ● Listed Property ^o | 0.0% |
| | 2016 | 5.62 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 2.1 | 5 years (% p.a.) | 5.97 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 5.83 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - SPACAS | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 1.18 | | |
| | 2019 | 2.15 | ● Australian Shares | 0.0% |
| | 2018 | 1.94 | ● Global Shares | 0.0% |
| | 2017 | 1.97 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.16 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.2 | 5 years (% p.a.) | 1.88 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 2.56 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Colonial Capital Safe Fund - ECAPSF

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 1.85 |  | |
| | 2019 | 6.64 | ● Australian Shares | 10.1% |
| | 2018 | 4.69 | ● Global Shares | 10.0% |
| | 2017 | 5.61 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.34 | ● Alternatives ^{oo} | 16.5% |
| | Indirect Cost Ratio (% p.a.) ² : 0.78 | | | ● Fixed Interest |
| Risk: Low to Medium | 5 years (% p.a.) | 4.61 | Cash | 25.0% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 6.10 | | |

Capital Safe Fund - ECAPSF03

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 1.85 |  | |
| | 2019 | 6.64 | ● Australian Shares | 10.1% |
| | 2018 | 4.69 | ● Global Shares | 10.0% |
| | 2017 | 5.61 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.34 | ● Alternatives ^{oo} | 16.5% |
| | Indirect Cost Ratio (% p.a.) ² : 0.78 | | | ● Fixed Interest |
| Risk: Low to Medium | 5 years (% p.a.) | 4.61 | Cash | 25.0% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 6.10 | | |

Colonial Capital Safe Fund - SCAPSF

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 1.45 |  | |
| | 2019 | 5.88 | ● Australian Shares | 10.2% |
| | 2018 | 4.00 | ● Global Shares | 10.2% |
| | 2017 | 4.73 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.44 | ● Alternatives ^{oo} | 17.4% |
| | Indirect Cost Ratio (% p.a.) ² : 0.78 | | | ● Fixed Interest |
| Risk: Low to Medium | 5 years (% p.a.) | 3.89 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 5.17 | | |

Capital Safe Fund - SCAPSF03

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 1.45 |  | |
| | 2019 | 5.88 | ● Australian Shares | 10.2% |
| | 2018 | 4.00 | ● Global Shares | 10.2% |
| | 2017 | 4.73 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.44 | ● Alternatives ^{oo} | 17.4% |
| | Indirect Cost Ratio (% p.a.) ² : 0.78 | | | ● Fixed Interest |
| Risk: Low to Medium | 5 years (% p.a.) | 3.89 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 5.17 | | |

Colonial Balanced Fund - EDISCR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.94 | | |
| | 2019 | 8.70 | ● Australian Shares | 27.9% |
| | 2018 | 9.58 | ● Global Shares | 28.3% |
| | 2017 | 11.92 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.97 | ● Alternatives ^{oo} | 20.7% |
| Indirect Cost Ratio (% p.a.) ² : 0.82 | | | ● Fixed Interest | 18.9% |
| Risk: High | 5 years (% p.a.) | 6.74 | Cash | 4.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 9.05 | | |

Balanced Fund - ODISCR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.59 | | |
| | 2019 | 6.26 | ● Australian Shares | 28.6% |
| | 2018 | 6.90 | ● Global Shares | 28.9% |
| | 2017 | 8.38 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.98 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.8 | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 4.78 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.30 | | |

Balanced Fund - SDISCR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.57 | | |
| | 2019 | 7.97 | ● Australian Shares | 28.1% |
| | 2018 | 8.76 | ● Global Shares | 28.2% |
| | 2017 | 10.59 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.51 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 0.81 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 6.01 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 7.88 | | |

Colonial Australian Equities Fund - EPAEQU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -7.82 | | |
| | 2019 | 13.71 | ● Australian Shares | 99.0% |
| | 2018 | 13.10 | ● Global Shares | 0.0% |
| | 2017 | 18.30 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.70 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.71 | | | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 7.15 | Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 8.77 | | |

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Deferred Annuity

| Capital Guaranteed - CGSUP1 | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property° | 0.0% |
| | 2016 | 4.31 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | | | ● Fixed Interest | 30.5% |
| Risk: Very low | 5 years (% p.a.) | 4.68 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 4.39 | | |

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Easy Saver

| Capital Guaranteed Cash Fund - VM | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.37 | ● Australian Shares | 0.0% |
| | 2018 | 0.20 | ● Global Shares | 0.0% |
| | 2017 | 0.22 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.27 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.53 | 5 years (% p.a.) | 0.22 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.73 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Guaranteed Fund (Easy Saver) (non-participating) ⁴ - AM | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 0.56 | | |
| | 2019 | 0.49 | ● Australian Shares | 0.0% |
| | 2018 | 0.14 | ● Global Shares | 11.2% |
| | 2017 | 0.83 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.73 | ● Alternatives ^{oo} | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.73 | 5 years (% p.a.) | 0.75 | ● Fixed Interest | 29.5% |
| Risk: Very low | 10 years (% p.a.) | 1.45 | Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Secure Fund - DM | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.15 | | |
| | 2019 | 3.45 | ● Australian Shares | 10.1% |
| | 2018 | 1.92 | ● Global Shares | 10.4% |
| | 2017 | 2.61 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.59 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 1.79 | 5 years (% p.a.) | 1.94 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 2.99 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Managed Growth Fund - PM | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.53 | | |
| | 2019 | 5.10 | ● Australian Shares | 28.6% |
| | 2018 | 5.75 | ● Global Shares | 28.9% |
| | 2017 | 7.32 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.86 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.88 | 5 years (% p.a.) | 3.65 | ● Fixed Interest | 18.2% |
| Risk: High | 10 years (% p.a.) | 5.16 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Fund - MM

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.52 |  | |
| | 2019 | 5.14 | ● Australian Shares | 28.6% |
| | 2018 | 5.74 | ● Global Shares | 28.9% |
| | 2017 | 7.29 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.86 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.88 | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 3.66 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 5.16 | | |

Managed Growth Fund - LM

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.50 |  | |
| | 2019 | 5.11 | ● Australian Shares | 28.6% |
| | 2018 | 5.76 | ● Global Shares | 28.9% |
| | 2017 | 7.29 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.86 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.88 | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 3.66 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 5.16 | | |

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Easy Saver Plus

| Capital Guaranteed Cash Fund - VM | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.37 | ● Australian Shares | 0.0% |
| | 2018 | 0.20 | ● Global Shares | 0.0% |
| | 2017 | 0.22 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.27 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.53 | 5 years (% p.a.) | 0.22 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.73 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Guaranteed Fund (Easy Saver) (non-participating) ⁴ - AM | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 0.56 | | |
| | 2019 | 0.49 | ● Australian Shares | 0.0% |
| | 2018 | 0.14 | ● Global Shares | 11.2% |
| | 2017 | 0.83 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.73 | ● Alternatives ^{oo} | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.73 | 5 years (% p.a.) | 0.75 | ● Fixed Interest | 29.5% |
| Risk: Very low | 10 years (% p.a.) | 1.45 | Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Secure Fund - DM | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.15 | | |
| | 2019 | 3.45 | ● Australian Shares | 10.1% |
| | 2018 | 1.92 | ● Global Shares | 10.4% |
| | 2017 | 2.61 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.59 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 1.79 | 5 years (% p.a.) | 1.94 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 2.99 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Managed Growth Fund - PM | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.53 | | |
| | 2019 | 5.10 | ● Australian Shares | 28.6% |
| | 2018 | 5.75 | ● Global Shares | 28.9% |
| | 2017 | 7.32 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.86 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.88 | 5 years (% p.a.) | 3.65 | ● Fixed Interest | 18.2% |
| Risk: High | 10 years (% p.a.) | 5.16 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Fund - MM

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.52 | | |
| | 2019 | 5.14 | ● Australian Shares | 28.6% |
| | 2018 | 5.74 | ● Global Shares | 28.9% |
| | 2017 | 7.29 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.86 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.88 | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 3.66 | ● Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 5.16 | | |

Managed Growth Fund - LM

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.50 | | |
| | 2019 | 5.11 | ● Australian Shares | 28.6% |
| | 2018 | 5.76 | ● Global Shares | 28.9% |
| | 2017 | 7.29 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.86 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.88 | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 3.66 | ● Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 5.16 | | |

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Investment Bond

| Cash Fund - CAPFNG | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.01 | | |
| | 2019 | 0.14 | ● Australian Shares | 0.0% |
| | 2018 | 0.03 | ● Global Shares | 0.0% |
| | 2017 | 0.03 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.11 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.78 | 5 years (% p.a.) | 0.06 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.53 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Cash Fund - CASH-N | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.01 | | |
| | 2019 | 0.14 | ● Australian Shares | 0.0% |
| | 2018 | 0.03 | ● Global Shares | 0.0% |
| | 2017 | 0.02 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.10 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.78 | 5 years (% p.a.) | 0.06 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.54 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Guaranteed Fund (Limited Offer Multi Option and non-participating) ⁴ - CGIB | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 0.56 | | |
| | 2019 | 0.48 | ● Australian Shares | 0.0% |
| | 2018 | 0.14 | ● Global Shares | 11.2% |
| | 2017 | 0.82 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.73 | ● Alternatives ^{oo} | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.73 | 5 years (% p.a.) | 0.75 | ● Fixed Interest | 29.5% |
| Risk: Very low | 10 years (% p.a.) | 1.47 | Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Fund (non-participating) ⁴ - CGIB1 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 0.56 | | |
| | 2019 | 0.48 | ● Australian Shares | 0.0% |
| | 2018 | 0.12 | ● Global Shares | 11.2% |
| | 2017 | 0.72 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.63 | ● Alternatives ^{oo} | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.83 | 5 years (% p.a.) | 0.70 | ● Fixed Interest | 29.5% |
| Risk: Very low | 10 years (% p.a.) | 1.40 | Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed Fund (non-participating)⁴ - CGIB4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.51 | | |
| | 2019 | 1.50 | ● Australian Shares | 0.0% |
| | 2018 | 1.50 | ● Global Shares | 11.2% |
| | 2017 | 1.75 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.76 | ● Alternatives ^{oo} | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.83 | 5 years (% p.a.) | 1.80 | ● Fixed Interest | 29.5% |
| Risk: Very low | 10 years (% p.a.) | 3.19 | Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed Fund (Limited Offer and non-participating)⁴ - CGIBLO

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 0.56 | | |
| | 2019 | 0.48 | ● Australian Shares | 0.0% |
| | 2018 | 0.15 | ● Global Shares | 11.2% |
| | 2017 | 0.87 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.78 | ● Alternatives ^{oo} | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.68 | 5 years (% p.a.) | 0.77 | ● Fixed Interest | 29.5% |
| Risk: Very low | 10 years (% p.a.) | 1.50 | Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed - CGORD1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 3.58 | | |
| | 2019 | 3.37 | ● Australian Shares | 0.0% |
| | 2018 | 3.54 | ● Global Shares | 10.2% |
| | 2017 | 3.35 | ● Listed Property ^o | 0.0% |
| | 2016 | 3.75 | ● Alternatives ^{oo} | 9.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.07 | 5 years (% p.a.) | 3.52 | ● Fixed Interest | 29.9% |
| Risk: Very low | 10 years (% p.a.) | 3.79 | Cash | 50.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed Fund (non-participating)⁴ - CGTSB

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.18 | | |
| | 2019 | 1.52 | ● Australian Shares | 0.0% |
| | 2018 | 1.14 | ● Global Shares | 10.7% |
| | 2017 | 1.29 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.85 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 1.59 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 2.39 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed Fund (non-participating)⁴ - CGTSB1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.18 | | |
| | 2019 | 1.52 | ● Australian Shares | 0.0% |
| | 2018 | 1.11 | ● Global Shares | 10.7% |
| | 2017 | 1.09 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.65 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.81 | 5 years (% p.a.) | 1.51 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 2.24 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Cash Fund - SCPFNG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.51 | ● Australian Shares | 0.0% |
| | 2018 | 0.34 | ● Global Shares | 0.0% |
| | 2017 | 0.42 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.56 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.4 | 5 years (% p.a.) | 0.37 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.91 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Guaranteed Cash Fund - SOGA

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.43 | ● Australian Shares | 0.0% |
| | 2018 | 0.26 | ● Global Shares | 0.0% |
| | 2017 | 0.35 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.48 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.49 | 5 years (% p.a.) | 0.31 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.83 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Guaranteed Cash Fund - SOGB

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 1.97 | | |
| | 2019 | 0.42 | ● Australian Shares | 0.0% |
| | 2018 | 0.27 | ● Global Shares | 0.0% |
| | 2017 | 0.33 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.47 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.49 | 5 years (% p.a.) | 0.69 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.03 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Guaranteed Cash Fund - SSGA

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.07 | | |
| | 2019 | 0.84 | ● Australian Shares | 0.0% |
| | 2018 | 0.63 | ● Global Shares | 0.0% |
| | 2017 | 0.71 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.89 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.63 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.30 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Guaranteed Cash Fund - SSGB

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.07 | | |
| | 2019 | 0.83 | ● Australian Shares | 0.0% |
| | 2018 | 0.62 | ● Global Shares | 0.0% |
| | 2017 | 0.71 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.89 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.63 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.29 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Guaranteed Cash Fund - UW

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.07 | | |
| | 2019 | 0.83 | ● Australian Shares | 0.0% |
| | 2018 | 0.62 | ● Global Shares | 0.0% |
| | 2017 | 0.71 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.88 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.62 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.29 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

Capital Guaranteed Cash Fund - VY

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.01 | | |
| | 2019 | 0.26 | ● Australian Shares | 0.0% |
| | 2018 | 0.14 | ● Global Shares | 0.0% |
| | 2017 | 0.17 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.32 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.65 | | | ● Fixed Interest | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | 0.18 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | 10 years (% p.a.) | 0.71 | | |

Capital Guaranteed Cash Fund - VY1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.15 | | |
| | 2019 | 0.21 | ● Australian Shares | 0.0% |
| | 2018 | 0.03 | ● Global Shares | 0.0% |
| | 2017 | 0.07 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.20 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.75 | | | ● Fixed Interest | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | 0.13 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | 10 years (% p.a.) | 0.63 | | |

Capital Guaranteed Cash Fund - VY4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|--------|
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.01 | | |
| | 2019 | 0.46 | ● Australian Shares | 0.0% |
| | 2018 | 0.04 | ● Global Shares | 0.0% |
| | 2017 | 0.09 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.22 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.74 | | | ● Fixed Interest | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | 0.17 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | 10 years (% p.a.) | 0.77 | | |

Fixed Interest Fund - FI93NG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 0.81 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | -0.52 | ● Global Shares | 0.0% |
| | 2017 | -0.48 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.66 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.03 | | | ● Fixed Interest | 99.0% |
| Risk: Medium | 5 years (% p.a.) | 1.31 | Cash | 1.0% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 2.10 | | |

Australian Fixed Interest Fund - ZB4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 1.06 | | |
| | 2019 | 4.39 | ● Australian Shares | 0.0% |
| | 2018 | -0.28 | ● Global Shares | 0.0% |
| | 2017 | -0.24 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.90 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.8 | 5 years (% p.a.) | 1.55 | ● Fixed Interest | 99.0% |
| Risk: Medium | 10 years (% p.a.) | 2.34 | Cash | 1.0% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable Fund - CAPSNG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | -0.09 | | |
| | 2019 | 3.25 | ● Australian Shares | 10.1% |
| | 2018 | 1.73 | ● Global Shares | 10.4% |
| | 2017 | 2.41 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.40 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 2 | 5 years (% p.a.) | 1.73 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 2.77 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable II Fund - CS2NG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | -0.10 | | |
| | 2019 | 3.24 | ● Australian Shares | 10.1% |
| | 2018 | 1.73 | ● Global Shares | 10.4% |
| | 2017 | 2.40 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.42 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 2 | 5 years (% p.a.) | 1.73 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 2.77 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable Fund - CS93NG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | -0.20 | | |
| | 2019 | 3.14 | ● Australian Shares | 10.1% |
| | 2018 | 1.64 | ● Global Shares | 10.4% |
| | 2017 | 2.30 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.29 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 2.1 | 5 years (% p.a.) | 1.63 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 2.66 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Secure Fund - DA

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.12 | | |
| | 2019 | 3.45 | ● Australian Shares | 10.1% |
| | 2018 | 1.93 | ● Global Shares | 10.4% |
| | 2017 | 2.63 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.62 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 1.79 | 5 years (% p.a.) | 1.95 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 2.97 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Secure Fund - DA4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.08 | | |
| | 2019 | 3.43 | ● Australian Shares | 10.1% |
| | 2018 | 1.84 | ● Global Shares | 10.4% |
| | 2017 | 2.58 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.57 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 1.82 | 5 years (% p.a.) | 1.89 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 2.92 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Secure Fund - FG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.57 | | |
| | 2019 | 4.96 | ● Australian Shares | 10.2% |
| | 2018 | 3.08 | ● Global Shares | 10.2% |
| | 2017 | 3.80 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.55 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.06 | 5 years (% p.a.) | 2.98 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.26 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable Fund - SCPSNG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.36 | | |
| | 2019 | 3.71 | ● Australian Shares | 10.1% |
| | 2018 | 2.20 | ● Global Shares | 10.4% |
| | 2017 | 2.88 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.85 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 1.54 | 5 years (% p.a.) | 2.19 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.23 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Secure - CS02

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of fixed interest and money market securities expected to generate a mix of income and some long-term capital growth with an emphasis on stable returns and a high level of security. To achieve a return of Consumer Price Index (CPI) plus 1.0% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.54 | | |
| | 2019 | 3.89 | ● Australian Shares | 10.4% |
| | 2018 | 2.63 | ● Global Shares | 10.2% |
| | 2017 | 2.68 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.21 | ● Alternatives ^{oo} | 15.9% |
| Indirect Cost Ratio (% p.a.) ² : 1.33 | 5 years (% p.a.) | 2.38 | ● Fixed Interest | 38.7% |
| Risk: Very Low | 10 years (% p.a.) | 0.00 | Cash | 24.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Fund - B93NG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.83 | | |
| | 2019 | 4.79 | ● Australian Shares | 28.6% |
| | 2018 | 5.40 | ● Global Shares | 28.9% |
| | 2017 | 6.97 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.53 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 2.2 | 5 years (% p.a.) | 3.33 | ● Fixed Interest | 18.2% |
| Risk: High | 10 years (% p.a.) | 4.86 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Fund - BALANG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.72 | | |
| | 2019 | 4.89 | ● Australian Shares | 28.6% |
| | 2018 | 5.51 | ● Global Shares | 28.9% |
| | 2017 | 7.05 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.67 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 2.1 | 5 years (% p.a.) | 3.44 | ● Fixed Interest | 18.2% |
| Risk: High | 10 years (% p.a.) | 4.96 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Fund - BALI-N

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.72 | | |
| | 2019 | 4.93 | ● Australian Shares | 28.6% |
| | 2018 | 5.53 | ● Global Shares | 28.9% |
| | 2017 | 7.07 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.64 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 2.1 | 5 years (% p.a.) | 3.44 | ● Fixed Interest | 18.2% |
| Risk: High | 10 years (% p.a.) | 4.96 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

| Balanced Fund - BOND4N | | | | |
|---|--|------------------|---|------------------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.26 | | |
| | 2019 | 5.40 | ● Australian Shares | 28.6% |
| | 2018 | 6.02 | ● Global Shares | 28.9% |
| | 2017 | 7.59 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.12 | ● Alternatives ^{oo} | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.62 | 5 years (% p.a.) | 3.93 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 5.45 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

| Managed Growth Fund - CS | | | | |
|---|--|------------------|---|------------------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.30 | | |
| | 2019 | 6.99 | ● Australian Shares | 28.1% |
| | 2018 | 7.78 | ● Global Shares | 28.2% |
| | 2017 | 9.64 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.55 | ● Alternatives ^{oo} | 20.8% |
| | Indirect Cost Ratio (% p.a.) ² : 1.71 | 5 years (% p.a.) | 5.06 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 6.94 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

| Managed Growth Fund - LB | | | | |
|---|--|------------------|---|------------------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.44 | | |
| | 2019 | 5.08 | ● Australian Shares | 28.6% |
| | 2018 | 5.74 | ● Global Shares | 28.9% |
| | 2017 | 7.31 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.93 | ● Alternatives ^{oo} | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.88 | 5 years (% p.a.) | 3.68 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 5.20 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

| Balanced Fund - MB | | | | |
|---|--|------------------|---|------------------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.51 | | |
| | 2019 | 5.13 | ● Australian Shares | 28.6% |
| | 2018 | 5.73 | ● Global Shares | 28.9% |
| | 2017 | 7.30 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.85 | ● Alternatives ^{oo} | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.88 | 5 years (% p.a.) | 3.65 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 5.16 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

| Balanced Fund - MB4 | | | | |
|---|--|------------------|---|------------------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.46 | | |
| | 2019 | 5.30 | ● Australian Shares | 28.6% |
| | 2018 | 5.83 | ● Global Shares | 28.9% |
| | 2017 | 7.35 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.88 | ● Alternatives ^{oo} | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.86 | 5 years (% p.a.) | 3.73 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 5.19 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

| Balanced Fund - NS1 | | | | |
|---|--|------------------|---|------------------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.51 | | |
| | 2019 | 6.79 | ● Australian Shares | 28.1% |
| | 2018 | 7.56 | ● Global Shares | 28.2% |
| | 2017 | 9.38 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.26 | ● Alternatives ^{oo} | 20.8% |
| | Indirect Cost Ratio (% p.a.) ² : 1.91 | 5 years (% p.a.) | 4.83 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 6.71 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

| Managed Growth Fund - PB1 | | | | |
|---|--|------------------|---|------------------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.57 | | |
| | 2019 | 5.01 | ● Australian Shares | 28.6% |
| | 2018 | 5.62 | ● Global Shares | 28.9% |
| | 2017 | 7.18 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.75 | ● Alternatives ^{oo} | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.99 | 5 years (% p.a.) | 3.56 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 5.08 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

| Managed Growth Fund - PB4 | | | | |
|---|--|------------------|---|------------------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.46 | | |
| | 2019 | 5.21 | ● Australian Shares | 28.6% |
| | 2018 | 5.73 | ● Global Shares | 28.9% |
| | 2017 | 7.34 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.90 | ● Alternatives ^{oo} | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.86 | 5 years (% p.a.) | 3.70 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 5.17 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Growth Fund - QS1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.53 | | |
| | 2019 | 6.78 | • Australian Shares | 28.1% |
| | 2018 | 7.55 | • Global Shares | 28.2% |
| | 2017 | 9.38 | • Listed Property° | 0.0% |
| | 2016 | 1.37 | • Alternatives°° | 20.8% |
| | Indirect Cost Ratio (% p.a.) ² : 1.91 | 5 years (% p.a.) | 4.84 | • Fixed Interest |
| Risk: High | 10 years (% p.a.) | 6.72 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Fund (Investment Bond 'S' Series, Inlife Series 2) - SBALNG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.25 | | |
| | 2019 | 5.40 | • Australian Shares | 28.6% |
| | 2018 | 6.01 | • Global Shares | 28.9% |
| | 2017 | 7.60 | • Listed Property° | 0.0% |
| | 2016 | 1.14 | • Alternatives°° | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.62 | 5 years (% p.a.) | 3.93 | • Fixed Interest |
| Risk: High | 10 years (% p.a.) | 5.45 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Growth Fund - SOMA

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.05 | | |
| | 2019 | 5.73 | • Australian Shares | 28.6% |
| | 2018 | 6.35 | • Global Shares | 28.9% |
| | 2017 | 7.93 | • Listed Property° | 0.0% |
| | 2016 | 1.44 | • Alternatives°° | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.31 | 5 years (% p.a.) | 4.26 | • Fixed Interest |
| Risk: High | 10 years (% p.a.) | 5.74 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Growth Fund - SOMB

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.24 | | |
| | 2019 | 5.38 | • Australian Shares | 28.6% |
| | 2018 | 6.02 | • Global Shares | 28.9% |
| | 2017 | 7.62 | • Listed Property° | 0.0% |
| | 2016 | 1.14 | • Alternatives°° | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 3.94 | • Fixed Interest |
| Risk: High | 10 years (% p.a.) | 5.42 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Fund - SSMA

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.27 | | |
| | 2019 | 7.05 | ● Australian Shares | 28.1% |
| | 2018 | 7.86 | ● Global Shares | 28.2% |
| | 2017 | 9.67 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.61 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.67 | 5 years (% p.a.) | 5.11 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.95 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed - MG02

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.52 | | |
| | 2019 | 5.23 | ● Australian Shares | 27.9% |
| | 2018 | 5.96 | ● Global Shares | 28.0% |
| | 2017 | 6.22 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.28 | ● Alternatives ^{oo} | 20.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 | 5 years (% p.a.) | 3.60 | ● Fixed Interest | 18.0% |
| Risk: High | 10 years (% p.a.) | 0.00 | Cash | 5.7% |
| Minimum Suggested Timeframe: 6 years | | | | |

Equity Profile Fund - EP93NG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.69 | | |
| | 2019 | 5.08 | ● Australian Shares | 33.9% |
| | 2018 | 6.30 | ● Global Shares | 34.2% |
| | 2017 | 8.63 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.23 | ● Alternatives ^{oo} | 20.1% |
| Indirect Cost Ratio (% p.a.) ² : 2.14 | 5 years (% p.a.) | 3.54 | ● Fixed Interest | 7.8% |
| Risk: High | 10 years (% p.a.) | 5.27 | Cash | 4.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Equity Profile Fund - EPNG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.54 | | |
| | 2019 | 5.15 | ● Australian Shares | 33.9% |
| | 2018 | 6.38 | ● Global Shares | 34.2% |
| | 2017 | 8.73 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.13 | ● Alternatives ^{oo} | 20.1% |
| Indirect Cost Ratio (% p.a.) ² : 2.04 | | | ● Fixed Interest | 7.8% |
| Risk: High | 5 years (% p.a.) | 3.64 | Cash | 4.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 5.37 | | |

Equity Profile Fund - SEPNG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.13 | | |
| | 2019 | 5.65 | ● Australian Shares | 33.9% |
| | 2018 | 6.89 | ● Global Shares | 34.2% |
| | 2017 | 9.23 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.35 | ● Alternatives ^{oo} | 20.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 | | | ● Fixed Interest | 7.8% |
| Risk: High | 5 years (% p.a.) | 4.12 | Cash | 4.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 5.86 | | |

Australian Share Fund - WS1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.23 | | |
| | 2019 | 10.41 | ● Australian Shares | 99.4% |
| | 2018 | 10.39 | ● Global Shares | 0.0% |
| | 2017 | 14.74 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.78 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.8 | | | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 4.95 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 6.46 | | |

Australian Share Fund - YB4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -6.53 | | |
| | 2019 | 7.98 | ● Australian Shares | 99.0% |
| | 2018 | 7.58 | ● Global Shares | 0.0% |
| | 2017 | 11.44 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.77 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.82 | | | ● Fixed Interest | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 3.73 | Cash | 1.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 4.94 | | |

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Investment Growth Bond (A01, A02, A03, A04, A05, A06)

| Capital Guaranteed Fund ³ - 1ORD | | | | | |
|--|--|---------------|------------------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | -2.66 | 3.28 | | |
| | 2019 | -2.8 | 3.05 | ● Australian Shares | 0.0% |
| | 2018 | -2.86 | 2.99 | ● Global Shares | 10.2% |
| | 2017 | -3.02 | 2.85 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.54 Initial units: 1.58 Investment Units: | 2016 | -2.68 | 3.21 | ● Alternatives ^{oo} | 9.1% |
| Risk: Very low | 5 years (% p.a.) | -2.8 | 3.08 | ● Fixed Interest | 29.9% |
| | 10 years (% p.a.) | -2.71 | 3.18 | Cash | 50.8% |

| Capital Guaranteed Cash Fund - 3CSH | | | | | |
|---|--|---------------|------------------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.06 | 0.04 | | |
| | 2019 | 0.61 | 0.61 | ● Australian Shares | 0.0% |
| | 2018 | 0.44 | 0.45 | ● Global Shares | 0.0% |
| | 2017 | -6.31 | 0.53 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.3 Initial units: 1.3 Investment Units: | 2016 | -6.18 | 0.67 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | -2.33 | 0.46 | ● Fixed Interest | 0.0% |
| | 10 years (% p.a.) | -3.92 | 0.94 | Cash | 100.0% |

| NC - Cash - 3NCS | | | | | |
|---|--|---------------|------------------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | | 0.33 | | |
| | 2019 | | 1.07 | ● Australian Shares | 0.0% |
| | 2018 | | 0.91 | ● Global Shares | 0.0% |
| | 2017 | | 0.96 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 0.85 | 2016 | | 1.11 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | | 0.87 | ● Fixed Interest | 0.0% |
| | 10 years (% p.a.) | | 0.00 | Cash | 100.0% |

Fixed Interest Fund - 3FIX

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|---------------|---|-------------------------------------|
| | | Initial Units | Investment Units | |
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 1.24 | 1.25 | |
| | 2019 | 4.58 | 4.57 | ● Australian Shares 0.0% |
| | 2018 | -0.13 | -0.11 | ● Global Shares 0.0% |
| | 2017 | -6.97 | -0.08 | ● Listed Property ^o 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 Initial units: 1.63 Investment Units: | 2016 | -4.04 | 3.09 | ● Alternatives ^{oo} 0.0% |
| Risk: Medium | 5 years (% p.a.) | -1.15 | 1.73 | ● Fixed Interest 99.0% |
| | 10 years (% p.a.) | -2.48 | 2.53 | ● Cash 1.0% |

NC - Global Fixed Interest - 3NFI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|--|---|-------------------------------------|
| | | | | |
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | | 1.71 | |
| | 2019 | | 5.04 | ● Australian Shares 0.0% |
| | 2018 | | 0.30 | ● Global Shares 0.0% |
| | 2017 | | 0.36 | ● Listed Property ^o 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.12 | 2016 | | 3.53 | ● Alternatives ^{oo} 0.0% |
| Risk: Medium | 5 years (% p.a.) | | 2.17 | ● Fixed Interest 99.0% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | | 0.00 | ● Cash 1.0% |

Consensus Stable Fund¹¹ - 3CST

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|--|---|-------------------------------------|
| | | | | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | | 0.09 | |
| | 2019 | | 3.61 | ● Australian Shares 10.5% |
| | 2018 | | 2.24 | ● Global Shares 11.2% |
| | 2017 | | 2.79 | ● Listed Property ^o 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 | 2016 | | 1.72 | ● Alternatives ^{oo} 12.7% |
| Risk: Low to Medium | 5 years (% p.a.) | | 2.08 | ● Fixed Interest 38.9% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | | 3.15 | ● Cash 26.7% |

NC - Conservative - 3NCO

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|--|---|-------------------------------------|
| | | | | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | | 0.58 | |
| | 2019 | | 3.92 | ● Australian Shares 10.1% |
| | 2018 | | 2.40 | ● Global Shares 10.4% |
| | 2017 | | 3.08 | ● Listed Property ^o 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.26 | 2016 | | 2.07 | ● Alternatives ^{oo} 16.5% |
| Risk: Low to Medium | 5 years (% p.a.) | | 2.40 | ● Fixed Interest 38.6% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | | 0.00 | ● Cash 24.4% |

| Stable Fund - 3STB | | | | | |
|---|--|---------------|------------------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.29 | 0.28 | | |
| | 2019 | 3.62 | 3.61 | ● Australian Shares | 10.1% |
| | 2018 | 2.09 | 2.10 | ● Global Shares | 10.4% |
| | 2017 | -4.32 | 2.77 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 Initial units: 1.64 Investment Units: | 2016 | -5.28 | 1.76 | ● Alternatives ^{oo} | 16.5% |
| Risk: Low to Medium | 5 years (% p.a.) | -0.78 | 2.10 | ● Fixed Interest | 38.6% |
| | 10 years (% p.a.) | -1.91 | 3.13 | ● Cash | 24.4% |

| Consensus Managed Fund ¹¹ - 3CMG | | | | | |
|---|--|---------------|------------------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | | -0.70 | | |
| | 2019 | | 5.11 | ● Australian Shares | 28.0% |
| | 2018 | | 5.68 | ● Global Shares | 28.8% |
| | 2017 | | 7.37 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.79 | 2016 | | 0.89 | ● Alternatives ^{oo} | 20.0% |
| Risk: High | 5 years (% p.a.) | | 3.62 | ● Fixed Interest | 18.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | | 5.26 | ● Cash | 5.2% |

| Managed Fund - 3MGD | | | | | |
|---|--|---------------|------------------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
| | | Initial Units | Investment Units | | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.51 | -0.52 | | |
| | 2019 | 5.12 | 5.12 | ● Australian Shares | 28.6% |
| | 2018 | 5.73 | 5.71 | ● Global Shares | 28.9% |
| | 2017 | -0.12 | 7.29 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.79 Initial units: 1.88 Investment Units: | 2016 | -6.12 | 0.87 | ● Alternatives ^{oo} | 19.1% |
| Risk: High | 5 years (% p.a.) | 0.73 | 3.65 | ● Fixed Interest | 18.2% |
| | 10 years (% p.a.) | 0.08 | 5.22 | ● Cash | 5.2% |

NC - Managed - 3NBA

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.08 | | |
| | 2019 | 5.51 | ● Australian Shares | 28.6% |
| | 2018 | 6.08 | ● Global Shares | 28.9% |
| | 2017 | 7.69 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.23 | ● Alternatives ^{oo} | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.42 | 5 years (% p.a.) | 4.05 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 0.00 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

NC - Diversified - 3NDI

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income with a moderate level of security and relatively stable returns. To achieve a return of Consumer Price Index (CPI) plus 3.0% p.a. over a rolling five-year period before fees and taxes. | 2020 | 0.13 | | |
| | 2019 | 4.45 | ● Australian Shares | 19.6% |
| | 2018 | 3.85 | ● Global Shares | 19.8% |
| | 2017 | 5.00 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.38 | ● Alternatives ^{oo} | 15.8% |
| | Indirect Cost Ratio (% p.a.) ² : 1.35 | 5 years (% p.a.) | 2.94 | ● Fixed Interest |
| Risk: Medium to high | 10 years (% p.a.) | 0.00 | Cash | 15.6% |
| Minimum Suggested Timeframe: 5 years | | | | |

NC - Growth - 3NGR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.18 | | |
| | 2019 | 5.58 | ● Australian Shares | 33.9% |
| | 2018 | 6.87 | ● Global Shares | 34.2% |
| | 2017 | 9.21 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.33 | ● Alternatives ^{oo} | 20.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.49 | 5 years (% p.a.) | 4.09 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 0.00 | Cash | 4.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

NC - Global Property - 3NPR

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -6.63 | | |
| | 2019 | 4.88 | ● Australian Shares | 0.0% |
| | 2018 | 3.95 | ● Global Shares | 0.0% |
| | 2017 | 1.36 | ● Listed Property ^o | 100.0% |
| | 2016 | 6.96 | ● Alternatives ^{oo} | 0.0% |
| | Indirect Cost Ratio (% p.a.) ² : 1.55 | 5 years (% p.a.) | 1.99 | ● Fixed Interest |
| Risk: Very high | 10 years (% p.a.) | 0.00 | Cash | 0.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Property Fund - 3PRP

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|---------------|------------------|---|--------|
| | | Initial Units | Investment Units | | |
| To provide long-term capital growth and income from a diversified portfolio of global listed property investments. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -7.31 | -7.30 | | |
| | 2019 | 4.89 | 4.87 | ● Australian Shares | 0.0% |
| | 2018 | 3.98 | 3.98 | ● Global Shares | 0.0% |
| | 2017 | -5.87 | 1.11 | ● Listed Property ^o | 100.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 Initial units: 2.1 Investment Units: | 2016 | -0.35 | 7.06 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very high | 5 years (% p.a.) | -1.06 | 1.82 | ● Fixed Interest | 0.0% |
| | 10 years (% p.a.) | -0.47 | 4.65 | Cash | 0.0% |

Australian Equities Fund - 3EQY

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|---------------|------------------|---|-------|
| | | Initial Units | Investment Units | | |
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -6.53 | -6.53 | | |
| | 2019 | 8.02 | 8.02 | ● Australian Shares | 99.0% |
| | 2018 | 7.63 | 7.63 | ● Global Shares | 0.0% |
| | 2017 | 3.76 | 11.45 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.71 Initial units: 1.79 Investment Units: | 2016 | -7.72 | -0.86 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 0.8 | 3.73 | ● Fixed Interest | 0.0% |
| | 10 years (% p.a.) | -0.16 | 4.97 | Cash | 1.0% |

NC - Australian Shares - 3NAU

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|--|-------|---|-------|
| | | | | | |
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | | -6.16 | | |
| | 2019 | | 8.43 | ● Australian Shares | 99.0% |
| | 2018 | | 8.03 | ● Global Shares | 0.0% |
| | 2017 | | 11.87 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.31 | 2016 | | -0.37 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very high | 5 years (% p.a.) | | 4.15 | ● Fixed Interest | 0.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | | 0.00 | Cash | 1.0% |

International Equities Fund - 3INT

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|---------------|------------------|---|-------|
| | | Initial Units | Investment Units | | |
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | 2.48 | 2.48 | | |
| | 2019 | 6.25 | 6.27 | ● Australian Shares | 0.0% |
| | 2018 | 11.56 | 11.55 | ● Global Shares | 99.1% |
| | 2017 | 6.25 | 14.13 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 2.03 Initial units: 2.08 Investment Units: | 2016 | -9.39 | -2.65 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very high | 5 years (% p.a.) | 3.18 | 6.18 | ● Fixed Interest | 0.0% |
| | 10 years (% p.a.) | 2.6 | 7.87 | Cash | 0.9% |

NC - International Shares - 3NIN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|--|-------|---|-------|
| | | | | | |
| To provide long-term capital growth through investment in global listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | | 2.95 | | |
| | 2019 | | 6.70 | ● Australian Shares | 0.0% |
| | 2018 | | 11.93 | ● Global Shares | 99.1% |
| | 2017 | | 14.65 | ● Listed Property ^o | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.63 | 2016 | | -2.39 | ● Alternatives ^{oo} | 0.0% |
| Risk: Very high | 5 years (% p.a.) | | 6.59 | ● Fixed Interest | 0.0% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | | 0.00 | Cash | 0.9% |

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InvestorPlan

| Capital Guaranteed - CGORD2 | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 3.58 | | |
| | 2019 | 3.37 | ● Australian Shares | 0.0% |
| | 2018 | 3.54 | ● Global Shares | 10.2% |
| | 2017 | 3.35 | ● Listed Property° | 0.0% |
| | 2016 | 3.75 | ● Alternatives°° | 9.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.07 | 5 years (% p.a.) | 3.52 | ● Fixed Interest | 29.9% |
| Risk: Very low | 10 years (% p.a.) | 3.79 | Cash | 50.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

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Lifebuilder

Capital Guaranteed - CGORD2

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 3.58 | | |
| | 2019 | 3.37 | ● Australian Shares | 0.0% |
| | 2018 | 3.54 | ● Global Shares | 10.2% |
| | 2017 | 3.35 | ● Listed Property° | 0.0% |
| | 2016 | 3.75 | ● Alternatives°° | 9.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.07 | 5 years (% p.a.) | 3.52 | ● Fixed Interest | 29.9% |
| Risk: Very low | 10 years (% p.a.) | 3.79 | Cash | 50.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed - CGSUP5

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property° | 0.0% |
| | 2016 | 4.31 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 4.39 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Growth Plus Fund - BALGPN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.33 | | |
| | 2019 | 5.37 | ● Australian Shares | 28.6% |
| | 2018 | 6.02 | ● Global Shares | 28.9% |
| | 2017 | 7.60 | ● Listed Property° | 0.0% |
| | 2016 | 1.13 | ● Alternatives°° | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.62 | 5 years (% p.a.) | 3.91 | ● Fixed Interest | 18.2% |
| Risk: High | 10 years (% p.a.) | 5.44 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Growth Plus Fund - BALGPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.24 | | |
| | 2019 | 7.13 | ● Australian Shares | 28.1% |
| | 2018 | 7.89 | ● Global Shares | 28.2% |
| | 2017 | 9.66 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.65 | ● Alternatives ^{oo} | 20.8% |
| | Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 5.15 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 7.03 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Capital Stable Growth Plus Fund - CAPGPN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.33 | | |
| | 2019 | 3.73 | ● Australian Shares | 10.1% |
| | 2018 | 2.21 | ● Global Shares | 10.4% |
| | 2017 | 2.88 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.85 | ● Alternatives ^{oo} | 16.5% |
| | Indirect Cost Ratio (% p.a.) ² : 1.54 | 5 years (% p.a.) | 2.19 | ● Fixed Interest |
| Risk: Low to Medium | 10 years (% p.a.) | 3.24 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable Growth Plus Fund - CAPGPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.62 | | |
| | 2019 | 5.06 | ● Australian Shares | 10.2% |
| | 2018 | 3.18 | ● Global Shares | 10.2% |
| | 2017 | 3.83 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.63 | ● Alternatives ^{oo} | 17.4% |
| | Indirect Cost Ratio (% p.a.) ² : 1.57 | 5 years (% p.a.) | 3.05 | ● Fixed Interest |
| Risk: Low to Medium | 10 years (% p.a.) | 4.34 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Equity Profile Growth Plus Fund - EQPGPN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.20 | | |
| | 2019 | 5.65 | ● Australian Shares | 33.9% |
| | 2018 | 6.90 | ● Global Shares | 34.2% |
| | 2017 | 9.20 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.32 | ● Alternatives ^{oo} | 20.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.57 | 5 years (% p.a.) | 4.10 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 5.85 | Cash | 4.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Equity Profile Growth Plus Fund - EQPGPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -0.82 | | |
| | 2019 | 7.62 | ● Australian Shares | 33.8% |
| | 2018 | 9.40 | ● Global Shares | 33.4% |
| | 2017 | 12.01 | ● Listed Property° | 0.0% |
| | 2016 | 1.16 | ● Alternatives°° | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | | | ● Fixed Interest | 6.8% |
| Risk: High | 5 years (% p.a.) | 5.76 | ● Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 7.71 | | |

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Lifemaker Superannuation

Balanced Growth Plus Fund - BALGPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.24 | | |
| | 2019 | 7.13 | ● Australian Shares | 28.1% |
| | 2018 | 7.89 | ● Global Shares | 28.2% |
| | 2017 | 9.66 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.65 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 5.15 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 7.03 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Capital Stable Growth Plus Fund - CAPGPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.62 | | |
| | 2019 | 5.06 | ● Australian Shares | 10.2% |
| | 2018 | 3.18 | ● Global Shares | 10.2% |
| | 2017 | 3.83 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.63 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 | 5 years (% p.a.) | 3.05 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.34 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Equity Profile Growth Plus Fund - EQPGPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -0.82 | | |
| | 2019 | 7.62 | ● Australian Shares | 33.8% |
| | 2018 | 9.40 | ● Global Shares | 33.4% |
| | 2017 | 12.01 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.16 | ● Alternatives ^{oo} | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 5.76 | ● Fixed Interest | 6.8% |
| Risk: High | 10 years (% p.a.) | 7.71 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

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LifeLink

| Managed Growth Fund - LL1 | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.71 |  | |
| | 2019 | 6.40 | ● Australian Shares | 28.6% |
| | 2018 | 7.03 | ● Global Shares | 28.9% |
| | 2017 | 8.62 | ● Listed Property° | 0.0% |
| | 2016 | 2.09 | ● Alternatives°° | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.67 | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 4.93 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.44 | | |

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LifeLink Plus Series 2

| Managed Growth Fund - LL2 | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.71 |  | |
| | 2019 | 6.40 | ● Australian Shares | 28.6% |
| | 2018 | 7.03 | ● Global Shares | 28.9% |
| | 2017 | 8.62 | ● Listed Property° | 0.0% |
| | 2016 | 2.09 | ● Alternatives°° | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.67 | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 4.93 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.44 | | |

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LifeLink Plus Series 3

| Managed Growth Fund - B | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.54 | | |
| | 2019 | 5.12 | ● Australian Shares | 28.6% |
| | 2018 | 5.72 | ● Global Shares | 28.9% |
| | 2017 | 7.29 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.83 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.88 | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 3.64 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 5.17 | | |

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LifeWise Series 4

| Capital Guaranteed Fund (non-participating) ⁴ - J | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 0.56 | | |
| | 2019 | 0.48 | ● Australian Shares | 0.0% |
| | 2018 | 0.12 | ● Global Shares | 11.2% |
| | 2017 | 0.02 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.48 | ● Alternatives ^{oo} | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.78 | 5 years (% p.a.) | 0.33 | ● Fixed Interest | 29.5% |
| Risk: Very low | 10 years (% p.a.) | 0.62 | Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Managed Growth Fund - LP | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.74 | | |
| | 2019 | 4.88 | ● Australian Shares | 28.6% |
| | 2018 | 5.49 | ● Global Shares | 28.9% |
| | 2017 | 5.89 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.48 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 2.12 | 5 years (% p.a.) | 2.97 | ● Fixed Interest | 18.2% |
| Risk: High | 10 years (% p.a.) | 4.18 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

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LifeWise Series 5

| Capital Guaranteed Fund (non-participating) ⁴ - J | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 0.56 | | |
| | 2019 | 0.48 | ● Australian Shares | 0.0% |
| | 2018 | 0.12 | ● Global Shares | 11.2% |
| | 2017 | 0.02 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.48 | ● Alternatives ^{oo} | 10.7% |
| Indirect Cost Ratio (% p.a.) ² : 1.78 | 5 years (% p.a.) | 0.33 | ● Fixed Interest | 29.5% |
| Risk: Very low | 10 years (% p.a.) | 0.62 | Cash | 48.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - VP | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.48 | ● Australian Shares | 0.0% |
| | 2018 | 0.19 | ● Global Shares | 0.0% |
| | 2017 | 0.00 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.00 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.43 | 5 years (% p.a.) | 0.14 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.23 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Secure Fund - DP | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | -0.05 | | |
| | 2019 | 3.25 | ● Australian Shares | 10.1% |
| | 2018 | 1.77 | ● Global Shares | 10.4% |
| | 2017 | 1.30 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.31 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 1.98 | 5 years (% p.a.) | 1.31 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 1.98 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Managed Growth Fund - LP

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.74 | | |
| | 2019 | 4.88 | ● Australian Shares | 28.6% |
| | 2018 | 5.49 | ● Global Shares | 28.9% |
| | 2017 | 5.89 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.48 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 2.12 | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 2.97 | ● Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 4.18 | | |

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Managed Investment Plan

| Capital Guaranteed Cash Fund (Early Series/Late Series) - OG_PROT | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.42 | ● Australian Shares | 0.0% |
| | 2018 | 0.26 | ● Global Shares | 0.0% |
| | 2017 | 0.33 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.48 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.49 | 5 years (% p.a.) | 0.30 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.81 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Guaranteed Cash Fund (Early Series/Late Series) - OG_UNPROT | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.42 | ● Australian Shares | 0.0% |
| | 2018 | 0.26 | ● Global Shares | 0.0% |
| | 2017 | 0.33 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.48 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.49 | 5 years (% p.a.) | 0.30 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.81 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Managed Growth Fund (Early Series/Late Series) - OM_PROT | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.25 | | |
| | 2019 | 5.41 | ● Australian Shares | 28.6% |
| | 2018 | 6.02 | ● Global Shares | 28.9% |
| | 2017 | 7.62 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.11 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 3.94 | ● Fixed Interest | 18.2% |
| Risk: High | 10 years (% p.a.) | 5.42 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

| Managed Growth Fund (Early Series/Late Series) - OM_UNPROT | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.25 | | |
| | 2019 | 5.41 | ● Australian Shares | 28.6% |
| | 2018 | 6.02 | ● Global Shares | 28.9% |
| | 2017 | 7.62 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.11 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 3.94 | ● Fixed Interest | 18.2% |
| Risk: High | 10 years (% p.a.) | 5.42 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

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Managed Investment Super Plan - Corporate

| Managed Growth Fund (Early Series/Late Series) - SM_PROT | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.24 | | |
| | 2019 | 7.04 | ● Australian Shares | 28.1% |
| | 2018 | 7.84 | ● Global Shares | 28.2% |
| | 2017 | 9.67 | ● Listed Property° | 0.0% |
| | 2016 | 1.60 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.67 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.11 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.96 | | |

| Managed Growth Fund (Early Series/Late Series) - SM_UNPROT | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.24 | | |
| | 2019 | 7.04 | ● Australian Shares | 28.1% |
| | 2018 | 7.84 | ● Global Shares | 28.2% |
| | 2017 | 9.67 | ● Listed Property° | 0.0% |
| | 2016 | 1.60 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.67 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.11 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.96 | | |

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Managed Investment SuperPlan

| Managed Growth Fund (Early Series/Late Series) - SM_PROT | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.24 | | |
| | 2019 | 7.04 | ● Australian Shares | 28.1% |
| | 2018 | 7.84 | ● Global Shares | 28.2% |
| | 2017 | 9.67 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.60 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.67 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.11 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.96 | | |

| Managed Growth Fund (Early Series/Late Series) - SM_UNPROT | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.24 | | |
| | 2019 | 7.04 | ● Australian Shares | 28.1% |
| | 2018 | 7.84 | ● Global Shares | 28.2% |
| | 2017 | 9.67 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.60 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.67 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.11 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.96 | | |

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Managed Personal SuperPlan

| Capital Guaranteed Cash Fund (Early Series/Late Series) - SG_PROT | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.08 | | |
| | 2019 | 0.86 | ● Australian Shares | 0.0% |
| | 2018 | 0.62 | ● Global Shares | 0.0% |
| | 2017 | 0.72 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.90 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.64 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.30 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Guaranteed Cash Fund (Early Series/Late Series) - SG_UNPROT | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.08 | | |
| | 2019 | 0.86 | ● Australian Shares | 0.0% |
| | 2018 | 0.62 | ● Global Shares | 0.0% |
| | 2017 | 0.72 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.90 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.64 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.30 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Managed Growth Fund (Early Series/Late Series) - SM_PROT | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.24 | | |
| | 2019 | 7.04 | ● Australian Shares | 28.1% |
| | 2018 | 7.84 | ● Global Shares | 28.2% |
| | 2017 | 9.67 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.60 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.67 | 5 years (% p.a.) | 5.11 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.96 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

| Managed Growth Fund (Early Series/Late Series) - SM_UNPROT | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.24 | | |
| | 2019 | 7.04 | ● Australian Shares | 28.1% |
| | 2018 | 7.84 | ● Global Shares | 28.2% |
| | 2017 | 9.67 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.60 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.67 | 5 years (% p.a.) | 5.11 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.96 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

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Managed Savings Plan

| Managed Growth Fund (Early Series/Late Series) - OM_PROT | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.25 | | |
| | 2019 | 5.41 | ● Australian Shares | 28.6% |
| | 2018 | 6.02 | ● Global Shares | 28.9% |
| | 2017 | 7.62 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.11 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 3.94 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 5.42 | | |

| Managed Growth Fund (Early Series/Late Series) - OM_UNPROT | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.25 | | |
| | 2019 | 5.41 | ● Australian Shares | 28.6% |
| | 2018 | 6.02 | ● Global Shares | 28.9% |
| | 2017 | 7.62 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.11 | ● Alternatives ^{oo} | 19.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | | | ● Fixed Interest | 18.2% |
| Risk: High | 5 years (% p.a.) | 3.94 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 5.42 | | |

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Personal SuperCARE

| Capital Guaranteed Fund (non-participating - PC) | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.18 | | |
| | 2019 | 1.65 | ● Australian Shares | 0.0% |
| | 2018 | 1.45 | ● Global Shares | 10.7% |
| | 2017 | 0.70 | ● Listed Property° | 0.0% |
| | 2016 | 2.00 | ● Alternatives°° | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.76 | | | ● Fixed Interest | 29.1% |
| Risk: Very low | 5 years (% p.a.) | 1.39 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 1.85 | | |

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PruPlan Plus Superannuation

| Capital Guaranteed - CGSUP1 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property° | 0.0% |
| | 2016 | 4.31 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 4.39 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed - Primary - CGSUP2 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.90 | | |
| | 2019 | 1.30 | ● Australian Shares | 0.0% |
| | 2018 | 1.15 | ● Global Shares | 9.6% |
| | 2017 | 0.99 | ● Listed Property° | 0.0% |
| | 2016 | 1.30 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 2.30 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 1.71 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed - CGSUP5 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property° | 0.0% |
| | 2016 | 4.31 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 4.39 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

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PruPlan Superannuation

| Capital Guaranteed - CGSUP1 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.31 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 4.39 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed (MK2) - CGSUP3 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 4.56 | | |
| | 2019 | 0.21 | ● Australian Shares | 0.0% |
| | 2018 | 0.00 | ● Global Shares | 9.6% |
| | 2017 | 0.00 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.00 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 0.94 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 0.47 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed - CGSUP4 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.31 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 4.39 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

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PruPlan Superannuation "Unit-Linked"

| Equity Profile Growth - EQPGS | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.24 | | |
| | 2019 | 7.28 | ● Australian Shares | 33.8% |
| | 2018 | 9.07 | ● Global Shares | 33.4% |
| | 2017 | 11.45 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.74 | ● Alternatives ^{oo} | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.94 | 5 years (% p.a.) | 5.34 | ● Fixed Interest | 6.8% |
| Risk: High | 10 years (% p.a.) | 7.27 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

| Balanced - PLAN5S | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.67 | | |
| | 2019 | 6.61 | ● Australian Shares | 28.1% |
| | 2018 | 7.40 | ● Global Shares | 28.2% |
| | 2017 | 9.24 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.18 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.56 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

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Retirement Saver

| Capital Guaranteed Fund (non-participating) ⁴ - BK | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.11 | | |
| | 2019 | 1.51 | ● Australian Shares | 0.0% |
| | 2018 | 1.06 | ● Global Shares | 10.7% |
| | 2017 | 1.09 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.25 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 | 5 years (% p.a.) | 1.40 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 2.24 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Secure Fund - FK | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.18 | | |
| | 2019 | 4.56 | ● Australian Shares | 10.2% |
| | 2018 | 2.71 | ● Global Shares | 10.2% |
| | 2017 | 3.31 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.05 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.02 | 5 years (% p.a.) | 2.55 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.84 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Managed Growth Fund - CK | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.65 | | |
| | 2019 | 6.64 | ● Australian Shares | 28.1% |
| | 2018 | 7.40 | ● Global Shares | 28.2% |
| | 2017 | 9.12 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.08 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | 5 years (% p.a.) | 4.64 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.53 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Fund - NK

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.68 | | |
| | 2019 | 6.57 | ● Australian Shares | 28.1% |
| | 2018 | 7.42 | ● Global Shares | 28.2% |
| | 2017 | 9.10 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.09 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 4.63 | ● Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.52 | | |

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Retirement Saver Plus, Retirement Saver Series 2

| Capital Guaranteed Fund (non-participating) ⁴ - BK | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.11 | | |
| | 2019 | 1.51 | ● Australian Shares | 0.0% |
| | 2018 | 1.06 | ● Global Shares | 10.7% |
| | 2017 | 1.09 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.25 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 | 5 years (% p.a.) | 1.40 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 2.24 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - UK | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.09 | | |
| | 2019 | 0.85 | ● Australian Shares | 0.0% |
| | 2018 | 0.69 | ● Global Shares | 0.0% |
| | 2017 | 0.23 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.41 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.46 | 5 years (% p.a.) | 0.45 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.99 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Secure Fund - FK | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.18 | | |
| | 2019 | 4.56 | ● Australian Shares | 10.2% |
| | 2018 | 2.71 | ● Global Shares | 10.2% |
| | 2017 | 3.31 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.05 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.02 | 5 years (% p.a.) | 2.55 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.84 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Balanced Fund - NK | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.68 | | |
| | 2019 | 6.57 | ● Australian Shares | 28.1% |
| | 2018 | 7.42 | ● Global Shares | 28.2% |
| | 2017 | 9.10 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.09 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | 5 years (% p.a.) | 4.63 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.52 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Growth Fund - QK

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.61 | | |
| | 2019 | 6.62 | ● Australian Shares | 28.1% |
| | 2018 | 7.39 | ● Global Shares | 28.2% |
| | 2017 | 9.11 | ● Listed Property° | 0.0% |
| | 2016 | 1.09 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 4.65 | ● Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.50 | | |

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Rollover Bond

| Capital Secure - RBCS02 | | | | |
|---|--|------------------|---|------------------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of fixed interest and money market securities expected to generate a mix of income and some long-term capital growth with an emphasis on stable returns and a high level of security. To achieve a return of Consumer Price Index (CPI) plus 1.0% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.87 | | |
| | 2019 | 3.04 | ● Australian Shares | 0.0% |
| | 2018 | 0.80 | ● Global Shares | 0.0% |
| | 2017 | 0.72 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.42 | ● Alternatives ^{oo} | 0.0% |
| | Indirect Cost Ratio (% p.a.) ² : 1.27 | 5 years (% p.a.) | 1.57 | ● Fixed Interest |
| Risk: Very Low | 10 years (% p.a.) | 0.00 | Cash | 64.9% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Managed - RBMG02 | | | | |
|---|--|------------------|---|------------------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.04 | | |
| | 2019 | 6.84 | ● Australian Shares | 28.6% |
| | 2018 | 7.98 | ● Global Shares | 28.3% |
| | 2017 | 8.27 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.18 | ● Alternatives ^{oo} | 19.9% |
| | Indirect Cost Ratio (% p.a.) ² : 1.68 | 5 years (% p.a.) | 5.01 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 0.00 | Cash | 5.1% |
| Minimum Suggested Timeframe: 6 years | | | | |

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Rollover Deferred Annuity

| Capital Guaranteed Cash Fund - SSGA | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.07 | | |
| | 2019 | 0.84 | ● Australian Shares | 0.0% |
| | 2018 | 0.63 | ● Global Shares | 0.0% |
| | 2017 | 0.71 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.89 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.63 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.30 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Managed Fund - SSMA | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.27 | | |
| | 2019 | 7.05 | ● Australian Shares | 28.1% |
| | 2018 | 7.86 | ● Global Shares | 28.2% |
| | 2017 | 9.67 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.61 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.67 | 5 years (% p.a.) | 5.11 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.95 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

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Rollover Plan

| Capital Guaranteed Cash Fund - CAPFSG | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.03 | | |
| | 2019 | 0.71 | ● Australian Shares | 0.0% |
| | 2018 | 0.50 | ● Global Shares | 0.0% |
| | 2017 | 0.37 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.54 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.62 | 5 years (% p.a.) | 0.43 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.01 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Guaranteed - CGSUP1 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.31 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 4.39 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Cash Fund - FI93SG | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.03 | | |
| | 2019 | 0.70 | ● Australian Shares | 0.0% |
| | 2018 | 0.50 | ● Global Shares | 0.0% |
| | 2017 | 0.23 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.45 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.62 | 5 years (% p.a.) | 0.38 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.94 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Stable Fund ('91) - CAPSSG | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.22 | | |
| | 2019 | 4.58 | ● Australian Shares | 10.2% |
| | 2018 | 2.72 | ● Global Shares | 10.2% |
| | 2017 | 3.44 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.17 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.02 | 5 years (% p.a.) | 2.62 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.89 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable Fund ('92) - CS2SG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.21 | | |
| | 2019 | 4.59 | ● Australian Shares | 10.2% |
| | 2018 | 2.73 | ● Global Shares | 10.2% |
| | 2017 | 3.45 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.16 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.02 | 5 years (% p.a.) | 2.62 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.89 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable Fund - CS93SG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.11 | | |
| | 2019 | 4.48 | ● Australian Shares | 10.2% |
| | 2018 | 2.62 | ● Global Shares | 10.2% |
| | 2017 | 3.35 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.07 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.12 | 5 years (% p.a.) | 2.51 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.78 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Fund - B93SG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.74 | | |
| | 2019 | 6.52 | ● Australian Shares | 28.1% |
| | 2018 | 7.31 | ● Global Shares | 28.2% |
| | 2017 | 9.13 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.11 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.17 | 5 years (% p.a.) | 4.60 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.45 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Fund - BALASG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.64 | | |
| | 2019 | 6.62 | ● Australian Shares | 28.1% |
| | 2018 | 7.41 | ● Global Shares | 28.2% |
| | 2017 | 9.24 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.20 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | 5 years (% p.a.) | 4.70 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.57 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Equity Profile Fund - EP93SG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.43 | | |
| | 2019 | 7.02 | ● Australian Shares | 33.8% |
| | 2018 | 8.80 | ● Global Shares | 33.4% |
| | 2017 | 11.36 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.64 | ● Alternatives ^{oo} | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.18 | 5 years (% p.a.) | 5.17 | ● Fixed Interest | 6.8% |
| Risk: High | 10 years (% p.a.) | 7.13 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

Equity Profile Fund - EPSG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.33 | | |
| | 2019 | 7.12 | ● Australian Shares | 33.8% |
| | 2018 | 8.91 | ● Global Shares | 33.4% |
| | 2017 | 11.39 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.75 | ● Alternatives ^{oo} | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | 5 years (% p.a.) | 5.25 | ● Fixed Interest | 6.8% |
| Risk: High | 10 years (% p.a.) | 7.23 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

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Rollover Plan "S" Series

| Capital Guaranteed - CGSUP1 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.31 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 4.39 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - SCFSG | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.13 | | |
| | 2019 | 0.93 | ● Australian Shares | 0.0% |
| | 2018 | 0.73 | ● Global Shares | 0.0% |
| | 2017 | 0.81 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.99 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.4 | 5 years (% p.a.) | 0.72 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.39 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Stable Fund - SCPSSG | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.65 | | |
| | 2019 | 5.05 | ● Australian Shares | 10.2% |
| | 2018 | 3.18 | ● Global Shares | 10.2% |
| | 2017 | 3.96 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.63 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 | 5 years (% p.a.) | 3.08 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.35 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Stable Fund ('92) - SCS2SG | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.65 | | |
| | 2019 | 5.05 | ● Australian Shares | 10.2% |
| | 2018 | 3.18 | ● Global Shares | 10.2% |
| | 2017 | 3.90 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.63 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 | 5 years (% p.a.) | 3.07 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.35 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Fund - SBALSG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.15 | | |
| | 2019 | 7.07 | ● Australian Shares | 28.1% |
| | 2018 | 7.89 | ● Global Shares | 28.2% |
| | 2017 | 9.71 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.66 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.17 | ● Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 7.03 | | |

Equity Profile Fund - SEPSG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -0.88 | | |
| | 2019 | 7.61 | ● Australian Shares | 33.8% |
| | 2018 | 9.41 | ● Global Shares | 33.4% |
| | 2017 | 11.96 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.18 | ● Alternatives ^{oo} | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | | | ● Fixed Interest | 6.8% |
| Risk: High | 5 years (% p.a.) | 5.74 | ● Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 7.71 | | |

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Rollover Plan Goldseal

| Balanced Fund - BOND5S | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.20 | | |
| | 2019 | 7.11 | ● Australian Shares | 28.1% |
| | 2018 | 7.90 | ● Global Shares | 28.2% |
| | 2017 | 9.74 | ● Listed Property° | 0.0% |
| | 2016 | 1.66 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.17 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 7.04 | | |

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Savings Care Plan

| Managed - MG02 | | | | |
|---|--|-------|---|------------------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.52 | | |
| | 2019 | 5.23 | ● Australian Shares | 27.9% |
| | 2018 | 5.96 | ● Global Shares | 28.0% |
| | 2017 | 6.22 | ● Listed Property° | 0.0% |
| | 2016 | 1.28 | ● Alternatives°° | 20.4% |
| | Indirect Cost Ratio (% p.a.) ² : 1.86 | | | ● Fixed Interest |
| Risk: High | 5 years (% p.a.) | 3.60 | Cash | 5.7% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 0.00 | | |

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Superannuation Bond

| Capital Guaranteed Cash Fund - CAPFSG | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.03 | | |
| | 2019 | 0.71 | ● Australian Shares | 0.0% |
| | 2018 | 0.50 | ● Global Shares | 0.0% |
| | 2017 | 0.37 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.54 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.62 | 5 years (% p.a.) | 0.43 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.01 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Guaranteed - CGSUP1 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.31 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 4.39 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Cash Fund - FI93SG | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.03 | | |
| | 2019 | 0.70 | ● Australian Shares | 0.0% |
| | 2018 | 0.50 | ● Global Shares | 0.0% |
| | 2017 | 0.23 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.45 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.62 | 5 years (% p.a.) | 0.38 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.94 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Stable Fund ('91) - CAPSSG | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.22 | | |
| | 2019 | 4.58 | ● Australian Shares | 10.2% |
| | 2018 | 2.72 | ● Global Shares | 10.2% |
| | 2017 | 3.44 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.17 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.02 | 5 years (% p.a.) | 2.62 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.89 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable Fund ('92) - CS2SG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.21 | | |
| | 2019 | 4.59 | ● Australian Shares | 10.2% |
| | 2018 | 2.73 | ● Global Shares | 10.2% |
| | 2017 | 3.45 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.16 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.02 | 5 years (% p.a.) | 2.62 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.89 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable Fund - CS93SG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.11 | | |
| | 2019 | 4.48 | ● Australian Shares | 10.2% |
| | 2018 | 2.62 | ● Global Shares | 10.2% |
| | 2017 | 3.35 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.07 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.12 | 5 years (% p.a.) | 2.51 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.78 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Fund - B93SG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.74 | | |
| | 2019 | 6.52 | ● Australian Shares | 28.1% |
| | 2018 | 7.31 | ● Global Shares | 28.2% |
| | 2017 | 9.13 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.11 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.17 | 5 years (% p.a.) | 4.60 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.45 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Fund - BALASG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.64 | | |
| | 2019 | 6.62 | ● Australian Shares | 28.1% |
| | 2018 | 7.41 | ● Global Shares | 28.2% |
| | 2017 | 9.24 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.20 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | 5 years (% p.a.) | 4.70 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.57 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Fund - BALI-S

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.66 | | |
| | 2019 | 6.61 | ● Australian Shares | 28.1% |
| | 2018 | 7.41 | ● Global Shares | 28.2% |
| | 2017 | 9.24 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.19 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 4.69 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.56 | | |

Balanced Fund - BOND5S

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.20 | | |
| | 2019 | 7.11 | ● Australian Shares | 28.1% |
| | 2018 | 7.90 | ● Global Shares | 28.2% |
| | 2017 | 9.74 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.66 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.17 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 7.04 | | |

Equity Profile Fund - EP93SG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.43 | | |
| | 2019 | 7.02 | ● Australian Shares | 33.8% |
| | 2018 | 8.80 | ● Global Shares | 33.4% |
| | 2017 | 11.36 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.64 | ● Alternatives ^{oo} | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.18 | | | ● Fixed Interest | 6.8% |
| Risk: High | 5 years (% p.a.) | 5.17 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 7.13 | | |

Equity Profile Fund - ESG

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.33 | | |
| | 2019 | 7.12 | ● Australian Shares | 33.8% |
| | 2018 | 8.91 | ● Global Shares | 33.4% |
| | 2017 | 11.39 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.75 | ● Alternatives ^{oo} | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.07 | 5 years (% p.a.) | 5.25 | ● Fixed Interest | 6.8% |
| Risk: High | 10 years (% p.a.) | 7.23 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

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Superannuation Bond "S" Series

| Capital Guaranteed Cash Fund - SCPFSG | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.13 | | |
| | 2019 | 0.93 | ● Australian Shares | 0.0% |
| | 2018 | 0.73 | ● Global Shares | 0.0% |
| | 2017 | 0.81 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.99 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.4 | 5 years (% p.a.) | 0.72 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.39 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Balanced Fund - SBALSG | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.15 | | |
| | 2019 | 7.07 | ● Australian Shares | 28.1% |
| | 2018 | 7.89 | ● Global Shares | 28.2% |
| | 2017 | 9.71 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.66 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 5.17 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 7.03 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

| Equity Profile Fund - SEPSG | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -0.88 | | |
| | 2019 | 7.61 | ● Australian Shares | 33.8% |
| | 2018 | 9.41 | ● Global Shares | 33.4% |
| | 2017 | 11.96 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.18 | ● Alternatives ^{oo} | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 5.74 | ● Fixed Interest | 6.8% |
| Risk: High | 10 years (% p.a.) | 7.71 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

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SuperBridge

| Capital Guaranteed Fund (non-participating) ⁴ - CGSB | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.18 | | |
| | 2019 | 1.52 | ● Australian Shares | 0.0% |
| | 2018 | 1.14 | ● Global Shares | 10.7% |
| | 2017 | 1.29 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.85 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 1.59 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 2.39 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - UW | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.07 | | |
| | 2019 | 0.83 | ● Australian Shares | 0.0% |
| | 2018 | 0.62 | ● Global Shares | 0.0% |
| | 2017 | 0.71 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.88 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.62 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.29 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Secure Fund - FG | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.57 | | |
| | 2019 | 4.96 | ● Australian Shares | 10.2% |
| | 2018 | 3.08 | ● Global Shares | 10.2% |
| | 2017 | 3.80 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.55 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.06 | 5 years (% p.a.) | 2.98 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.26 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Managed Growth Fund - CS | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.30 | | |
| | 2019 | 6.99 | ● Australian Shares | 28.1% |
| | 2018 | 7.78 | ● Global Shares | 28.2% |
| | 2017 | 9.64 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.55 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.71 | 5 years (% p.a.) | 5.06 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.94 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Fund - NS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.30 | | |
| | 2019 | 6.98 | ● Australian Shares | 28.1% |
| | 2018 | 7.77 | ● Global Shares | 28.2% |
| | 2017 | 9.60 | ● Listed Property° | 0.0% |
| | 2016 | 1.55 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.71 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.05 | ● Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.93 | | |

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SuperBridge - Investment Linked

| Managed Growth Fund - CS | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.30 | | |
| | 2019 | 6.99 | ● Australian Shares | 28.1% |
| | 2018 | 7.78 | ● Global Shares | 28.2% |
| | 2017 | 9.64 | ● Listed Property° | 0.0% |
| | 2016 | 1.55 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.71 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.06 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.94 | | |

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SuperBridge - New Series

| Managed Growth Fund - CS | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.30 | | |
| | 2019 | 6.99 | ● Australian Shares | 28.1% |
| | 2018 | 7.78 | ● Global Shares | 28.2% |
| | 2017 | 9.64 | ● Listed Property° | 0.0% |
| | 2016 | 1.55 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.71 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.06 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.94 | | |

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SuperBridge - Series III

| Capital Guaranteed Fund (non-participating) ⁴ - CGSB1 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.18 | | |
| | 2019 | 1.52 | ● Australian Shares | 0.0% |
| | 2018 | 1.11 | ● Global Shares | 10.7% |
| | 2017 | 1.09 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.65 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.81 | 5 years (% p.a.) | 1.51 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 2.24 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - UW1 | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.03 | | |
| | 2019 | 0.63 | ● Australian Shares | 0.0% |
| | 2018 | 0.41 | ● Global Shares | 0.0% |
| | 2017 | 0.51 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.68 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.7 | 5 years (% p.a.) | 0.45 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.10 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Secure Fund - FG1 | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.37 | | |
| | 2019 | 4.73 | ● Australian Shares | 10.2% |
| | 2018 | 2.87 | ● Global Shares | 10.2% |
| | 2017 | 3.58 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.32 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.87 | 5 years (% p.a.) | 2.76 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.05 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Balanced Fund - NS1 | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.51 | | |
| | 2019 | 6.79 | ● Australian Shares | 28.1% |
| | 2018 | 7.56 | ● Global Shares | 28.2% |
| | 2017 | 9.38 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.26 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.91 | 5 years (% p.a.) | 4.83 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.71 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Growth Fund - QS1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.53 | | |
| | 2019 | 6.78 | ● Australian Shares | 28.1% |
| | 2018 | 7.55 | ● Global Shares | 28.2% |
| | 2017 | 9.38 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.37 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.91 | 5 years (% p.a.) | 4.84 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.72 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Australian Share Fund - WS1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.23 | | |
| | 2019 | 10.41 | ● Australian Shares | 99.4% |
| | 2018 | 10.39 | ● Global Shares | 0.0% |
| | 2017 | 14.74 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.78 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.8 | 5 years (% p.a.) | 4.95 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 6.46 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

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SuperBridge - Series IV

| Capital Guaranteed Fund (non-participating) ⁴ - CGSB4 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.51 | | |
| | 2019 | 1.50 | ● Australian Shares | 0.0% |
| | 2018 | 1.50 | ● Global Shares | 10.7% |
| | 2017 | 1.54 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.43 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.81 | 5 years (% p.a.) | 1.69 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 3.56 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - UW4 | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.63 | ● Australian Shares | 0.0% |
| | 2018 | 0.43 | ● Global Shares | 0.0% |
| | 2017 | 0.52 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.69 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.69 | 5 years (% p.a.) | 0.46 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.11 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Australian Fixed Interest Fund - XS4 | | | | |
|--|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 1.72 | | |
| | 2019 | 6.03 | ● Australian Shares | 0.0% |
| | 2018 | -0.18 | ● Global Shares | 0.0% |
| | 2017 | 0.13 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.13 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.75 | 5 years (% p.a.) | 2.34 | ● Fixed Interest | 99.2% |
| Risk: Medium | 10 years (% p.a.) | 3.31 | Cash | 0.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Secure Fund - FG4 | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.39 | | |
| | 2019 | 4.77 | ● Australian Shares | 10.2% |
| | 2018 | 2.91 | ● Global Shares | 10.2% |
| | 2017 | 3.60 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.35 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.84 | 5 years (% p.a.) | 2.79 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.06 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Fund - NS4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.46 | | |
| | 2019 | 6.81 | ● Australian Shares | 28.1% |
| | 2018 | 7.66 | ● Global Shares | 28.2% |
| | 2017 | 9.48 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.34 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 | 5 years (% p.a.) | 4.90 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.75 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Growth Fund - QS4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.45 | | |
| | 2019 | 6.81 | ● Australian Shares | 28.1% |
| | 2018 | 7.65 | ● Global Shares | 28.2% |
| | 2017 | 9.47 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.37 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 | 5 years (% p.a.) | 4.90 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.74 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Australian Share Fund - WS4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.23 | | |
| | 2019 | 10.45 | ● Australian Shares | 99.4% |
| | 2018 | 10.51 | ● Global Shares | 0.0% |
| | 2017 | 14.79 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.66 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.77 | 5 years (% p.a.) | 5.02 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 6.53 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

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SuperCash

| Capital Guaranteed Cash Fund - UX | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.01 | | |
| | 2019 | 0.68 | ● Australian Shares | 0.0% |
| | 2018 | 0.32 | ● Global Shares | 0.0% |
| | 2017 | 0.00 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.02 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.78 | | | ● Fixed Interest | 0.0% |
| Risk: Very Low | 5 years (% p.a.) | 0.21 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | 10 years (% p.a.) | 0.53 | | |

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SuperFlex Superannuation

| Capital Guaranteed - CGSUP5 | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property° | 0.0% |
| | 2016 | 4.31 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | | | ● Fixed Interest | 30.5% |
| Risk: Very low | 5 years (% p.a.) | 4.68 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 4.39 | | |

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SuperGuaranteeCARE

| Capital Guaranteed Fund (non-participating) - GC | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.18 | | |
| | 2019 | 1.65 | ● Australian Shares | 0.0% |
| | 2018 | 1.45 | ● Global Shares | 10.7% |
| | 2017 | 0.70 | ● Listed Property° | 0.0% |
| | 2016 | 2.00 | ● Alternatives°° | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.76 | 5 years (% p.a.) | 1.39 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 1.85 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

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SuperLink

| Managed Growth Fund - CL | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.74 | | |
| | 2019 | 8.11 | ● Australian Shares | 28.1% |
| | 2018 | 8.93 | ● Global Shares | 28.2% |
| | 2017 | 10.65 | ● Listed Property° | 0.0% |
| | 2016 | 2.60 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 0.67 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 6.14 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 8.02 | | |

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SuperLink Plus Series 2

| Managed Growth Fund - CL | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.74 | | |
| | 2019 | 8.11 | ● Australian Shares | 28.1% |
| | 2018 | 8.93 | ● Global Shares | 28.2% |
| | 2017 | 10.65 | ● Listed Property° | 0.0% |
| | 2016 | 2.60 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 0.67 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 6.14 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 8.02 | | |

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SuperLink Plus Series 3

| Managed Growth Fund - S | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.32 | | |
| | 2019 | 6.96 | ● Australian Shares | 28.1% |
| | 2018 | 7.78 | ● Global Shares | 28.2% |
| | 2017 | 9.48 | ● Listed Property° | 0.0% |
| | 2016 | 1.45 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.71 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.00 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.88 | | |

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SuperPlan Superannuation

| Capital Guaranteed - CGSUP5 | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property° | 0.0% |
| | 2016 | 4.31 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | | | ● Fixed Interest | 30.5% |
| Risk: Very low | 5 years (% p.a.) | 4.68 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 4.39 | | |

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SuperSpan - Limited Offer

| Capital Guaranteed Fund (non-participating) ⁴ - CGSSLO | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.18 | | |
| | 2019 | 1.52 | ● Australian Shares | 0.0% |
| | 2018 | 1.11 | ● Global Shares | 10.7% |
| | 2017 | 1.14 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.70 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.76 | 5 years (% p.a.) | 1.53 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 2.28 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

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SuperSpan (Limited Offer) Multi Option

| Balanced Fund - NS | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.30 | | |
| | 2019 | 6.98 | ● Australian Shares | 28.1% |
| | 2018 | 7.77 | ● Global Shares | 28.2% |
| | 2017 | 9.60 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.55 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.71 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.05 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.93 | | |

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SuperSpan II

| Capital Guaranteed Fund (non-participating) ⁴ - CGSSLO | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.18 | | |
| | 2019 | 1.52 | ● Australian Shares | 0.0% |
| | 2018 | 1.11 | ● Global Shares | 10.7% |
| | 2017 | 1.14 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.70 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.76 | 5 years (% p.a.) | 1.53 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 2.28 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

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SuperSpan II Multi Option

| Managed Growth Fund - CS | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.30 | | |
| | 2019 | 6.99 | ● Australian Shares | 28.1% |
| | 2018 | 7.78 | ● Global Shares | 28.2% |
| | 2017 | 9.64 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.55 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.71 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.06 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.94 | | |

| Balanced Fund - NS | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.30 | | |
| | 2019 | 6.98 | ● Australian Shares | 28.1% |
| | 2018 | 7.77 | ● Global Shares | 28.2% |
| | 2017 | 9.60 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.55 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.71 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.05 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.93 | | |

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SuperSpan Plus

| Capital Guaranteed Fund (non-participating) ⁴ - CGSB | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.18 | | |
| | 2019 | 1.52 | ● Australian Shares | 0.0% |
| | 2018 | 1.14 | ● Global Shares | 10.7% |
| | 2017 | 1.29 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.85 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 1.59 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 2.39 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - UW | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.07 | | |
| | 2019 | 0.83 | ● Australian Shares | 0.0% |
| | 2018 | 0.62 | ● Global Shares | 0.0% |
| | 2017 | 0.71 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.88 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.5 | 5 years (% p.a.) | 0.62 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.29 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Secure Fund - FG | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.57 | | |
| | 2019 | 4.96 | ● Australian Shares | 10.2% |
| | 2018 | 3.08 | ● Global Shares | 10.2% |
| | 2017 | 3.80 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.55 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2.06 | 5 years (% p.a.) | 2.98 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.26 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Managed Growth Fund - CS | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.30 | | |
| | 2019 | 6.99 | ● Australian Shares | 28.1% |
| | 2018 | 7.78 | ● Global Shares | 28.2% |
| | 2017 | 9.64 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.55 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.71 | 5 years (% p.a.) | 5.06 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.94 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Fund - NS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.30 | | |
| | 2019 | 6.98 | ● Australian Shares | 28.1% |
| | 2018 | 7.77 | ● Global Shares | 28.2% |
| | 2017 | 9.60 | ● Listed Property° | 0.0% |
| | 2016 | 1.55 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.71 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 5.05 | ● Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.93 | | |

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SuperSpan Plus Series III

| Capital Guaranteed Fund (non-participating) ⁴ - CGSB1 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.18 | | |
| | 2019 | 1.52 | ● Australian Shares | 0.0% |
| | 2018 | 1.11 | ● Global Shares | 10.7% |
| | 2017 | 1.09 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.65 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.81 | 5 years (% p.a.) | 1.51 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 2.24 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - UW1 | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.03 | | |
| | 2019 | 0.63 | ● Australian Shares | 0.0% |
| | 2018 | 0.41 | ● Global Shares | 0.0% |
| | 2017 | 0.51 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.68 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.7 | 5 years (% p.a.) | 0.45 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.10 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Australian Fixed Interest Fund - XS1 | | | | |
|--|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 1.73 | | |
| | 2019 | 5.97 | ● Australian Shares | 0.0% |
| | 2018 | -0.22 | ● Global Shares | 0.0% |
| | 2017 | 0.14 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.10 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.78 | 5 years (% p.a.) | 2.32 | ● Fixed Interest | 99.2% |
| Risk: Medium | 10 years (% p.a.) | 3.29 | Cash | 0.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Secure Fund - FG1 | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.37 | | |
| | 2019 | 4.73 | ● Australian Shares | 10.2% |
| | 2018 | 2.87 | ● Global Shares | 10.2% |
| | 2017 | 3.58 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.32 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.87 | 5 years (% p.a.) | 2.76 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.05 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Fund - NS1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.51 | | |
| | 2019 | 6.79 | ● Australian Shares | 28.1% |
| | 2018 | 7.56 | ● Global Shares | 28.2% |
| | 2017 | 9.38 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.26 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.91 | 5 years (% p.a.) | 4.83 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.71 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Growth Fund - QS1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.53 | | |
| | 2019 | 6.78 | ● Australian Shares | 28.1% |
| | 2018 | 7.55 | ● Global Shares | 28.2% |
| | 2017 | 9.38 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.37 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.91 | 5 years (% p.a.) | 4.84 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.72 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Australian Share Fund - WS1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.23 | | |
| | 2019 | 10.41 | ● Australian Shares | 99.4% |
| | 2018 | 10.39 | ● Global Shares | 0.0% |
| | 2017 | 14.74 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.78 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.8 | 5 years (% p.a.) | 4.95 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 6.46 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

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SuperSpan Plus Series IV

| Capital Guaranteed Fund (non-participating) ⁴ - CGSB4 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.51 | | |
| | 2019 | 1.50 | ● Australian Shares | 0.0% |
| | 2018 | 1.50 | ● Global Shares | 10.7% |
| | 2017 | 1.54 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.43 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.81 | 5 years (% p.a.) | 1.69 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 3.56 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - UW4 | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.02 | | |
| | 2019 | 0.63 | ● Australian Shares | 0.0% |
| | 2018 | 0.43 | ● Global Shares | 0.0% |
| | 2017 | 0.52 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.69 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.69 | 5 years (% p.a.) | 0.46 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 1.11 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Australian Fixed Interest Fund - XS4 | | | | |
|--|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide relatively stable returns by investing in Australian and global fixed interest securities. To outperform the option's composite benchmark over a rolling three-year period before fees and taxes. | 2020 | 1.72 | | |
| | 2019 | 6.03 | ● Australian Shares | 0.0% |
| | 2018 | -0.18 | ● Global Shares | 0.0% |
| | 2017 | 0.13 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.13 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.75 | 5 years (% p.a.) | 2.34 | ● Fixed Interest | 99.2% |
| Risk: Medium | 10 years (% p.a.) | 3.31 | Cash | 0.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Secure Fund - FG4 | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.39 | | |
| | 2019 | 4.77 | ● Australian Shares | 10.2% |
| | 2018 | 2.91 | ● Global Shares | 10.2% |
| | 2017 | 3.60 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.35 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.84 | 5 years (% p.a.) | 2.79 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 4.06 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Fund - NS4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.46 | | |
| | 2019 | 6.81 | ● Australian Shares | 28.1% |
| | 2018 | 7.66 | ● Global Shares | 28.2% |
| | 2017 | 9.48 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.34 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 | 5 years (% p.a.) | 4.90 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.75 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Managed Growth Fund - QS4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.45 | | |
| | 2019 | 6.81 | ● Australian Shares | 28.1% |
| | 2018 | 7.65 | ● Global Shares | 28.2% |
| | 2017 | 9.47 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.37 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.86 | 5 years (% p.a.) | 4.90 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 6.74 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Australian Share Fund - WS4

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|-------|---|-------|
| To provide long term capital growth through investment in Australian listed company shares. This option may have a high level of short to medium-term volatility. To outperform the option's benchmark over a rolling seven-year period before fees and taxes. | 2020 | -8.23 | | |
| | 2019 | 10.45 | ● Australian Shares | 99.4% |
| | 2018 | 10.51 | ● Global Shares | 0.0% |
| | 2017 | 14.79 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.66 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.77 | 5 years (% p.a.) | 5.02 | ● Fixed Interest | 0.0% |
| Risk: Very high | 10 years (% p.a.) | 6.53 | Cash | 0.6% |
| Minimum Suggested Timeframe: 7 years | | | | |

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SuperUnits

| Managed Growth Fund - SU | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | 0.78 | | |
| | 2019 | 8.14 | ● Australian Shares | 28.1% |
| | 2018 | 8.93 | ● Global Shares | 28.2% |
| | 2017 | 10.77 | ● Listed Property° | 0.0% |
| | 2016 | 2.61 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 0.65 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 6.17 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 8.04 | | |

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SuperWise Series 4

| Capital Guaranteed Fund (non-participating) ⁴ - K | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.18 | | |
| | 2019 | 1.65 | ● Australian Shares | 0.0% |
| | 2018 | 1.44 | ● Global Shares | 10.7% |
| | 2017 | 0.56 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.00 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.81 | 5 years (% p.a.) | 1.36 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 1.85 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Managed Growth Fund - CQ | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.69 | | |
| | 2019 | 6.61 | ● Australian Shares | 28.1% |
| | 2018 | 7.38 | ● Global Shares | 28.2% |
| | 2017 | 8.11 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.18 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.09 | 5 years (% p.a.) | 4.25 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 5.78 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

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SuperWise Series 5

| Capital Guaranteed Fund (non-participating) ⁴ - K | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 1.18 | | |
| | 2019 | 1.65 | ● Australian Shares | 0.0% |
| | 2018 | 1.44 | ● Global Shares | 10.7% |
| | 2017 | 0.56 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.00 | ● Alternatives ^{oo} | 12.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.81 | 5 years (% p.a.) | 1.36 | ● Fixed Interest | 29.1% |
| Risk: Very low | 10 years (% p.a.) | 1.85 | Cash | 47.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Guaranteed Cash Fund - UQ | | | | |
|---|--|------|---|--------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To provide the highest level of security with income from investments in money market securities. The option aims to outperform the returns of the Australian Money Markets as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes. | 2020 | 0.13 | | |
| | 2019 | 0.97 | ● Australian Shares | 0.0% |
| | 2018 | 0.68 | ● Global Shares | 0.0% |
| | 2017 | 0.02 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.01 | ● Alternatives ^{oo} | 0.0% |
| Indirect Cost Ratio (% p.a.) ² : 1.43 | 5 years (% p.a.) | 0.36 | ● Fixed Interest | 0.0% |
| Risk: Very Low | 10 years (% p.a.) | 0.52 | Cash | 100.0% |
| Minimum Suggested Timeframe: 0 years | | | | |

| Capital Secure Fund - FQ | | | | |
|---|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.22 | | |
| | 2019 | 4.59 | ● Australian Shares | 10.2% |
| | 2018 | 2.75 | ● Global Shares | 10.2% |
| | 2017 | 2.28 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.04 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 2 | 5 years (% p.a.) | 2.16 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.11 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Managed Growth Fund - CQ

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.69 | | |
| | 2019 | 6.61 | ● Australian Shares | 28.1% |
| | 2018 | 7.38 | ● Global Shares | 28.2% |
| | 2017 | 8.11 | ● Listed Property° | 0.0% |
| | 2016 | 0.18 | ● Alternatives°° | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 2.09 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 4.25 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 5.78 | | |

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Wealth Portfolio

Capital Guaranteed - CGORD1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 3.58 | | |
| | 2019 | 3.37 | ● Australian Shares | 0.0% |
| | 2018 | 3.54 | ● Global Shares | 10.2% |
| | 2017 | 3.35 | ● Listed Property° | 0.0% |
| | 2016 | 3.75 | ● Alternatives°° | 9.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.07 | 5 years (% p.a.) | 3.52 | ● Fixed Interest | 29.9% |
| Risk: Very low | 10 years (% p.a.) | 3.79 | Cash | 50.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed - CGORD2

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 3.58 | | |
| | 2019 | 3.37 | ● Australian Shares | 0.0% |
| | 2018 | 3.54 | ● Global Shares | 10.2% |
| | 2017 | 3.35 | ● Listed Property° | 0.0% |
| | 2016 | 3.75 | ● Alternatives°° | 9.1% |
| Indirect Cost Ratio (% p.a.) ² : 0.07 | 5 years (% p.a.) | 3.52 | ● Fixed Interest | 29.9% |
| Risk: Very low | 10 years (% p.a.) | 3.79 | Cash | 50.8% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable Primary Fund - CAPN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.18 | | |
| | 2019 | 3.50 | ● Australian Shares | 10.1% |
| | 2018 | 1.99 | ● Global Shares | 10.4% |
| | 2017 | 0.21 | ● Listed Property° | 0.0% |
| | 2016 | -1.64 | ● Alternatives°° | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 1.74 | 5 years (% p.a.) | 0.83 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 0.76 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Growth Fund - BALGN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.52 | | |
| | 2019 | 5.06 | ● Australian Shares | 28.6% |
| | 2018 | 5.74 | ● Global Shares | 28.9% |
| | 2017 | 7.16 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.61 | ● Alternatives ^{oo} | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.87 | 5 years (% p.a.) | 3.57 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 5.03 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Growth Plus Fund - BALGPN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.33 | | |
| | 2019 | 5.37 | ● Australian Shares | 28.6% |
| | 2018 | 6.02 | ● Global Shares | 28.9% |
| | 2017 | 7.60 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.13 | ● Alternatives ^{oo} | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.62 | 5 years (% p.a.) | 3.91 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 5.44 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Primary Fund - BALN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.52 | | |
| | 2019 | 5.06 | ● Australian Shares | 28.6% |
| | 2018 | 5.74 | ● Global Shares | 28.9% |
| | 2017 | 4.73 | ● Listed Property ^o | 0.0% |
| | 2016 | -2.42 | ● Alternatives ^{oo} | 19.1% |
| | Indirect Cost Ratio (% p.a.) ² : 1.87 | 5 years (% p.a.) | 2.47 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 2.89 | Cash | 5.2% |
| Minimum Suggested Timeframe: 6 years | | | | |

Capital Stable Growth Fund - CAPGN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.18 | | |
| | 2019 | 3.50 | ● Australian Shares | 10.1% |
| | 2018 | 1.99 | ● Global Shares | 10.4% |
| | 2017 | 2.53 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.41 | ● Alternatives ^{oo} | 16.5% |
| | Indirect Cost Ratio (% p.a.) ² : 1.74 | 5 years (% p.a.) | 1.92 | ● Fixed Interest |
| Risk: Low to Medium | 10 years (% p.a.) | 2.86 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable Growth Plus Fund - CAPGPN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.33 | | |
| | 2019 | 3.73 | ● Australian Shares | 10.1% |
| | 2018 | 2.21 | ● Global Shares | 10.4% |
| | 2017 | 2.88 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.85 | ● Alternatives ^{oo} | 16.5% |
| Indirect Cost Ratio (% p.a.) ² : 1.54 | 5 years (% p.a.) | 2.19 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 3.24 | Cash | 24.4% |
| Minimum Suggested Timeframe: 3 years | | | | |

Equity Profile Growth Fund - EQPGN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.47 | | |
| | 2019 | 5.21 | ● Australian Shares | 33.9% |
| | 2018 | 6.54 | ● Global Shares | 34.2% |
| | 2017 | 8.80 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.12 | ● Alternatives ^{oo} | 20.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.91 | 5 years (% p.a.) | 3.72 | ● Fixed Interest | 7.8% |
| Risk: High | 10 years (% p.a.) | 5.41 | Cash | 4.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Equity Profile Growth Plus Fund - EQPGPN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.20 | | |
| | 2019 | 5.65 | ● Australian Shares | 33.9% |
| | 2018 | 6.90 | ● Global Shares | 34.2% |
| | 2017 | 9.20 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.32 | ● Alternatives ^{oo} | 20.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 | 5 years (% p.a.) | 4.10 | ● Fixed Interest | 7.8% |
| Risk: High | 10 years (% p.a.) | 5.85 | Cash | 4.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

Equity Profile Primary Fund - EQPN

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.47 | | |
| | 2019 | 5.21 | ● Australian Shares | 33.9% |
| | 2018 | 6.54 | ● Global Shares | 34.2% |
| | 2017 | 6.34 | ● Listed Property° | 0.0% |
| | 2016 | -3.12 | ● Alternatives°° | 20.1% |
| Indirect Cost Ratio (% p.a.) ² : 1.91 | 5 years (% p.a.) | 2.62 | ● Fixed Interest | 7.8% |
| Risk: High | 10 years (% p.a.) | 3.26 | Cash | 4.0% |
| Minimum Suggested Timeframe: 7 years | | | | |

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Wealth Portfolio (External Trustee)

| Capital Guaranteed - CGSUP5 | | | | |
|--|--|------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property ^o | 0.0% |
| | 2016 | 4.31 | ● Alternatives ^{oo} | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 4.39 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Capital Stable Primary Fund - CAPS | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.46 | | |
| | 2019 | 4.85 | ● Australian Shares | 10.2% |
| | 2018 | 2.99 | ● Global Shares | 10.2% |
| | 2017 | 1.20 | ● Listed Property ^o | 0.0% |
| | 2016 | -0.91 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.77 | 5 years (% p.a.) | 1.70 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 1.85 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

| Balanced Growth Plus Fund - BALGPS | | | | |
|---|--|-------|---|-------|
| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.24 | | |
| | 2019 | 7.13 | ● Australian Shares | 28.1% |
| | 2018 | 7.89 | ● Global Shares | 28.2% |
| | 2017 | 9.66 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.65 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 5.15 | ● Fixed Interest | 17.9% |
| Risk: High | 10 years (% p.a.) | 7.03 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Growth Fund - BALGS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.44 | | |
| | 2019 | 6.86 | ● Australian Shares | 28.1% |
| | 2018 | 7.65 | ● Global Shares | 28.2% |
| | 2017 | 9.31 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.21 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.85 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 4.85 | ● Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 6.64 | | |

Balanced Primary Fund - BALS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.44 | | |
| | 2019 | 6.86 | ● Australian Shares | 28.1% |
| | 2018 | 7.65 | ● Global Shares | 28.2% |
| | 2017 | 6.84 | ● Listed Property ^o | 0.0% |
| | 2016 | -1.83 | ● Alternatives ^{oo} | 20.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.85 | | | ● Fixed Interest | 17.9% |
| Risk: High | 5 years (% p.a.) | 3.74 | ● Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | 10 years (% p.a.) | 4.47 | | |

Capital Stable Growth Plus Fund - CAPGPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.62 | | |
| | 2019 | 5.06 | ● Australian Shares | 10.2% |
| | 2018 | 3.18 | ● Global Shares | 10.2% |
| | 2017 | 3.83 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.63 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.57 | | | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 5 years (% p.a.) | 3.05 | ● Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 4.34 | | |

Capital Stable Growth Fund - CAPGS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.46 | | |
| | 2019 | 4.85 | ● Australian Shares | 10.2% |
| | 2018 | 2.99 | ● Global Shares | 10.2% |
| | 2017 | 3.54 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.16 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.77 | | | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 5 years (% p.a.) | 2.79 | ● Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 3.97 | | |

Equity Profile Growth Plus Fund - EQPGPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -0.82 | | |
| | 2019 | 7.62 | ● Australian Shares | 33.8% |
| | 2018 | 9.40 | ● Global Shares | 33.4% |
| | 2017 | 12.01 | ● Listed Property° | 0.0% |
| | 2016 | 1.16 | ● Alternatives°° | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 5.76 | ● Fixed Interest | 6.8% |
| Risk: High | 10 years (% p.a.) | 7.71 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

Equity Profile Growth Fund - EQPGS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.24 | | |
| | 2019 | 7.28 | ● Australian Shares | 33.8% |
| | 2018 | 9.07 | ● Global Shares | 33.4% |
| | 2017 | 11.45 | ● Listed Property° | 0.0% |
| | 2016 | 0.74 | ● Alternatives°° | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.94 | 5 years (% p.a.) | 5.34 | ● Fixed Interest | 6.8% |
| Risk: High | 10 years (% p.a.) | 7.27 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

Equity Profile Primary Fund - EQPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.24 | | |
| | 2019 | 7.28 | ● Australian Shares | 33.8% |
| | 2018 | 9.07 | ● Global Shares | 33.4% |
| | 2017 | 8.93 | ● Listed Property° | 0.0% |
| | 2016 | -2.29 | ● Alternatives°° | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.94 | 5 years (% p.a.) | 4.22 | ● Fixed Interest | 6.8% |
| Risk: High | 10 years (% p.a.) | 5.08 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

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Wealth Portfolio Superannuation

Capital Guaranteed - CGSUP1

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property° | 0.0% |
| | 2016 | 4.31 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 4.39 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Guaranteed - CGSUP5

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|--|--|------|---|-------|
| To meet policy holder reasonable expectations by: Investing to maintain long term stable returns (before tax) in excess of inflation; Managing short term risks to support delivery of stable bonus/crediting rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital | 2020 | 6.83 | | |
| | 2019 | 4.14 | ● Australian Shares | 0.0% |
| | 2018 | 4.14 | ● Global Shares | 9.6% |
| | 2017 | 3.99 | ● Listed Property° | 0.0% |
| | 2016 | 4.31 | ● Alternatives°° | 9.6% |
| Indirect Cost Ratio (% p.a.) ² : 1.05 | 5 years (% p.a.) | 4.68 | ● Fixed Interest | 30.5% |
| Risk: Very low | 10 years (% p.a.) | 4.39 | Cash | 50.3% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable Primary Fund - CAPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.46 | | |
| | 2019 | 4.85 | ● Australian Shares | 10.2% |
| | 2018 | 2.99 | ● Global Shares | 10.2% |
| | 2017 | 1.20 | ● Listed Property° | 0.0% |
| | 2016 | -0.91 | ● Alternatives°° | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.77 | 5 years (% p.a.) | 1.70 | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 10 years (% p.a.) | 1.85 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Balanced Growth Plus Fund - BALGPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.24 | | |
| | 2019 | 7.13 | ● Australian Shares | 28.1% |
| | 2018 | 7.89 | ● Global Shares | 28.2% |
| | 2017 | 9.66 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.65 | ● Alternatives ^{oo} | 20.8% |
| | Indirect Cost Ratio (% p.a.) ² : 1.61 | 5 years (% p.a.) | 5.15 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 7.03 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Growth Fund - BALGS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.44 | | |
| | 2019 | 6.86 | ● Australian Shares | 28.1% |
| | 2018 | 7.65 | ● Global Shares | 28.2% |
| | 2017 | 9.31 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.21 | ● Alternatives ^{oo} | 20.8% |
| | Indirect Cost Ratio (% p.a.) ² : 1.85 | 5 years (% p.a.) | 4.85 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 6.64 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Balanced Primary Fund - BALS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short-to-medium term. To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes. | 2020 | -0.44 | | |
| | 2019 | 6.86 | ● Australian Shares | 28.1% |
| | 2018 | 7.65 | ● Global Shares | 28.2% |
| | 2017 | 6.84 | ● Listed Property ^o | 0.0% |
| | 2016 | -1.83 | ● Alternatives ^{oo} | 20.8% |
| | Indirect Cost Ratio (% p.a.) ² : 1.85 | 5 years (% p.a.) | 3.74 | ● Fixed Interest |
| Risk: High | 10 years (% p.a.) | 4.47 | Cash | 5.0% |
| Minimum Suggested Timeframe: 6 years | | | | |

Capital Stable Growth Plus Fund - CAPGPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------------------|---|------------------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.62 | | |
| | 2019 | 5.06 | ● Australian Shares | 10.2% |
| | 2018 | 3.18 | ● Global Shares | 10.2% |
| | 2017 | 3.83 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.63 | ● Alternatives ^{oo} | 17.4% |
| | Indirect Cost Ratio (% p.a.) ² : 1.57 | 5 years (% p.a.) | 3.05 | ● Fixed Interest |
| Risk: Low to Medium | 10 years (% p.a.) | 4.34 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | | | | |

Capital Stable Growth Fund - CAPGS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|------|---|-------|
| To invest in a diversified portfolio of assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security. To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes. | 2020 | 0.46 | | |
| | 2019 | 4.85 | ● Australian Shares | 10.2% |
| | 2018 | 2.99 | ● Global Shares | 10.2% |
| | 2017 | 3.54 | ● Listed Property ^o | 0.0% |
| | 2016 | 2.16 | ● Alternatives ^{oo} | 17.4% |
| Indirect Cost Ratio (% p.a.) ² : 1.77 | | | ● Fixed Interest | 38.6% |
| Risk: Low to Medium | 5 years (% p.a.) | 2.79 | Cash | 23.6% |
| Minimum Suggested Timeframe: 3 years | 10 years (% p.a.) | 3.97 | | |

Equity Profile Growth Plus Fund - EQPGPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -0.82 | | |
| | 2019 | 7.62 | ● Australian Shares | 33.8% |
| | 2018 | 9.40 | ● Global Shares | 33.4% |
| | 2017 | 12.01 | ● Listed Property ^o | 0.0% |
| | 2016 | 1.16 | ● Alternatives ^{oo} | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.61 | | | ● Fixed Interest | 6.8% |
| Risk: High | 5 years (% p.a.) | 5.76 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 7.71 | | |

Equity Profile Growth Fund - EQPGS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.24 | | |
| | 2019 | 7.28 | ● Australian Shares | 33.8% |
| | 2018 | 9.07 | ● Global Shares | 33.4% |
| | 2017 | 11.45 | ● Listed Property ^o | 0.0% |
| | 2016 | 0.74 | ● Alternatives ^{oo} | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.94 | | | ● Fixed Interest | 6.8% |
| Risk: High | 5 years (% p.a.) | 5.34 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | 10 years (% p.a.) | 7.27 | | |

Equity Profile Primary Fund - EQPS

| Objective and strategy | Investment performance – Yearly returns to 30 June (%) | | Asset Allocation at 30 June 2020 ¹ | |
|---|--|-------|---|-------|
| To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term. To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes. | 2020 | -1.24 | | |
| | 2019 | 7.28 | • Australian Shares | 33.8% |
| | 2018 | 9.07 | • Global Shares | 33.4% |
| | 2017 | 8.93 | • Listed Property° | 0.0% |
| | 2016 | -2.29 | • Alternatives°° | 22.8% |
| Indirect Cost Ratio (% p.a.) ² : 1.94 | 5 years (% p.a.) | 4.22 | • Fixed Interest | 6.8% |
| Risk: High | 10 years (% p.a.) | 5.08 | Cash | 3.2% |
| Minimum Suggested Timeframe: 7 years | | | | |

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Colonial Whole of Life, Endowment, Pure Endowment and PruPac

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.) |
|-------------------------------|----------------|----------------------------------|------|------|------|------|-----------------|------------------|-----------------------------------|
| | | 2020 | 2019 | 2018 | 2017 | 2016 | | | |
| Ordinary ⁷ | 5NPI | 1.10 | 1.27 | 1.07 | 0.79 | 1.10 | 1.064 | 1.591 | 0.005 |
| Superannuation ^{7,8} | 1NPI | 1.56 | 1.8 | 1.56 | 1.21 | 1.58 | 1.544 | 2.173 | 0.005 |

Colonial Whole of Life, Endowment and Pure Endowment with Profit

Reversionary Bonuses

| Contract/ component code | Statutory fund | 2019 bonus rate ⁵ (per \$ 1000) | | 2018 bonus rate ⁶ (per \$ 1000) | | 2017 bonus rate ⁶ (per \$ 1000) | | 2016 bonus rate ⁶ (per \$ 1000) | | 2015 bonus rate ⁶ (per \$ 1000) | |
|--|----------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|
| | | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) |
| Ordinary | | | | | | | | | | | |
| C01H, C01I, C01U | 5PT | 11.0 | 11.0 | 11.5 | 11.5 | 9.0 | 9.0 | 9.0 | 9.0 | 10.5 | 10.5 |
| C01P, C01Q, C01T | 5PT | 7.5 | 7.5 | 8 | 8 | 5.5 | 5.5 | 5.5 | 5.5 | 6.5 | 6.5 |
| C02E, C02I | 5 PT | 32.0 | 32.0 | 25.0 | 25.0 | 17.5 | 17.5 | 16.0 | 16.0 | 17.5 | 17.5 |
| C02G, C02H, C02J | 5 PT | 25.5 | 25.5 | 18.5 | 18.5 | 11.0 | 11.0 | 10.0 | 10.0 | 11.0 | 11.0 |
| C03B | 5 PT | 11.5 | 11.5 | 10.5 | 10.5 | 8.5 | 8.5 | 8.0 | 8.0 | 9.0 | 9.0 |
| C01G | 5 PT | 1.5 | 1.5 | 1.5 | 1.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 |
| C01A, C01B, C02A, C02B | 5 PT | 29.0 | 29.0 | 30.0 | 30.0 | 28.0 | 28.0 | 26.0 | 26.0 | 26.0 | 26.0 |
| C01D, C01E, C02C, C02D | 5 PT | 20.00 | 20.00 | 20.50 | 20.50 | 17.00 | 17.00 | 15.50 | 15.50 | 17.00 | 17.00 |
| I02, I04, I06, I07, I08, I09 (Premium paying) | 5 PT | 5.0 | 5.0 | 3.5 | 3.5 | 2.0 | 2.0 | 1.0 | 1.0 | 1.0 | 1.0 |
| I02, I04, I06, I07, I08, I09 (Paid up) | 5 PT | 5.0 | 5.0 | 3.5 | 3.5 | 2.0 | 2.0 | 1.0 | 1.0 | 1.0 | 1.0 |
| C11A, C11B, C12A | 5 PT | 38.5 | 38.5 | 40.0 | 40.0 | 38.0 | 38.0 | 36.0 | 36.0 | 45.0 | 45.0 |
| C11D, C11E, C12B, C12C, C13A | 5 PT | 11.0 | 11.0 | 11.0 | 11.0 | 9.0 | 9.0 | 9.5 | 9.5 | 11.0 | 11.0 |
| C11G, C12E, C13B | 5 PT | 10.0 | 10.0 | 10.5 | 10.5 | 10.0 | 10.0 | 11.0 | 11.0 | 12.0 | 12.0 |
| C11I, C12G | 5 PT | 8.5 | 8.5 | 9.0 | 9.0 | 8.0 | 8.0 | 9.5 | 9.5 | 10.5 | 10.5 |
| C11F | 5 PT | 10.0 | 10.0 | 10.5 | 10.5 | 9.0 | 9.0 | 9.5 | 9.5 | 10.0 | 10.0 |
| C11C, C11H, C11J, C11Q, C11R, C12I, C12J, C12K, C13D, C20A, C20B, C20C, C20D, C20E, C20F, C20G, C20H | 5 PT | 7.0 | 7.0 | 7.5 | 7.5 | 6.5 | 6.5 | 8.5 | 8.5 | 10.0 | 10.0 |

| Contract/ component code | Statutory fund | 2019 bonus rate ⁶ (per \$ 1000) | | 2018 bonus rate ⁶ (per \$ 1000) | | 2017 bonus rate ⁶ (per \$ 1000) | | 2016 bonus rate ⁶ (per \$ 1000) | | 2015 bonus rate ⁶ (per \$ 1000) | |
|--|----------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|
| | | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) |
| Superannuation | | | | | | | | | | | |
| G01I | 1 PT | 15.00 | 15.00 | 14.00 | 14.00 | 13.00 | 13.00 | 13.50 | 13.50 | 15.00 | 15.00 |
| G01Q | 1 PT | 10.5 | 10.5 | 9.5 | 9.5 | 8.5 | 8.5 | 9.0 | 9.0 | 10.0 | 10.0 |
| G03B | 1 PT | 9.50 | 9.50 | 4.50 | 4.50 | 3.50 | 3.50 | 2.50 | 2.50 | 3.00 | 3.00 |
| G02E, G02I | 1 PT | 9.5 | 9.5 | 4.5 | 4.5 | 3.5 | 3.5 | 2.5 | 2.5 | 3.0 | 3.0 |
| G02G, G02J | 1 PT | 9.50 | 9.50 | 4.50 | 4.50 | 3.50 | 3.50 | 2.50 | 2.50 | 3.00 | 3.00 |
| G01G | 1 PT | 6.0 | 6.0 | 5.5 | 5.5 | 4.5 | 4.5 | 3.0 | 3.0 | 3.5 | 3.5 |
| G01B, G02A | 1 PT | 21.00 | 21.00 | 23.00 | 23.00 | 21.50 | 21.50 | 14.00 | 14.00 | 11.50 | 11.50 |
| G01E, G02C, G03A | 1 PT | 19.0 | 19.0 | 16.5 | 16.5 | 15.0 | 15.0 | 14.5 | 14.5 | 16.0 | 16.0 |
| N02, N04, N06, N08 (Premium paying) | 1 PT | 3.0 | 3.0 | 2.5 | 2.5 | 2.0 | 2.0 | 2.0 | 2.0 | 1.0 | 1.0 |
| N02, N04, N06, N08 (Paid up) | 1 PT | 3.0 | 3.0 | 2.5 | 2.5 | 2.0 | 2.0 | 2.0 | 2.0 | 1.0 | 1.0 |
| G11B | 1 PT | 33.5 | 33.5 | 35.0 | 35.0 | 33.0 | 33.0 | 33.0 | 33.0 | 41.0 | 41.0 |
| G11E, G12C, G13A | 1 PT | 8.5 | 8.5 | 9.0 | 9.0 | 8.0 | 8.0 | 8.0 | 8.0 | 9.5 | 9.5 |
| G11K, G12L | 1 PT | 27.0 | 27.0 | 19.5 | 19.5 | 12.0 | 12.0 | 10.0 | 10.0 | 11.0 | 11.0 |
| G11G, G12E, G13B | 1 PT | 12.5 | 12.5 | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 14.0 | 14.0 |
| G11I, G12G | 1 PT | 12.5 | 12.5 | 14.5 | 14.5 | 14.5 | 14.5 | 14.5 | 14.5 | 17.0 | 17.0 |
| G11Q, G11R, G12I, G12J, G12K, G13D, G13E, G20A, G20B, G20D, G20E, G20G, G20H | 1 PT | 18.5 | 18.5 | 15.5 | 15.5 | 14.0 | 14.0 | 12.5 | 12.5 | 14.0 | 14.0 |

Terminal Bonuses

| Contract/ component code | Statutory fund | 2019 bonus rate ⁵ (per \$ 1000) | | 2018 bonus rate ⁶ (per \$ 1000) | | 2017 bonus rate ⁶ (per \$ 1000) | | 2016 bonus rate ⁶ (per \$ 1000) | | 2015 bonus rate ⁶ (per \$ 1000) | |
|--|----------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|
| | | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) |
| Ordinary | | | | | | | | | | | |
| C01H, C01I, C01U | 5 PT | 40.0-410.0 | 40.0-410.0 | 40.0-410.0 | 40.0-410.0 | 40.0-410.0 | 40.0-410.0 | 30.0-370.0 | 30.0-370.0 | 20.0-350.0 | 20.0-350.0 |
| C01P, C01Q, C01T | 5 PT | 40.0-410.0 | 40.0-410.0 | 40.0-410.0 | 40.0-410.0 | 40.0-410.0 | 40.0-410.0 | 30.0-370.0 | 30.0-370.0 | 20.0-350.0 | 20.0-350.0 |
| C02E, C02I | 5 PT | 180.0-770.0 | 180.0-770.0 | 180.0-700.0 | 180.0-700.0 | 170.0-640.0 | 170.0-640.0 | 120.0-560.0 | 120.0-560.0 | 70.0-490.0 | 70.0-490.0 |
| C02G, C02H, C02J | 5 PT | 180.0-770.0 | 180.0-770.0 | 180.0-700.0 | 180.0-700.0 | 170.0-640.0 | 170.0-640.0 | 120.0-560.0 | 120.0-560.0 | 70.0-490.0 | 70.0-490.0 |
| C03B | 5 PT | 170.0-570.0 | 170.0-570.0 | 160.0-530.0 | 160.0-530.0 | 170.0-560.0 | 170.0-560.0 | 160.0-540.0 | 160.0-540.0 | 140.0-480.0 | 140.0-480.0 |
| C01G | 5 PT | 40.0 | 40.0 | 40.0 | 40.0 | 20.0 | 20.0 | 20.0 | 20.0 | 20.0 | 20.0 |
| C01A, C01B, C02A, C02B | 5 PT | 90.0-430.0 | 90.0-430.0 | 90.0-460.0 | 90.0-460.0 | 90.0-460.0 | 90.0-460.0 | 90.0-460.0 | 90.0-460.0 | 90.0-460.0 | 90.0-460.0 |
| C01D, C01E, C02C, C02D | 5 PT | 150.0-810.0 | 150.0-810.0 | 160.0-840.0 | 160.0-840.0 | 160.0-840.0 | 160.0-840.0 | 160.0-840.0 | 160.0-840.0 | 150.0-820.0 | 150.0-820.0 |
| I02, I04, I06, I07, I08, I09 (Premium paying) | 5 PT | 240.0 | 240.0 | 230.0 | 230.0 | 200.0 | 200.0 | 170.0-190.0 | 170.0-190.0 | 160.0-190.0 | 160.0-190.0 |
| I02, I04, I06, I07, I08, I09 (Paid up) | 5 PT | 240.0 | 240.0 | 230.0 | 230.0 | 200.0 | 200.0 | 170.0-190.0 | 170.0-190.0 | 160.0-190.0 | 160.0-190.0 |
| C11A, C11B, C12A | 5 PT | 0.0-4940.0 | N/A | 0.0-4760.0 | N/A | 0.0-4470.0 | N/A | 0.0-4080.0 | N/A | 0.0-3930.0 | N/A |
| C11D, C11E, C12B, C12C, C13A | 5 PT | 290.0-6050.0 | N/A | 290.0-6030.0 | N/A | 290.0-6030.0 | N/A | 290.0-5710.0 | N/A | 280.0-5680.0 | N/A |
| C11G, C12E, C13B | 5 PT | 270.0-780.0 | N/A | 270.0-760.0 | N/A | 250.0-720.0 | N/A | 220.0-680.0 | N/A | 210.0-670.0 | N/A |
| C11I, C12G | 5 PT | 400.0-620.0 | N/A | 440.0-640.0 | N/A | 380.0-610.0 | N/A | 380.0-560.0 | N/A | 380.0-560.0 | N/A |
| C11F | 5 PT | 400.0-780.0 | N/A | 430.0-810.0 | N/A | 430.0-810.0 | N/A | 410.0-770.0 | N/A | 410.0-770.0 | N/A |
| C11C, C11H, C11J, C11Q, C11R, C12I, C12J, C12K, C13D, C20A, C20B, C20C, C20D, C20E, C20F, C20G, C20H | 5 PT | 230.0-1100.0 | N/A | 170.0-940.0 | N/A | 130.0-880.0 | N/A | 150.0-720.0 | N/A | 120.0-650.0 | N/A |

| Contract/ component code | Statutory fund | 2019 bonus rate ⁵ (per \$ 1000) | | 2018 bonus rate ⁶ (per \$ 1000) | | 2017 bonus rate ⁶ (per \$ 1000) | | 2016 bonus rate ⁶ (per \$ 1000) | | 2015 bonus rate ⁶ (per \$ 1000) | |
|--|----------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|
| | | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) |
| Superannuation | | | | | | | | | | | |
| G01I | 1 PT | 80.0-770.0 | 80.0-770.0 | 80.0-770.0 | 80.0-770.0 | 80.0-740.0 | 80.0-740.0 | 50.0-670.0 | 50.0-670.0 | 30.0-650.0 | 30.0-650.0 |
| G01Q | 1 PT | 80.0-770.0 | 80.0-770.0 | 80.0-770.0 | 80.0-770.0 | 80.0-740.0 | 80.0-740.0 | 50.0-670.0 | 50.0-670.0 | 30.0-650.0 | 30.0-650.0 |
| G03B | 1 PT | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| G02E, G02I | 1 PT | 170.0-780.0 | 170.0-780.0 | 140.0-720.0 | 140.0-720.0 | 100.0-640.0 | 100.0-640.0 | 50.0-540.0 | 50.0-540.0 | 30.0-490.0 | 30.0-490.0 |
| G02G, G02J | 1 PT | 170.0-780.0 | 170.0-780.0 | 140.0-720.0 | 140.0-720.0 | 100.0-640.0 | 100.0-640.0 | 50.0-540.0 | 50.0-540.0 | 30.0-490.0 | 30.0-490.0 |
| G01G | 1 PT | 270.0 | 270.0 | 270.0 | 270.0 | 270.0 | 270.0 | 250.0 | 250.0 | 240.0 | 240.0 |
| G01B, G02A | 1 PT | 60.0-460.0 | 60.0-460.0 | 60.0-460.0 | 60.0-460.0 | 70.0-490.0 | 70.0-490.0 | 80.0-550.0 | 80.0-550.0 | 80.0-550.0 | 80.0-550.0 |
| G01E, G02C, G03A | 1 PT | 140.0-1350.0 | 140.0-1350.0 | 130.0-1300.0 | 130.0-1300.0 | 120.0-1230.0 | 120.0-1230.0 | 90.0-1130.0 | 90.0-1130.0 | 60.0-1090.0 | 60.0-1090.0 |
| N02, N04, N06, N08 (Premium paying) | 1 PT | 160.0 | 160.0 | 100.0 | 100.0 | 40.0 | 40.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| N02, N04, N06, N08 (Paid up) | 1 PT | 160.0 | 160.0 | 100.0 | 100.0 | 40.0 | 40.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| G11B | 1 PT | 450.0-8650.0 | N/A | 430.0-8310.0 | N/A | 430.0-8310.0 | N/A | 340.0-7100.0 | N/A | 250.0-5840.0 | N/A |
| G11E, G12C, G13A | 1 PT | 490.0-7520.0 | N/A | 420.0-6940.0 | N/A | 370.0-6300.0 | N/A | 260.0-5460.0 | N/A | 210.0-5130.0 | N/A |
| G11K, G12L | 1 PT | 330.0-1400.0 | N/A | 330.0-1350.0 | N/A | 330.0-1350.0 | N/A | 270.0-1140.0 | N/A | 200.0-890.0 | N/A |
| G11G, G12E, G13B | 1 PT | 300.0-730.0 | N/A | 300.0-730.0 | N/A | 270.0-670.0 | N/A | 200.0-570.0 | N/A | 170.0-520.0 | N/A |
| G11I, G12G | 1 PT | 370.0-780.0 | N/A | 380.0-750.0 | N/A | 330.0-680.0 | N/A | 260.0-600.0 | N/A | 250.0-530.0 | N/A |
| G11Q, G11R, G12I, G12J, G12K, G13D, G13E, G20A, G20B, G20D, G20E, G20G, G20H | 1 PT | 400.0-2150.0 | N/A | 350.0-1800.0 | N/A | 300.0-1700.0 | N/A | 240.0-1270.0 | N/A | 160.0-1020.0 | N/A |

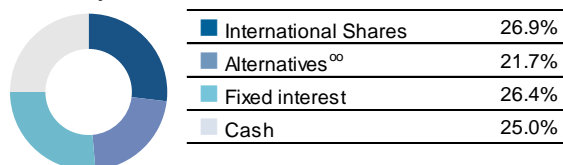
Colonial PruPac

| | Contract/ component code | Statutory fund | 2019 bonus rate ⁶ (per \$ 1000) | | 2018 bonus rate ⁶ (per \$ 1000) | | 2017 bonus rate ⁶ (per \$ 1000) | | 2016 bonus rate ⁶ (per \$ 1000) | | 2015 bonus rate ⁶ (per \$ 1000) | |
|------------------------|--------------------------------|----------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|
| | | | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) | Sum assured (\$) | Reversionary bonus (\$) |
| Ordinary* | | | | | | | | | | | | |
| Series 1 | C25A | 5 PI | 14.5 | 14.5 | 10.5 | 10.5 | 6.0 | 6.0 | 6.0 | 6.0 | 1.5 | 1.5 |
| Series 2 | C25B | 5 PI | 16.0 | 16.0 | 12.0 | 12.0 | 7.5 | 7.5 | 7.5 | 7.5 | 3.0 | 3.0 |
| Series 3 | C25C | 5 PI | 17.5 | 17.5 | 13.5 | 13.5 | 9.0 | 9.0 | 9.0 | 9.0 | 4.5 | 4.5 |
| Series 4 | C25D | 5 PI | 19.5 | 19.5 | 15.5 | 15.5 | 11.0 | 11.0 | 11.0 | 11.0 | 6.5 | 6.5 |
| Series 5 | C25E | 5 PI | 23.5 | 23.5 | 19.5 | 19.5 | 15.0 | 15.0 | 15.0 | 15.0 | 10.5 | 10.5 |
| Series 6 | C25F | 5 PI | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Superannuation* | | | | | | | | | | | | |
| Series 1 | G25A | 1 PI | 31.5 | 31.5 | 14.0 | 14.0 | 14.0 | 14.0 | 8.0 | 8.0 | 5.5 | 5.5 |
| Series 2 | G25B | 1 PI | 33.5 | 33.5 | 16.0 | 16.0 | 16.0 | 16.0 | 10.0 | 10.0 | 7.5 | 7.5 |
| Series 3 | G25C | 1 PI | 34.0 | 34.0 | 16.5 | 16.5 | 16.5 | 16.5 | 10.5 | 10.5 | 8.0 | 8.0 |
| Series 4 | G25D | 1 PI | 34.5 | 34.5 | 17.0 | 17.0 | 17.0 | 17.0 | 11.0 | 11.0 | 8.5 | 8.5 |
| Series 5 | G25E | 1 PI | 35.5 | 35.5 | 18.0 | 18.0 | 18.0 | 18.0 | 12.0 | 12.0 | 9.5 | 9.5 |
| Series 6 | G25F | 1 PI | 36.5 | 36.5 | 19.0 | 19.0 | 19.0 | 19.0 | 13.0 | 13.0 | 10.5 | 10.5 |
| Series 7 | G25G | 1 PI | 38.5 | 38.5 | 21.0 | 21.0 | 21.0 | 21.0 | 15.0 | 15.0 | 12.5 | 12.5 |
| Series 8 | G25H | 1 PI | 50.5 | 50.5 | 33.0 | 33.0 | 33.0 | 33.0 | 27.0 | 27.0 | 24.5 | 24.5 |
| 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 |

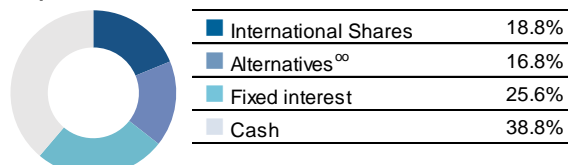
*The historical rates of return provided for 2015 to 2018 will vary from the ones provided in previous years' reports. This is due to a one-off bonus applied in April 2020 to address an investment asset shortfall where returns on your investment were understated over a period of time.

Asset Allocation

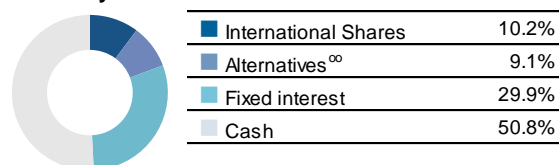
Ordinary - 5 PT



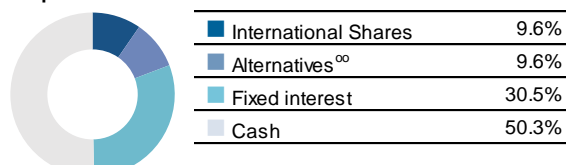
Superannuation - 1 PT



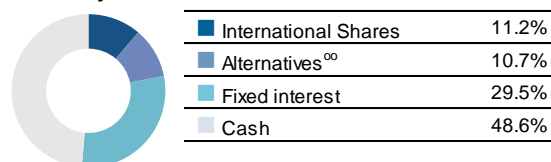
Ordinary - 5 PI



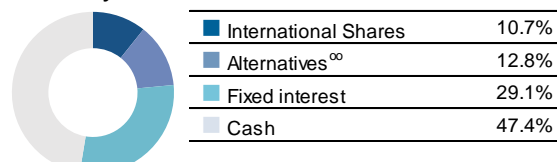
Superannuation - 1 PI



Ordinary - 5NPI



Ordinary - 1NPI



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