

ANNUAL PERFORMANCE REPORT

SUPER RETIREMENT FUND (SRF)

30 June 2021



ABOUT THIS DOCUMENT

This document outlines investment performance for your products within the Super Retirement Fund (SRF) as at 30 June 2021

It should be read in conjunction with your 2021 Annual Statement.

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

The Annual Performance Report for products issued by AIA (for example, deferred annuity, allocated annuity or investment growth bond products) can be found at www.aia.com.au/forms-docs

Select the *Super and Investments* tab then select the *2021 Annual performance report for AIA issued products* under the section *Important forms and documents*

PERFORMANCE EXPLAINED

Unit-linked products

How we calculate performance

Returns are net of investment option fees and costs, taxes and charges (where applicable). Fees that are deducted directly from members' accounts such as administration fees are excluded when calculating performance returns. Performance is calculated on the change in the withdrawal unit prices for the period ended 30 June 2021, corresponding to the investment timeframe indicated.

Individual net returns

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

For the price of units on the dates of any deposits, withdrawals or switches (including any investment options you have switched into or out of), please call us on the phone number provided on your annual statement between 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. 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, taxation and superannuation laws.

Whole of Life and Endowment products

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

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

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

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

FURTHER INVESTMENT INFORMATION

For information on the investment strategies of each investment option available within your product, please refer to the SRF Investment booklet at aia.com.au/srf-investment-options

UNIT LINKED PRODUCTS

We are in the process of standardising investment option names to better align to their underlying strategies. We expect this to be finalised in FY2022.

In this transitional period some investment options are listed below with an alternative name in brackets eg Balanced (Growth). The first name is the name shown on your Annual Statement. The name in brackets is the investment option it is listed against in *Investment Option Summaries* section of the Investment Option booklet aia.com.au/srf-investment-options and is the future investment option name. For these options, please use the name in brackets to locate the correct investment summary in the Investment Option booklet. In the example of “Balanced (Growth)” search “Growth” in the Investment Option Summaries section, not “Balanced”.

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
Flexible Income Retirement Plan																			
Capital Guaranteed - participating	FECPGTD	0.74	2.27	4.56	8.93	13.26	10.71	8.97	7.65	1/01/1990	0.00	11.10	0.00	10.10	43.80	35.00	Very low	3 years	2.09%
Capital Safe	FECAPSF	0.72	2.79	2.69	6.58	5.00	5.06	5.95	7.23	1/08/1991	10.20	10.50	0.00	16.70	38.50	24.10	Low to Medium	3 years	0.78%
Cash	FEPACAS	0.00	0.08	0.23	0.45	1.44	1.77	2.50	4.41	21/06/1993	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.21%
Australian Fixed Interest	FEPAFIX	0.50	1.18	-1.87	-0.05	3.88	2.93	4.66	5.99	21/06/1993	0.00	0.00	0.00	0.00	100.00	0.00	Med	3 years	0.70%
Growth	FEDISCR	1.67	5.77	7.95	17.29	8.77	9.55	9.70	8.65	23/08/1991	29.50	29.90	0.00	19.40	18.30	2.90	High	6 years	0.78%
Growth (High Growth)	FEGRWTH	1.93	6.76	9.88	21.20	9.83	11.00	10.65	9.15	1/03/1995	34.90	35.70	0.00	21.60	6.80	1.00	High	7 years	0.79%
Global Property Securities	FEXROPR	2.59	9.48	5.59	31.90	10.04	7.18	12.03	7.72	24/07/1997	0.00	0.00	0.00	99.20	0.00	0.80	Very High	7 years	0.77%
Australian Equities	FEPAEQU	1.77	9.00	11.19	29.89	10.83	12.75	10.63	11.13	15/12/1992	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.68%
First Sentier Australian Share	FEXFSDE	4.76	8.12	7.74	30.65	12.21	13.95	11.42	10.24	7/05/1997	99.60	0.00	0.00	0.00	0.00	0.40	Very High	7 years	1.05%
Solaris Core Australian Share	FEXRODE	1.18	7.34	11.76	32.84	10.63	13.42	11.09	9.85	1/03/1995	98.40	0.00	0.00	0.00	0.00	1.60	Very High	7 years	0.91%
International Equities	FEPIEQU	4.10	8.97	16.01	31.24	14.67	15.96	14.05	6.96	21/06/1993	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	0.68%
RBC Emerging Markets	FEXSAOE	1.42	1.65	5.54	24.17	9.71	13.30	12.13	8.62	13/03/1998	0.00	99.60	0.00	0.00	0.00	0.40	Very High	7 years	1.22%
Life Umbrella Super																			
Capital Guaranteed	1LUS	0.46	1.39	2.78	5.70	6.34	5.97	5.68	6.11	2/12/1998	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	0.08%

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
Lifemaker Superannuation																			
Capital Stable	CAPGPS	0.57	2.22	1.91	4.80	3.47	3.49	4.21	5.05	30/06/1994	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	1.41%
Balanced (Growth)	BALGPS	1.36	5.09	6.88	14.99	7.11	7.77	7.67	6.76	30/06/1994	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.44%
Equity Profile	EQPGPS	1.62	6.11	8.75	18.53	8.15	9.16	8.65	7.16	30/06/1994	34.70	35.50	0.00	21.20	6.60	2.00	High	7 years	1.44%
Living Money																			
Capital Guaranteed Cash	4CSH	0.00	0.00	0.00	0.00	0.38	0.54	1.16	3.05	31/03/1994	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.46%
Fixed Interest	4FIX	0.42	0.96	-2.27	-1.07	2.61	1.65	3.34	4.69	31/03/1994	0.00	0.00	0.00	0.00	100.00	0.00	Med	3 years	1.74%
Stable	4STB	0.65	2.57	2.24	5.45	3.74	3.74	4.58	5.02	31/03/1994	10.20	10.50	0.00	16.70	38.50	24.10	Low to Medium	3 years	1.78%
Consensus Stable	4CST	0.68	2.50	2.23	5.75	4.04	3.98	4.83	5.36	9/08/1996	10.50	11.80	0.00	15.80	39.20	22.70	Low to Medium	3 years	1.52%
Consensus Managed	4CMG	1.45	5.39	7.38	16.38	7.73	8.48	8.49	7.46	9/08/1996	31.10	24.50	0.00	20.00	18.40	6.00	High	6 years	1.52%
Managed	4MGD	1.59	5.58	7.53	16.24	7.53	8.20	8.30	6.80	31/03/1994	29.50	29.90	0.00	19.40	18.30	2.90	High	6 years	1.80%
Global Property Securities	4PRP	2.51	10.15	17.25	28.40	7.25	5.72	7.83	7.18	31/03/1994	0.00	0.00	100.00	0.00	0.00	0.00	Very High	7 years	2.16%
Australian Equities	4EQY	1.69	8.74	10.64	28.34	9.40	11.23	9.10	9.48	31/03/1995	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.80%
International Equities	4INT	4.02	8.73	15.45	29.73	13.12	14.35	12.46	5.63	31/03/1994	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	1.79%
Managed Personal SuperPlan																			
Guaranteed Cash Protected Units	SG_PROT	0.00	0.00	0.00	0.00	0.31	0.46	0.97	4.81	30/06/1983	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49%
Guaranteed Cash Unprotected Units	SG_UNPROT	0.00	0.00	0.00	0.00	0.31	0.46	0.97	4.81	30/06/1983	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49%
Managed Growth Protected Units	SM_PROT	1.34	5.03	6.64	14.68	6.99	7.69	7.59	7.83	30/06/1983	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.63%
Managed Growth Unprotected Units	SM_UNPROT	1.34	5.03	6.64	14.68	6.99	7.69	7.59	7.83	30/06/1983	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.63%

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
Master Fund Superannuation																			
Capital Guaranteed - participating	SCPGTD	0.55	1.67	3.26	6.50	6.86	6.15	5.90	6.32	1/01/1990	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.89%
Capital Safe	SCAPSF	0.62	2.37	2.21	5.50	4.26	4.30	5.04	6.45	19/11/1990	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	0.74%
Cash	SPACAS	0.00	0.06	0.21	0.42	1.25	1.53	2.14	4.28	1/06/1990	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.17%
Australian Fixed Interest	SPAFIX	0.42	0.84	-2.04	-0.86	3.06	2.28	3.81	5.67	6/03/1992	0.00	0.00	0.00	0.00	100.00	0.00	Med	3 years	0.65%
Balanced (Growth)	SDISCR	1.41	5.25	7.19	15.73	7.91	8.61	8.52	7.93	1/06/1990	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	0.78%
Growth (High Growth)	SGRWTH	1.69	6.29	9.05	19.31	8.91	9.94	9.45	8.10	21/06/1993	34.70	35.50	0.00	21.20	6.60	2.00	High	7 years	0.78%
Global Property Securities	SXROPR	2.20	9.56	5.92	30.11	9.61	6.91	10.91	7.08	14/03/1997	0.00	0.00	0.00	84.80	0.00	15.20	Very High	7 years	0.69%
Australian Equities	SPAQU	1.50	7.72	9.54	25.63	9.14	11.00	9.25	9.70	1/09/1991	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.67%
First Sentier Australian Share	SXFSDE	4.06	10.57	7.28	33.01	14.19	14.24	11.50	9.60	31/01/1997	98.70	0.00	0.00	0.00	0.00	1.30	Very High	7 years	0.83%
Solaris Core Australian Share	SXRODE	0.94	7.19	11.40	30.78	9.81	12.33	10.17	9.12	1/03/1995	96.40	0.00	0.00	0.00	0.00	3.60	Very High	7 years	0.74%
International Equities	SPIEQU	3.49	8.47	14.72	28.59	13.74	14.87	12.85	6.68	21/06/1993	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	0.71%
RBC Emerging Markets	SXSAOE	1.23	1.59	5.10	21.98	9.05	12.00	11.11	7.63	13/03/1998	0.00	99.70	0.00	0.00	0.00	0.30	Very High	7 years	1.04%
Money Plan Super																			
Capital Guaranteed	6SMY	0.00	0.00	0.00	0.00	1.57	1.86	3.22	4.91	4/07/2000	0.00	12.60	0.00	11.40	17.70	58.30	Very low	3 years	1.50%
PensionSelect																			
Capital Defensive	JE	0.50	1.40	0.53	2.02	2.82	2.59	3.75	4.58	19/07/2000	4.10	4.20	0.00	9.00	42.40	40.30	Low	3 years	1.25%
Capital Secure	F3	0.21	0.32	-0.82	-0.35	1.72	1.52	2.57	4.15	26/02/1993	0.00	0.00	0.00	0.00	38.40	61.60	Very Low	3 years	1.04%
Savings	U3	-0.02	-0.03	0.04	0.00	0.85	1.12	2.27	3.92	31/03/1993	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	0 years	0.55%
Capital Stable	BU	0.76	2.43	2.33	6.78	4.65	4.29	4.58	4.62	19/04/2002	10.40	10.60	0.00	15.90	38.30	24.80	Low to Medium	3 years	1.69%
Balanced	AB	1.35	4.01	5.28	10.66	6.03	6.17	6.35	5.97	4/01/1994	20.80	21.10	0.00	17.70	28.40	12.00	Medium to High	5 years	1.56%
Growth	Q3	1.85	5.47	8.15	15.98	7.93	8.41	8.46	7.47	26/02/1993	29.00	29.40	0.00	19.30	17.90	4.40	High	6 years	1.56%

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
High Growth	AG	2.12	6.41	10.18	19.50	9.00	9.80	9.48	8.52	16/07/1996	33.80	34.20	0.00	22.10	6.90	3.00	High	7 years	1.56%
Multi-Manager Australian Share	AS	2.12	8.21	12.44	27.26	10.18	11.46	9.46	7.93	17/07/1997	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.52%
Multi-Manager Global Share	JP	4.15	9.46	15.16	29.44	12.42	13.38	11.39	6.31	20/07/2000	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	1.51%
Personal Superannuation & Rollover Plan																			
Capital Secure	C3	0.13	0.09	-1.09	-1.03	0.81	0.66	1.56	3.88	14/09/1989	0.00	0.00	0.00	0.00	36.00	64.00	Very Low	3 years	1.39%
Savings	R3	-0.02	-0.03	0.04	-0.05	0.50	0.67	1.64	3.11	31/03/1993	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	0 years	0.47%
Balanced	PB	1.10	3.37	4.38	8.97	4.88	5.09	5.23	4.94	4/01/1994	20.30	20.60	0.00	17.20	27.70	14.20	Medium to High	5 years	1.74%
Managed	M3	1.53	4.77	7.02	13.75	6.54	6.99	7.01	6.65	14/09/1989	29.60	30.00	0.00	18.90	17.60	3.90	High	6 years	1.82%
Growth (High Growth)	PG	1.79	5.73	8.94	17.07	7.55	8.30	7.99	6.93	1/08/1995	34.30	35.30	0.00	21.80	6.80	1.80	High	7 years	1.87%
Australian Shares	PS	1.76	6.84	10.34	22.59	7.96	9.16	7.44	6.69	17/07/1997	99.90	0.00	0.00	0.00	0.00	0.10	Very High	7 years	1.78%
Personal Superannuation Bond																			
Capital Guaranteed	1SUP	0.49	1.50	3.00	6.15	6.59	6.30	6.06	5.80	30/03/1993	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	2.61%
Capital Guaranteed Cash	2CSH	0.00	0.00	0.00	0.00	0.22	0.32	0.81	2.57	30/03/1993	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.53%
Fixed Interest	2FIX	0.34	0.60	-2.48	-1.91	1.80	1.01	2.52	3.98	30/03/1993	0.00	0.00	0.00	0.00	100.00	0.00	Med	3 years	1.79%
Consensus Stable	2CST	0.54	2.05	1.65	4.40	3.08	3.09	3.80	4.35	9/08/1996	11.20	11.40	0.00	15.00	38.10	24.30	Low to Medium	3 years	1.77%
Stable	2STB	0.54	2.12	1.71	4.33	2.97	2.98	3.69	4.33	30/03/1993	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	1.86%
Consensus Managed	2CMG	1.37	4.96	6.64	14.34	6.52	7.25	7.19	6.23	9/08/1996	30.00	30.10	0.00	18.80	17.30	3.80	High	6 years	1.82%
Managed	2MGD	1.33	4.99	6.67	14.47	6.60	7.26	7.13	6.62	30/03/1993	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.89%
Global Property Securities	2PRP	2.12	8.83	15.03	24.77	6.26	5.07	6.86	6.52	30/03/1993	0.00	0.00	99.00	0.00	0.00	1.00	Very High	7 years	2.18%
Australian Equities	2EQY	1.41	7.43	8.98	24.21	7.76	9.53	7.76	8.65	30/03/1993	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.84%
International Equities	2INT	3.41	8.20	14.15	27.10	12.25	13.35	11.33	5.75	30/03/1993	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	1.90%

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
Personal Superannuation Portfolio																			
Capital Guaranteed - participating	SCPGTD	0.55	1.67	3.26	6.50	6.86	6.15	5.90	6.32	1/01/1990	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.89%
Capital Safe	SCAPSF	0.62	2.37	2.21	5.50	4.26	4.30	5.04	6.45	19/11/1990	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	0.74%
Australian Fixed Interest	SPAFIX	0.42	0.84	-2.04	-0.86	3.06	2.28	3.81	5.67	6/03/1992	0.00	0.00	0.00	0.00	100.00	0.00	Med	3 years	0.65%
Balanced (Growth)	SDISCR	1.41	5.25	7.19	15.73	7.91	8.61	8.52	7.93	1/06/1990	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	0.78%
Growth (High Growth)	SGRWTH	1.69	6.29	9.05	19.31	8.91	9.94	9.45	8.10	21/06/1993	34.70	35.50	0.00	21.20	6.60	2.00	High	7 years	0.78%
Australian Equities	SPA EQU	1.50	7.72	9.54	25.63	9.14	11.00	9.25	9.70	1/09/1991	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.67%
International Equities	SPI EQU	3.49	8.47	14.72	28.59	13.74	14.87	12.85	6.68	21/06/1993	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	0.71%
Personal SuperCARE																			
Capital Guaranteed - non participating	PC	0.00	0.00	0.00	0.00	0.94	0.99	1.69	2.70	11/03/1997	0.00	12.60	0.00	11.40	17.70	58.30	Very low	3 years	1.60%
PruPlan Plus Superannuation																			
Capital Guaranteed	CGSUP5	0.36	1.10	2.21	4.50	5.15	4.71	4.45	4.47	29/08/2008	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.08%
PruPlan Superannuation																			
Capital Guaranteed	CGSUP1	0.36	1.10	2.21	4.50	5.15	4.71	4.45	4.61	12/10/2007	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.08%
Capital Guaranteed	CGSUP4	0.36	1.10	2.21	4.50	5.15	4.71	4.45	4.47	29/08/2008	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.08%
Capital Guaranteed	CGSUP3	0.36	1.10	2.21	4.50	3.07	1.83	0.91	0.75	29/08/2008	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.08%
PruPlan Superannuation "Unit-Linked"																			
Balanced (Growth)	PLAN5S	1.33	4.99	6.66	14.48	6.63	7.30	7.21	6.04	30/06/1994	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.88%
Retirement Accumulation Plan																			
Capital Guaranteed	1RAP	0.46	1.39	2.79	5.70	6.34	5.97	5.68	6.13	2/12/1998	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	0.99%
Retirement Investment Plan																			
Capital Guaranteed	1RIP	0.39	1.17	2.35	4.80	5.44	5.07	4.78	5.22	2/12/1998	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	0.86%

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
Retirement Plus Account																			
Capital Guaranteed - non participating	6ACG	0.15	0.15	0.15	0.15	1.96	2.21	3.73	4.65	2/11/1998	0.00	12.60	0.00	11.70	17.80	57.90	Very low	3 years	1.65%
Managed	9AMN	1.63	5.71	7.79	16.92	8.03	8.70	8.75	6.86	2/11/1998	29.50	29.90	0.00	19.40	18.30	2.90	High	6 years	1.34%
Capital Guaranteed Cash Fund	9ACA	0.00	0.00	0.00	0.12	0.54	0.73	1.35	2.79	2/11/1998	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.13%
Global Property Securities	9APF	2.56	10.31	17.59	29.27	7.84	6.32	8.39	7.23	2/11/1998	0.00	0.00	100.00	0.00	0.00	0.00	Very High	7 years	1.62%
Australian Equities	9AAE	1.73	8.89	10.98	29.26	10.03	11.83	9.65	9.20	2/11/1998	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.26%
Retirement Saver																			
Capital Guaranteed - non participating	BK	0.00	0.00	0.00	0.00	0.87	0.95	1.92	4.48	31/01/1989	0.00	12.60	0.00	11.40	17.70	58.30	Very low	3 years	1.50%
Capital Secure (Capital Stable)	FK	0.54	2.13	1.73	4.38	3.02	3.02	3.71	5.02	30/04/1991	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	1.81%
Guaranteed Cash	UK	0.00	0.00	0.00	0.00	0.31	0.37	0.72	2.69	31/01/1991	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.27%
Balanced (Growth)	NK	1.33	5.00	6.66	14.54	6.63	7.28	7.15	6.28	31/03/1992	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.83%
Managed Growth	CK	1.32	4.98	6.63	14.45	6.63	7.28	7.15	6.12	15/11/1993	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.90%
Growth	QK	1.34	5.01	6.71	14.58	6.68	7.31	7.17	7.22	31/01/1989	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.84%
Select Allocated Pension																			
Capital Guaranteed - non participating(ex-CMF)	ECOKAU	0.18	0.41	0.74	1.23	2.15	2.29	3.27	4.56	24/05/1999	0.00	12.60	0.00	11.70	17.80	57.90	Very low	3 years	0.65%
Capital Guaranteed - participating	ECPGTD	0.74	2.27	4.56	8.93	13.26	10.71	8.97	7.65	1/01/1990	0.00	11.10	0.00	10.10	43.80	35.00	Very low	3 years	2.09%
Capital Safe	ECAPSF	0.72	2.79	2.69	6.58	5.00	5.06	5.95	7.23	1/08/1991	10.20	10.50	0.00	16.70	38.50	24.10	Low to Medium	3 years	0.78%
Cash	EPACAS	0.00	0.08	0.23	0.45	1.44	1.77	2.50	4.41	21/06/1993	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.21%
Australian Fixed Interest	EPAFIX	0.50	1.18	-1.87	-0.05	3.88	2.93	4.66	5.99	21/06/1993	0.00	0.00	0.00	0.00	100.00	0.00	Med	3 years	0.70%
Macquarie Australian Fixed Income	EXACFI	0.59	0.92	-1.90	-0.02	3.83	2.98	4.66	5.31	26/04/2002	0.00	0.00	0.00	0.00	99.70	0.30	Med	3 Years	0.58%

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
Multi-Manager Fixed Income	EXCMFI	0.51	0.76	-1.72	0.83	4.36	3.28	5.15	5.91	10/05/2002	0.00	0.00	0.00	0.00	99.80	0.20	Med	3 years	0.57%
Capital Stable	EXFSCS	0.71	2.77	2.91	8.47	5.62	5.40	5.64	5.60	10/12/2001	10.90	11.00	0.00	16.90	39.60	21.60	Low to Medium	3 years	0.83%
Balanced	EXCMMO	1.19	4.12	7.34	18.57	7.75	8.35	8.35	7.10	6/05/2002	20.20	20.50	0.00	17.80	28.60	12.90	Medium to High	5 years	0.88%
Balanced (Growth)	EDISCR	1.67	5.77	7.95	17.29	8.77	9.55	9.70	8.65	23/08/1991	29.50	29.90	0.00	19.40	18.30	2.90	High	6 years	0.78%
Growth	EXCSGR	1.66	5.45	11.46	25.72	8.61	9.41	9.16	7.50	26/04/2002	29.60	29.90	0.00	20.00	18.20	2.30	High	6 years	0.69%
Growth (High Growth)	EGRWTH	1.93	6.76	9.88	21.20	9.83	11.00	10.65	9.15	1/03/1995	34.90	35.70	0.00	21.60	6.80	1.00	High	7 years	0.79%
High Growth	EXFIGR	1.85	6.81	13.45	32.68	10.35	12.37	11.91	6.95	6/05/2002	34.30	34.60	0.00	22.70	6.80	1.60	High	7 years	1.13%
Global Property Securities	EXCMPS	2.57	9.13	5.09	31.34	7.93	6.63	12.29	6.56	23/05/2002	0.00	0.00	0.00	99.70	0.00	0.30	Very High	7 years	0.63%
Alphinity Concentrated Australian Share	EXCSDE	1.32	8.18	13.82	41.71	12.39	14.66	12.04	9.90	6/05/2002	99.60	0.00	0.00	0.00	0.00	0.40	Very High	7 years	0.58%
Australian Equities	EPAEQU	1.77	9.00	11.19	29.89	10.83	12.75	10.63	11.13	15/12/1992	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.68%
First Sentier Australian Share	EXFSAS	4.75	10.24	6.48	36.22	15.73	15.89	13.00	10.46	12/11/2001	99.90	0.00	0.00	0.00	0.00	0.10	Very High	7 years	1.00%
First Sentier Australian Small Companies	EXCPSC	3.10	9.37	11.17	45.89	18.09	18.07	15.51	15.13	13/06/2002	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.66%
First Sentier Index Australian Share	EXCTDE	1.70	8.49	11.66	31.18	10.73	12.89	10.76	10.45	4/09/2002	98.70	0.00	0.00	0.00	0.00	1.30	Very High	7 years	0.28%
Multi-Manager Australian Share	EXCMDE	1.78	7.16	11.89	30.63	7.98	12.09	9.89	9.41	26/04/2002	99.40	0.00	0.00	0.00	0.00	0.60	Very High	7 years	0.92%
Realindex Australian Share	EXPPIS	1.00	5.95	14.14	37.05	9.08	10.39	11.56	10.51	20/10/2001	99.90	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.86%
Solaris Core Australian Share	EXCPAS	1.21	9.42	12.35	30.70	9.77	12.07	10.64	10.94	7/05/2002	99.80	0.00	0.00	0.00	0.00	0.20	Very High	7 years	0.56%
First Sentier Index Global Share	EXCTOE	4.01	9.37	15.66	27.80	14.23	14.74	14.68	6.12	26/04/2002	0.00	96.00	0.00	0.00	0.00	4.00	Very High	7 years	0.29%
International Equities	EPIEQU	4.10	8.97	16.01	31.24	14.67	15.96	14.05	6.96	21/06/1993	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	0.68%
Multi-Manager Global Share	EXCMOE	4.06	9.53	16.14	33.52	14.28	15.09	13.83	5.02	26/04/2002	0.00	99.90	0.00	0.00	0.00	0.10	Very High	7 years	1.10%

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
RBC Emerging Markets	EXSAOE	1.42	1.65	5.54	24.17	9.71	13.30	12.13	8.62	13/03/1998	0.00	99.60	0.00	0.00	0.00	0.40	Very High	7 years	1.22%
Stewart Investors Worldwide Sustainability	EXFSOE	4.93	10.35	12.88	25.73	12.88	12.24	13.66	4.90	9/05/2002	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	1.00%
Select Personal Superannuation																			
Capital Guaranteed - non participating (ex-CMF)	SCOKAT	0.05	0.05	0.05	0.05	1.37	1.82	3.28	4.40	24/05/1999	0.00	12.60	0.00	11.40	17.70	58.30	Very low	3 years	0.60%
Capital Guaranteed - non participating (ex-Masterpac)	SCOLFG	0.05	0.05	0.05	0.05	1.37	1.71	2.97	3.96	24/05/1999	0.00	12.60	0.00	11.40	17.70	58.30	Very low	3 years	0.60%
Capital Guaranteed - participating	SCPGTD	0.55	1.67	3.26	6.50	6.86	6.15	5.90	6.32	1/01/1990	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.89%
Capital Safe	SCAPSF	0.62	2.37	2.21	5.50	4.26	4.30	5.04	6.45	19/11/1990	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	0.74%
Cash	SPACAS	0.00	0.06	0.21	0.42	1.25	1.53	2.14	4.28	1/06/1990	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.17%
Australian Fixed Interest	SPAFIX	0.42	0.84	-2.04	-0.86	3.06	2.28	3.81	5.67	6/03/1992	0.00	0.00	0.00	0.00	100.00	0.00	Med	3 years	0.65%
Macquarie Australian Fixed Income	SXACFI	0.50	0.73	-1.78	-0.22	3.23	2.52	3.99	4.56	26/04/2002	0.00	0.00	0.00	0.00	98.70	1.30	Med	3 Years	0.51%
Multi-Manager Fixed Income	SXCMFI	0.44	0.46	-1.77	0.20	3.63	2.70	4.39	5.06	26/04/2002	0.00	0.00	0.00	0.00	99.70	0.30	Med	3 years	0.56%
Capital Stable	SXFSCS	0.60	2.34	2.47	7.43	5.00	4.81	4.98	5.20	10/05/1999	10.40	10.50	0.00	15.40	37.10	26.60	Low to Medium	3 years	0.72%
Consensus Stable	SXCCMS	0.63	2.33	2.22	5.70	4.49	4.50	5.22	3.06	2/05/1997	11.20	11.40	0.00	15.00	38.10	24.30	Low to Medium	3 years	0.52%
Balanced (Growth)	SDISCR	1.41	5.25	7.19	15.73	7.91	8.61	8.52	7.93	1/06/1990	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	0.78%
Balanced	SXCMMO	1.01	3.65	6.61	16.59	7.01	7.57	7.50	6.29	26/04/2002	19.60	20.10	0.00	17.10	27.10	16.10	Medium to High	5 years	0.76%
Consensus Managed	SXCCNM	1.46	5.24	7.21	15.73	7.98	8.73	8.67	4.17	2/05/1997	30.00	30.10	0.00	18.80	17.30	3.80	High	6 years	0.58%
Growth	SXCSGR	1.41	5.04	10.55	23.52	8.05	8.72	8.37	6.76	26/04/2002	28.60	29.20	0.00	18.80	17.30	6.10	High	6 years	0.59%
Growth (High Growth)	SGRWTH	1.69	6.29	9.05	19.31	8.91	9.94	9.45	8.10	21/06/1993	34.70	35.50	0.00	21.20	6.60	2.00	High	7 years	0.78%
Global Property Securities	SXCMP5	2.22	10.25	6.37	31.90	8.16	6.63	11.59	5.94	26/04/2002	0.00	0.00	0.00	98.80	0.00	1.20	Very High	7 years	0.57%

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
Global Property Securities	SXCPRO	2.22	9.12	15.63	26.31	7.71	6.50	8.33	3.31	2/05/1997	0.00	0.00	99.00	0.00	0.00	1.00	Very High	7 years	0.97%
High Growth	SXFIGR	1.63	6.51	12.77	29.66	9.24	11.25	10.77	6.31	1/05/2002	34.40	35.20	0.00	22.00	7.00	1.40	High	7 years	1.20%
Alphinity Concentrated Australian Share	SXCSDE	1.15	7.62	12.88	37.79	11.07	13.26	10.82	9.01	2/05/2002	98.20	0.00	0.00	0.00	0.00	1.80	Very High	7 years	0.49%
Australian Equities	SPAQU	1.50	7.72	9.54	25.63	9.14	11.00	9.25	9.70	1/09/1991	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.67%
First Sentier Australian Share	SXFSDE	4.06	10.57	7.28	33.01	14.19	14.24	11.50	9.60	31/01/1997	98.70	0.00	0.00	0.00	0.00	1.30	Very High	7 years	0.83%
First Sentier Index Australian Share	SXCTDE	1.49	8.15	10.95	28.46	9.70	11.59	9.58	8.81	26/04/2002	99.10	0.00	0.00	0.00	0.00	0.90	Very High	7 years	0.22%
Multi-Manager Australian Share	SXCMDE	1.51	6.47	10.77	27.29	7.00	10.76	8.75	8.42	26/04/2002	99.90	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.78%
Realindex Australian Share	SXPPIS	0.87	5.60	13.20	34.01	8.30	9.47	10.43	9.34	16/10/2001	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.74%
Solaris Core Australian Share	SXCPAS	1.03	8.75	11.56	27.01	8.71	10.70	9.26	9.54	1/05/2002	99.40	0.00	0.00	0.00	0.00	0.60	Very High	7 years	0.48%
First Sentier Australian Small Companies	SXCPSC	2.70	9.05	10.88	42.82	16.73	16.79	14.25	13.91	14/05/2002	99.10	0.00	0.00	0.00	0.00	0.90	Very High	7 years	0.54%
First Sentier Index Global Share	SXCTOE	3.50	10.07	16.18	28.12	14.21	14.52	14.03	6.02	26/04/2002	0.00	97.70	0.00	0.00	0.00	2.30	Very High	7 years	0.27%
International Equities	SPIEQU	3.49	8.47	14.72	28.59	13.74	14.87	12.85	6.68	21/06/1993	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	0.71%
Multi-Manager Global Share	SXCMOE	3.46	8.80	14.89	30.36	13.26	14.08	12.73	4.80	26/04/2002	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	0.95%
RBC Emerging Markets	SXSAOE	1.23	1.59	5.10	21.98	9.05	12.00	11.11	7.63	13/03/1998	0.00	99.70	0.00	0.00	0.00	0.30	Very High	7 years	1.04%
Stewart Investors Worldwide Sustainability	SXFSOE	4.31	10.86	13.21	25.59	12.57	12.02	12.99	4.45	10/05/1999	0.00	99.30	0.00	0.00	0.00	0.70	Very High	7 years	1.08%
Superannuation Bond																			
Capital Guaranteed	CGSUP1	0.36	1.10	2.21	4.50	5.15	4.71	4.45	4.61	12/10/2007	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.08%
Capital Guaranteed - non participating	6SBD	0.00	0.00	0.00	0.00	1.57	1.86	3.22	4.96	2/11/1998	0.00	12.60	0.00	11.40	17.70	58.30	Very low	3 years	1.50%
Capital Guaranteed - non participating	6SCG	0.00	0.00	0.00	0.00	1.45	1.71	3.04	4.76	2/11/1998	0.00	12.60	0.00	11.40	17.70	58.30	Very low	3 years	1.50%

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
Capital Guaranteed Cash Fund	7SCA	0.00	0.00	0.00	0.09	0.25	0.36	0.82	1.95	2/11/1998	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.06%
Cash	CAPFSG	0.00	0.00	0.00	0.00	0.25	0.32	0.72	2.38	30/06/1994	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.47%
Cash	FI93SG	0.00	0.00	0.00	0.00	0.24	0.29	0.66	2.99	30/06/1994	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.46%
Capital Stable	CAPSSG	0.54	2.12	1.72	4.37	3.04	3.05	3.77	4.52	30/06/1994	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	1.83%
Capital Stable	CS2SG	0.54	2.13	1.73	4.38	3.04	3.06	3.77	4.45	30/06/1994	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	1.81%
Capital Stable	CS93SG	0.54	2.11	1.69	4.29	2.94	2.96	3.67	4.38	30/06/1994	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	1.90%
Balanced (Growth)	BALASG	1.33	5.00	6.68	14.50	6.65	7.31	7.21	6.24	30/06/1994	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.86%
Balanced (Growth)	BALI-S	1.31	4.94	6.60	14.42	6.61	7.29	7.20	6.27	30/06/1994	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.99%
Balanced (Growth)	BOND5S	1.36	5.07	6.82	14.90	7.09	7.78	7.67	6.71	30/06/1994	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.52%
Balanced (Growth)	B93SG	1.33	4.98	6.64	14.40	6.55	7.21	7.10	6.15	30/06/1994	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.94%
Managed	7SMN	1.36	5.08	6.86	15.14	6.99	7.60	7.43	6.11	2/11/1998	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.57%
Equity Profile	EP93SG	1.59	6.01	8.52	17.93	7.55	8.55	8.07	6.59	30/06/1994	34.70	35.50	0.00	21.20	6.60	2.00	High	7 years	1.94%
Global Property Securities	7SPF	2.16	8.93	15.26	25.68	6.79	5.53	7.30	6.35	2/11/1998	0.00	0.00	99.00	0.00	0.00	1.00	Very High	7 years	1.79%
Australian Equities	7SAE	1.44	7.54	9.19	24.96	8.23	9.96	8.15	8.06	29/01/1999	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.49%
Equity Profile	EPSG	1.60	6.02	8.54	18.00	7.64	8.64	8.17	6.70	30/06/1994	34.70	35.50	0.00	21.20	6.60	2.00	High	7 years	1.86%
International Equities	7SIE	3.45	8.31	14.39	28.14	12.84	13.86	11.76	5.00	2/11/1998	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	1.50%
Superannuation Bond "S" Series																			
Cash	SCPFSG	0.00	0.00	0.00	0.00	0.35	0.52	1.05	2.78	30/06/1994	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.40%
Balanced (Growth)	SBALSG	1.35	5.04	6.77	14.84	7.08	7.77	7.67	6.67	30/06/1994	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.56%
Equity Profile	SEPSG	1.61	6.08	8.65	18.38	8.08	9.11	8.65	7.18	30/06/1994	34.70	35.50	0.00	21.20	6.60	2.00	High	7 years	1.55%
SuperFlex Superannuation																			
Capital Guaranteed	CGSUP5	0.36	1.10	2.21	4.50	5.15	4.71	4.45	4.47	29/08/2008	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.08%

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
SuperGuaranteeCARE																			
Capital Guaranteed - non participating	GC	0.00	0.00	0.00	0.00	0.94	0.99	1.69	2.70	11/03/1997	0.00	12.60	0.00	11.40	17.70	58.30	Very low	3 years	1.60%
SuperLink																			
Managed Growth	CL	1.42	5.28	7.26	15.92	8.08	8.76	8.66	9.01	15/01/1982	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	0.64%
SuperLink Plus Series 2																			
Managed Growth	CL	1.42	5.28	7.26	15.92	8.08	8.76	8.66	9.01	15/01/1982	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	0.64%
SuperLink Plus Series 3																			
Managed Growth	S	1.34	5.01	6.73	14.79	6.97	7.63	7.52	6.23	22/10/1999	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.67%
SuperPlan Superannuation																			
Capital Guaranteed	CGSUP5	0.36	1.10	2.21	4.50	5.15	4.71	4.45	4.47	29/08/2008	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.08%
SuperSelect																			
Capital Defensive	FE	0.38	0.94	-0.01	0.99	1.91	1.75	2.79	3.71	8/10/1999	4.40	4.50	0.00	8.40	43.30	39.40	Low	3 years	1.42%
Savings	FR	-0.01	-0.03	0.04	-0.05	0.54	0.70	1.65	2.75	1/09/1999	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	0 years	0.47%
Capital Stable	AU	0.66	2.16	1.98	5.84	3.88	3.54	3.70	3.78	19/04/2002	9.90	10.20	0.00	17.10	38.10	24.70	Low to Medium	3 years	1.73%
Balanced	FB	1.10	3.38	4.39	8.99	4.94	5.13	5.25	4.73	1/09/1999	20.30	20.60	0.00	17.20	27.70	14.20	Medium to High	5 years	1.74%
Growth	FM	1.53	4.84	7.10	13.84	6.62	7.04	7.03	5.50	1/09/1999	29.60	30.00	0.00	18.90	17.60	3.90	High	6 years	1.82%
High Growth	FG	0.55	2.15	1.77	4.58	3.35	3.39	4.12	5.30	1/04/1991	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	1.87%
Multi-Manager Australian Share	FS	1.77	6.88	10.38	22.66	8.05	9.21	7.46	7.37	1/09/1999	99.90	0.00	0.00	0.00	0.00	0.10	Very High	7 years	1.77%
Multi-Manager Global Share	FP	3.53	8.50	13.35	25.57	10.60	11.48	9.60	5.94	8/09/1999	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	1.82%
SuperUnits																			
Managed Growth	SU	1.43	5.30	7.27	15.92	8.10	8.80	8.68	9.91	31/01/1982	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	0.62%

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
SuperWise Series 4																			
Capital Guaranteed - non participating	K	0.00	0.00	0.00	0.00	0.94	0.96	1.68	5.14	31/12/1983	0.00	12.60	0.00	11.40	17.70	58.30	Very low	3 years	1.60%
Managed Growth	CQ	1.31	4.92	6.51	14.31	6.57	7.03	6.53	6.82	15/01/1982	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	2.05%
SuperWise Series 5																			
Capital Guaranteed - non participating	K	0.00	0.00	0.00	0.00	0.94	0.96	1.68	5.14	31/12/1983	0.00	12.60	0.00	11.40	17.70	58.30	Very low	3 years	1.60%
Capital Secure (Capital Stable)	FQ	0.52	2.05	1.57	4.20	2.99	2.80	3.09	4.19	1/04/1991	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	1.98%
Guaranteed Cash	UQ	0.00	0.00	0.00	0.00	0.36	0.36	0.35	2.17	1/04/1990	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.43%
Managed Growth	CQ	1.31	4.92	6.51	14.31	6.57	7.03	6.53	6.82	15/01/1982	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	2.05%
Umbrella Financial Plan Super																			
Capital Guaranteed - participating	1SUU	0.47	1.42	2.74	5.50	6.03	5.66	5.37	5.77	2/10/1997	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.75%
Capital Guaranteed Cash	2CSU	0.00	0.00	0.00	0.00	0.28	0.33	0.68	2.24	31/03/1994	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.39%
Fixed Interest	2FIU	0.34	0.59	-2.51	-1.99	1.71	0.89	2.35	3.75	31/03/1994	0.00	0.00	0.00	0.00	100.00	0.00	Med	3 years	1.85%
Stable	2STU	0.54	2.12	1.70	4.31	2.93	2.90	3.51	3.79	31/03/1994	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	1.89%
Managed	2MGU	1.33	4.98	6.65	14.39	6.50	7.12	6.92	5.92	31/03/1994	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.96%
Global Property Securities	2PRU	2.12	8.82	15.01	24.70	6.22	4.96	6.66	6.19	31/03/1994	0.00	0.00	99.00	0.00	0.00	1.00	Very High	7 years	2.22%
Australian Equities	2EQU	1.41	7.43	8.95	24.10	7.69	9.40	7.56	7.89	31/03/1994	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.92%
International Equities	2INU	3.41	8.18	14.10	26.96	12.11	13.16	11.10	4.85	31/03/1994	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	2.01%
Umbrella Investment Plan Super																			
Capital Guaranteed - participating	1SUU	0.47	1.42	2.74	5.50	6.03	5.66	5.37	5.77	2/10/1997	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.75%
Capital Guaranteed Cash	2CSU	0.00	0.00	0.00	0.00	0.28	0.33	0.68	2.24	31/03/1994	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.39%
Fixed Interest	2FIU	0.34	0.59	-2.51	-1.99	1.71	0.89	2.35	3.75	31/03/1994	0.00	0.00	0.00	0.00	100.00	0.00	Med	3 years	1.85%

Product and investment options	Investment option code	Return for specified period (%)				Compound annual returns (%)				Inception date	Asset allocation (%) as at 30 June 2021						Risk Profile	Minimum suggested timeframe	Investment option fees and costs
		1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)		Australian shares	Global shares	Listed property	Alternatives	Fixed interest	Cash			
Stable	2STU	0.54	2.12	1.70	4.31	2.93	2.90	3.51	3.79	31/03/1994	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	1.89%
Managed	2MGU	1.33	4.98	6.65	14.39	6.50	7.12	6.92	5.92	31/03/1994	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.96%
Global Property Securities	2PRU	2.12	8.82	15.01	24.70	6.22	4.96	6.66	6.19	31/03/1994	0.00	0.00	99.00	0.00	0.00	1.00	Very High	7 years	2.22%
Australian Equities	2EQU	1.41	7.43	8.95	24.10	7.69	9.40	7.56	7.89	31/03/1994	100.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.92%
International Equities	2INU	3.41	8.18	14.10	26.96	12.11	13.16	11.10	4.85	31/03/1994	0.00	100.00	0.00	0.00	0.00	0.00	Very High	7 years	2.01%
Wealth Portfolio Superannuation																			
Capital Guaranteed	CGSUP1	0.36	1.10	2.21	4.50	5.15	4.71	4.45	4.61	12/10/2007	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.08%
Capital Guaranteed	CGSUP5	0.36	1.10	2.21	4.50	5.15	4.71	4.45	4.47	29/08/2008	0.00	11.70	0.00	10.40	20.10	57.80	Very low	3 years	1.08%
Capital Stable	CAPGPS	0.57	2.22	1.91	4.80	3.47	3.49	4.21	5.05	30/06/1994	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	1.41%
Balanced (Growth)	BALGPS	1.36	5.09	6.88	14.99	7.11	7.77	7.67	6.76	30/06/1994	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.44%
Capital Stable Growth	CAPGS	0.56	2.18	1.83	4.63	3.29	3.28	3.87	4.59	30/06/1994	11.10	11.40	0.00	16.70	39.60	21.20	Low to Medium	3 years	1.59%
Balanced Growth	BALGS	1.36	5.06	6.79	14.76	6.88	7.52	7.30	6.32	30/06/1994	29.30	29.80	0.00	19.20	18.20	3.50	High	6 years	1.66%
Equity Profile	EQPGPS	1.62	6.11	8.75	18.53	8.15	9.16	8.65	7.16	30/06/1994	34.70	35.50	0.00	21.20	6.60	2.00	High	7 years	1.44%
Equity Profile Growth	EQPGS	1.61	6.07	8.63	18.20	7.79	8.77	8.23	6.74	30/06/1994	34.70	35.50	0.00	21.20	6.60	2.00	High	7 years	1.74%

WHOLE OF LIFE AND ENDOWMENT PRODUCTS

Reversionary bonuses

Product	Contract/ component code	2020 bonus rate (per \$1000)		2019 bonus rate (per \$1000)		2018 bonus rate (per \$1000)		2017 bonus rate (per \$1000)		2016 bonus rate (per \$1000)	
		Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)
Whole of Life - Large	G01I	15.0	15.0	15.0	15.0	14.0	14.0	13.0	13.0	13.5	13.5
Whole of Life - Small	G01Q	10.5	10.5	10.5	10.5	9.5	9.5	8.5	8.5	9.0	9.0
Pure Endowment	G03B	9.5	9.5	9.5	9.5	4.5	4.5	3.5	3.5	2.5	2.5
Endowment - Large	G02E, G02I	9.5	9.5	9.5	9.5	4.5	4.5	3.5	3.5	2.5	2.5
Endowment - Small	G02G, G02J	9.5	9.5	9.5	9.5	4.5	4.5	3.5	3.5	2.5	2.5
Whole of Life 1996 Series	G01G	6.0	6.0	6.0	6.0	5.5	5.5	4.5	4.5	3.0	3.0
Whole of Life, Endowment and Pure Endowment 1960	G01B, G02A	21.0	21.0	21.0	21.0	23.0	23.0	21.5	21.5	14.0	14.0
Whole of Life, Endowment and Pure Endowment 1974	G01E, G02C, G03A	19.0	19.0	19.0	19.0	16.5	16.5	15.0	15.0	14.5	14.5
Premium Paying	N02, N04, N06, N08	3.0	3.0	3.0	3.0	2.5	2.5	2.0	2.0	2.0	2.0
Paid Up	N02, N04, N06, N08	3.0	3.0	3.0	3.0	2.5	2.5	2.0	2.0	2.0	2.0
Series 1	G11B	38.5	38.5	33.5	33.5	35.0	35.0	33.0	33.0	33.0	33.0
Series 2	G11E, G12C, G13A	8.5	8.5	8.5	8.5	9.0	9.0	8.0	8.0	8.0	8.0
Series 3	G11K, G12L	27.0	27.0	27.0	27.0	19.5	19.5	12.0	12.0	10.0	10.0
Series 4	G11G, G12E, G13B	12.5	12.5	12.5	12.5	12.0	12.0	12.0	12.0	12.0	12.0
Series 5	G11I, G12G	12.5	12.5	12.5	12.5	14.5	14.5	14.5	14.5	14.5	14.5
Series A, C, E, G, H, I, J, L, M, Q, R, U & Z	G11Q, G11R, G12I, G12J, G12K, G13D, G13E, G20A, G20B, G20D, G20E, G20G, G20H	18.5	18.5	18.5	18.5	15.5	15.5	14.0	14.0	12.5	12.5
Pru-Pac Series 1	G25A	31.5	31.5	31.5	31.5	14.0	14.0	14.0	14.0	8.0	8.0
Pru-Pac Series 2	G25B	33.5	33.5	33.5	33.5	16.0	16.0	16.0	16.0	10.0	10.0

Product	Contract/ component code	2020 bonus rate (per \$1000)		2019 bonus rate (per \$1000)		2018 bonus rate (per \$1000)		2017 bonus rate (per \$1000)		2016 bonus rate (per \$1000)	
		Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)
Pru-Pac Series 3	G25C	34.0	34.0	34.0	34.0	16.5	16.5	16.5	16.5	10.5	10.5
Pru-Pac Series 4	G25D	34.5	34.5	34.5	34.5	17.0	17.0	17.0	17.0	11.0	11.0
Pru-Pac Series 5	G25E	35.5	35.5	35.5	35.5	18.0	18.0	18.0	18.0	12.0	12.0
Pru-Pac Series 6	G25F	36.5	36.5	36.5	36.5	19.0	19.0	19.0	19.0	13.0	13.0
Pru-Pac Series 7	G25G	38.5	38.5	38.5	38.5	21.0	21.0	21.0	21.0	15.0	15.0
Pru-Pac Series 8	G25H	50.5	50.5	50.5	50.5	33.0	33.0	33.0	33.0	27.0	27.0
Pru-Pac Series 9	G25I	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Terminal bonuses

Product	Contract/ component code	2020 bonus rate(per \$1000)		2019 bonus rate (per \$1000)		2018 bonus rate (per \$1000)		2017 bonus rate (per \$1000)		2016 bonus rate (per \$1000)	
		Sum assured (\$)	Terminal bonus (\$)	Sum assured (\$)	Terminal bonus (\$)	Sum assured (\$)	Terminal bonus (\$)	Sum assured (\$)	Terminal bonus (\$)	Sum assured (\$)	Terminal bonus (\$)
Whole of Life - Large	G01I	80.0-770.0	80.0-770.0	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
Whole of Life - Small	G01Q	80.0-770.0	80.0-770.0	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
Pure Endowment	G03B	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Endowment - Large	G02E, G02I	210.0-850.0	210.0-850.0	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
Endowment - Small	G02G, G02J	210.0-850.0	210.0-850.0	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
Whole of Life 1996 Series	G01G	280.0	280.0	270.0	270.0	270.0	270.0	270.0	270.0	250.0	250.0
Whole of Life, Endowment and Pure Endowment 1960	G01B, G02A	60.0-460.0	60.0-460.0	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
Whole of Life, Endowment and Pure Endowment 1974	G01E, G02C, G03A	140.0-1350.0	140.0-1350.0	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
Premium Paying	N02, N04, N06, N08	210.0	210.0	160.0	160.0	100.0	100.0	40.0	40.0	0.0	0.0
Paid Up	N02, N04, N06, N08	210.0	210.0	160.0	160.0	100.0	100.0	40.0	40.0	0.0	0.0
Series 1	G11B	450.0-8650.0	N/A	450.0-8650.0	N/A	430.0-8310.0	N/A	430.0-8310.0	N/A	340.0-7100.0	N/A
Series 2	G11E, G12C, G13A	530.0-8010.0	N/A	490.0-7520.0	N/A	420.0-6940.0	N/A	370.0-6300.0	N/A	260.0-5460.0	N/A
Series 3	G11K, G12L	390.0-1600.0	N/A	330.0-1400.0	N/A	330.0-1350.0	N/A	330.0-1350.0	N/A	270.0-1140.0	N/A

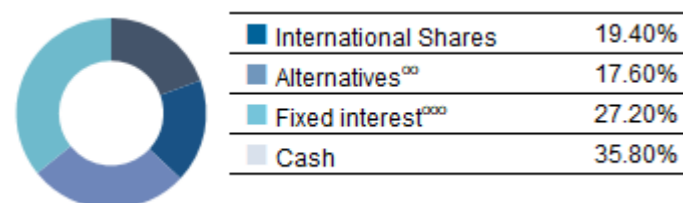
Product	Contract/ component code	2020 bonus rate(per \$1000)		2019 bonus rate (per \$1000)		2018 bonus rate (per \$1000)		2017 bonus rate (per \$1000)		2016 bonus rate (per \$1000)	
		Sum assured (\$)	Terminal bonus (\$)	Sum assured (\$)	Terminal bonus (\$)	Sum assured (\$)	Terminal bonus (\$)	Sum assured (\$)	Terminal bonus (\$)	Sum assured (\$)	Terminal bonus (\$)
Series 4	G11G, G12E, G13B	350.0-790.0	N/A	300.0-730.0	N/A	300.0-730.0	N/A	270.0-670.0	N/A	200.0-570.0	N/A
Series 5	G11I, G12G	450.0-860.0	N/A	370.0-780.0	N/A	380.0-750.0	N/A	330.0-680.0	N/A	260.0-600.0	N/A
Series A, C, E, G, H, I, J, L, M, Q, R, U & Z - Terminal	G11Q, G11R, G12I, G12J, G12K, G13D, G13E, G20A, G20B, G20D, G20E, G20G, G20H	460.0-2470.0	N/A	400.0-2150.0	N/A	350.0-1800.0	N/A	300.0-1700.0	N/A	240.0-1270.0	N/A

Advance Contribution Account

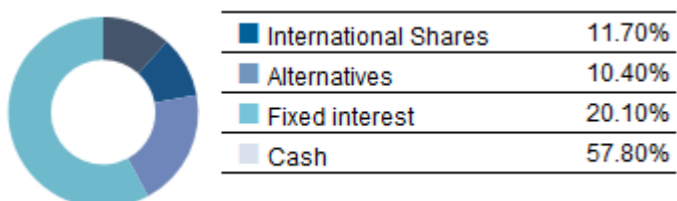
Yearly returns as at 30 June (%)					5 years (%p.a.)	10 years (%p.a.)	Investment management fee (%p.a.)
2021	2020	2019	2018	2017			
0.99	1.10	1.27	1.07	0.79	1.043	1.395	0.005
1.40	1.56	1.80	1.56	1.21	1.506	1.930	0.005

Whole of Life and Endowment asset allocation as at 30 June 2021

Whole of Life and Endowment



PruPac



Notices

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

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

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

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