



ACCOUNT-BASED PENSION INVESTMENT OPTION RETURNS

As at 30 June 2023

Account-based pension's investment option returns to 30 June 2023.

	1 year return pa	3 year return pa	5 year return pa	10 year return pa
Diversified investment options				
High Growth ¹	15.36%	11.33%	8.09%	9.37%
Growth	12.60%	9.64%	6.97%	8.12%
Balanced ²	10.81%	N/A	N/A	N/A
Conservative Balanced ¹	8.59%	6.01%	4.51%	6.06%
Indexed Defensive ²	8.67%	N/A	N/A	N/A
Secure ⁴	4.46%	N/A	N/A	N/A
Capital Guarded ³	5.50%	3.47%	2.99%	N/A
Asset class investment options				
Australian Shares	15.87%	12.50%	8.29%	9.84%
International Shares	22.81%	13.59%	10.53%	12.00%
Property	0.19%	5.72%	2.06%	5.79%
Bonds	2.38%	-3.29%	0.69%	2.52%
Cash	3.18%	1.21%	1.41%	1.97%

Account-based pension investment option returns are after investment management fees, an indirect administration fee⁵, and aren't 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.

¹ These investment options were renamed High Growth (previously Aggressive) and Conservative Balanced (previously Balanced) on 25 March 2021. Investment returns outlined in the table above cover periods when these investment options were also operating under their previous names. If you're invested in the Lifecycle Investment Strategy, you're invested in a percentage mix of these investment options based on your age. This mix automatically changes each year on your birthday, until age 65. For more information, read the Product Disclosure Statement at mine.com.au/pension-pds

Note: applicable to existing members in the Lifecycle Investment Strategy, it is closed to new members.

² There's no three, five or 10 year return for this investment option because it started on 20 December 2021.

³ There's no 10 year return for this investment option because it started on 1 September 2014. If you were invested in the Stable investment option prior to 24 March 2022, you were transferred to the Capital Guarded investment option on this date.

⁴ There's no five or 10 year return for this investment option because it started on 24 March 2022.

⁵ Prior to 25 March 2021, a direct administration fee of \$180 pa was charged.

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