



# PRE-RETIREMENT PENSION INVESTMENT OPTION RETURNS

As at 30 June 2024

	1 year return pa	3 year return pa	5 year return pa
<b>Diversified investment options<sup>1</sup></b>			
High Growth <sup>2</sup>	11.84%	6.06%	8.17%
Growth	10.07%	5.26%	7.18%
Balanced <sup>3</sup>	9.50%	N/A	N/A
Moderate <sup>4</sup>	N/A	N/A	N/A
Indexed Defensive <sup>3</sup>	0.32%	N/A	N/A
Defensive <sup>4</sup>	N/A	N/A	N/A
Secure <sup>5</sup>	4.79%	2.45%	2.93%
<b>Asset class investment options</b>			
Australian Shares	9.69%	6.02%	6.98%
International Shares	19.26%	11.04%	12.30%
Property	2.00%	-2.24%	-0.51%
Bonds	3.00%	-1.91%	-0.47%
Cash	4.00%	2.30%	1.60%

Pre-retirement pension investment option returns are after investment management fees, an indirect administration fee, and are taxed.

This information is general in nature and shouldn't be considered advice. These returns are not necessarily the same returns a member earned on their account. The reason for this include the date the member started their account and the timing of contributions, benefit payments, deductions and investment switches. Past performance is not necessarily an indication of future performance. The risks for each investment option may vary. Check the Product Disclosure Statement before making any investment decision. All returns are rounded to two decimal places.

<sup>1</sup> If you're invested in the Lifecycle Investment Strategy, you'll be invested in the investment option relevant to your age: High Growth (under age 50); Growth (aged 50-54) or Balanced (aged 55 and above). For more information about the Lifecycle Investment Strategy read our Lifecycle Investment Strategy (PDF) factsheet.

<sup>2</sup> This investment option was renamed High Growth (previously Aggressive) on 25 March 2021. Investment returns outlined in the table above cover periods when this investment option was also operating under its previous name.

<sup>3</sup> There's no 3, 5 and 10 year returns for the Balanced and Indexed Defensive investment options because they commenced in December 2021.

<sup>4</sup> There's no 1, 3, 5 and 10 year returns for the Moderate and Defensive investment options because they commenced in May 2024. You can find returns for these options since inception in the weekly investment performance link.

<sup>5</sup> For pre-retirement pensions, this investment option was renamed Secure (previously Stable) on 24 March 2022. Investment returns outlined in the table above cover periods when this investment option was also operating under its previous name.

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