

Investment performance and other important information

For products administered on Life 400



Your Annual Statement comprises:

- Part 1 – Your Annual Statement for the period 1 July 2008 to 30 June 2009.
- Part 2 – Investment performance and other important information (this document).

If you have not received both parts, please call one of our Customer Service Representatives on **1800 624 100** between 8.30 am and 6 pm (Sydney time), Monday to Friday.

For members of Colonial Super Retirement Fund, this document also forms Part 2 of your Report to Members and should be read in conjunction with that document, which is available online at <http://www.commbank.com.au/personal/super-retirement/>. To view, click on 'Forms and documents' and select your annual report.

Investment market commentary

Investment market commentary is now available online at:

<http://www.commbank.com.au/personal/investments/unit-prices-and-performance.aspx>

This commentary is updated on a quarterly basis.

Important information

Performance explained

How performance is calculated

Returns are net of investment management fees, taxes and charges (where applicable). Certain fees such as contribution, administration or withdrawal fees (if any) are not taken into account. Performance is calculated on the change in the withdrawal unit prices for the period 30 June to 30 June corresponding to the investment timeframe indicated, or where applicable, the crediting rate for the relevant period.

Investment performance

When viewing this information it is important to remember that an investment option's performance typically varies over time. For example, in a given option over a 5-year period, there might be a negative return for 1 year but a positive return for the other 4 years, giving an overall result that is positive for the 5 years. Because superannuation is a long-term investment, 5 and 10-year returns smooth out short term results.

Your return

Your individual net return provided in your Annual Statement may differ from the returns quoted in this document. Your return depends on the timing of any transactions such as contributions, withdrawals, switches or unit adjustments during the period and your mix of investment options. This is because unit prices fluctuate over time and units are allocated and disposed of at the unit price applying at the time of the transaction. If any transactions have been made on your account during the period, the rate of return on your investment will differ from the net return quoted in this document. Except for capital guaranteed investment options, returns are not guaranteed. Past performance is not indicative of future performance. 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 laws.

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. Before making a decision to act upon any of this information, advice specific to you is recommended.

Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025 (the Trustee, we) and The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA) are both wholly owned non-guaranteed subsidiaries of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. This Investment performance and other important information relates to:

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

Investment performance and other important information

Changes to Colonial investment options

CMLA, the investment manager, has an on-going process in place to review and, where appropriate, adjust the strategic asset allocations, strategies and structures for each of the Colonial branded investment options.

As part of this process, CMLA has made a number of changes to the Colonial branded investment options. These investment options are designed and managed by CMLA at the investment option level, with management of the underlying trust being outsourced by CMLA.

The changes aim to improve risk adjusted returns to members. They are expected to reduce risk^Ω as a consequence of improved diversification.

A summary of the key changes is listed below:

1. Revision of target benchmark asset allocation and ranges.
2. Simplification of some investment objective and/or investment strategy wording.
3. State Street Global Advisors appointed to co-manage the global listed property sector within the

direct/listed property asset class.

4. Aberdeen Asset Management appointed to manage the global emerging markets sector within the international shares asset class.
5. Partial hedging of foreign currency exposure to the international shares asset class[~].
6. Capping exposure to illiquid investments in direct property and alternatives asset classes.

The changes will be implemented by the end of September 2009 and are outlined in the table below.

Investment option			Australian shares	International shares	Direct/listed property [°]	Alternatives**	Fixed interest***	Cash	Total
Unit linked	Capital stable	Benchmark	8.0%	7.0%	10.0%	2.5%	37.5%	35.0%	100.0%
		Minimum	4.0%	3.0%	0.0%	0.0%	27.5%	20.0%	
		Maximum	20.0%	15.0%	35.0%	10.0%	50.0%	45.0%	
	Balanced (Managed)	Benchmark	26.0%	26.0%	13.0%	5.0%	20.0%	10.0%	100.0%
		Minimum	15.0%	10.0%	0.0%	0.0%	10.0%	0.0%	
		Maximum	45.0%	40.0%	39.0%	15.0%	35.0%	20.0%	
	International shares	Benchmark	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
		Minimum	0.0%	90.0%	0.0%	0.0%	0.0%	0.0%	
		Maximum	0.0%	100.0%	0.0%	0.0%	0.0%	10.0%	
	Property	Benchmark	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	100.0%
		Minimum	0.0%	0.0%	20.0%	0.0%	0.0%	0.0%	
		Maximum	0.0%	0.0%	100.0%	0.0%	0.0%	20.0%	
	Fixed interest	Benchmark	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	100.0%
		Minimum	0.0%	0.0%	0.0%	0.0%	80.0%	0.0%	
		Maximum	0.0%	0.0%	0.0%	0.0%	100.0%	20.0%	
	Cash	Benchmark	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%
		Minimum	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	
		Maximum	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	
Australian shares	Benchmark	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	
	Minimum	90.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
	Maximum	100.0%	0.0%	0.0%	0.0%	0.0%	10.0%		
Invest account (Participating)	Benchmark	7.0%	4.5%	6.5%	2.0%	45.0%	35.0%	100.0%	
	Minimum	0.0%	0.0%	0.0%	0.0%	20.0%	0.0%		
	Maximum	17.0%	14.0%	28.0%	8.0%	70.0%	60.0%		

[°] Includes Australian and international listed/unlisted property trusts.

** These are investments in non-traditional sectors, such as private equity and infrastructure investments.

*** Includes Australian and international bonds.

^Ω As measured by annualised volatility of returns and reduced incidence of negative returns.

[~] Hedging target of 50% has been introduced for unit-linked investment options. Note Investment Account (participating and non-participating business) will continue to be 100% hedged.

Unit pricing adjustment and error compensation

Unit prices are calculated on a daily basis by CMLA. The calculation process for these unit prices takes into account a number of inputs and assumptions. Sometimes, it is discovered that an error has been made in the calculation process, resulting in an incorrect unit price. In that case an adjustment in the unit price may be required. Also, if you have transacted at the incorrect unit price, the value of your account could be incorrect.

CMLA has established a compensation policy to deal with these events and return investors to a financial position that is materially the same as if the error had not occurred. If the error is material, you may be entitled to compensation. CMLA will generally use a variance of 0.30% (0.05% for cash based investment options) in the unit price in determining whether individual compensation is payable.

If a unit pricing error is greater than or equal to these variances, CMLA may pay you compensation:

- by crediting your account with the amount due; or
- where your account is closed, if the amount of the adjustment is greater than a payment threshold of between \$5 and \$20 (depending on the circumstances), by sending you a payment by cheque or electronic funds transfer. Note: for your superannuation investment if you have not met a condition of release, compensation will be paid to SuperTrace Eligible Rollover Fund (or another superannuation or Retirement Savings Account (RSA) product).

The tolerance levels CMLA uses are in line with industry standards and regulatory practice guidelines. In some cases CMLA may provide compensation where the unit pricing error is less than the tolerance levels.

Remaining invested beyond stated maturity date

If you are invested in the following former Legal & General products:

- Retirement Investment Plan;
- Personal Super Investment Growth Bond;
- Personal Superannuation Investment Growth Bond,

and your policy has a stated maturity date please read below for the new procedure.

Effective 1 September 2009 if your policy has a stated maturity date, changes to your policy conditions have been made so that you stay invested in your chosen investment allocation until you decide to make a withdrawal. The following conditions apply after the stated maturity date:

- No change to the fee basis, i.e. fees would remain as per the original product design;
- Cessation of any insurance cover on the relevant date (as per the original policy);
- When applicable you can still request a change in your investment allocation by contacting us on **1800 624 100** between 8:30am and 6pm (Sydney time) Monday to Friday;
- Cessation of regular contribution billing but you may still be able to make contributions on the relevant fee basis applicable to the products;
- No redemption penalties (if applicable) for withdrawals after the original maturity date;
- Provided superannuation law requirements are met partial withdrawals can be made; and
- You are required to notify CMLA if you wish to make a full withdrawal. Please contact CMLA if you wish to make a full withdrawal.

Approaching the policy maturity date a letter will be sent to you giving you an option to continue making regular contributions. Remember if you wish to make contributions to the Fund beyond age 65 you will still need to satisfy the Work Test requirements, stated in your maturity letter.

Recent superannuation legislative updates

Same- sex legislation

Changes have been made to superannuation legislation to recognise same-sex couples and their children. Accordingly, the spouse of a member (in addition to someone to whom the member is married) includes:

- a person with whom the member is in a relationship that is registered under certain state or territory laws (including registered same-sex relationships); or
- a person, of the same or of a different sex, who lives with the member on a genuine domestic basis in a relationship as a couple (generally known as a 'de facto spouse').

The definition of a child has been amended to include a child of your spouse and someone who is your child within the meaning of the *Family Law Act 1975*.

Splitting of superannuation interests

Family law allows for division of superannuation interests on marriage breakdown and from 1 March 2009, other than for Western Australia (WA) and South Australia (SA), this was extended to allow for the division of superannuation in the event of a relationship breakdown of a de facto (including same-sex) couple. State laws continue to apply to the breakdown of de facto relationships in WA and SA.

Temporary residents

Effective 1 April 2009, the only conditions of release that are accessible by temporary residents (a holder of a temporary visa under the *Migration Act 1958*) or former temporary residents are:

- death
- permanent incapacity
- terminal medical condition
- a release authority to pay excess contributions tax
- temporary incapacity (if applicable to your policy)
- departing Australia superannuation payment (DASP)*

*Available only to former temporary residents. If a temporary resident has not requested a DASP benefit within 6 months of their temporary visa expiring and their leaving Australia, we may be required to pay their balance to the Australian Taxation Office (ATO). In these circumstances they will no longer be a member of the Fund and any insurance cover that may have been in place will cease. Generally no interest accrues on the account balance from the time it is paid to the ATO. If your benefit is transferred to the ATO, you may claim your benefit by contacting the ATO and downloading a DASP application form from their website www.ato.gov.au, or by calling 13 10 20 or emailing DASPmail@ato.gov.au

Investment performance and other important information

Increase in DASP tax rate

Effective 1 April 2009, there was an increase to the withholding tax rates applicable to the taxable component of payments made to people accessing their super under a DASP arrangement. The changes are:

	Prior to 1 April 2009	On and after 1 April 2009
Taxable Component (Taxed Element)	30%	35%
Taxable Component (Untaxed Element)	40%	45%

There is no tax payable on the tax free component.

Lump sum payments, increase in low rate cap amount

If you are aged 55 to 59, the threshold up to which you pay no tax (for a taxed element) on withdrawal of any taxable component is \$150,000 effective from 1 July 2009. Previously this amount was \$145,000. Any amounts withdrawn above the low rate cap are taxed at a rate of 15% (add 1.5% Medicare levy, if applicable).

Changes to contributions caps

Effective 1 July 2009, the concessional contributions cap has reduced to \$25,000 p.a. (indexed[^]). This amount was previously \$50,000 p.a. The transitional concessional contributions cap (available until 30 June 2012) for those aged 50 or over has been reduced from \$100,000 p.a. to \$50,000 p.a. (not indexed).

The non-concessional contributions cap will remain unchanged at \$150,000 p.a. for the 2009/10 financial year. For those aged under 65, you will continue to be able to contribute up to \$450,000 averaged over 3 years without incurring tax. Your 3 year averaging period starts in the year in which your contributions first exceed \$150,000. Beyond the 2009/10 financial year, the non-concessional cap will be calculated as six times the \$25,000 p.a. (indexed[^]) concessional contributions cap.

Monitoring of contributions caps

As a member can have more than one superannuation interest, CMLA does not actively monitor any breach of the contributions caps. As such you should keep track of the contributions made to your account in respect of the contributions caps applicable to you.

Extension of 50% minimum pension drawdown relief effective 1 July 2009

The Government has announced that the choice to reduce your minimum pension payment amount from your pension by up to 50%, which was first announced on 18 February 2009 for the 2008/09 financial year, has been extended for the 2009/10 financial year.

The minimum pension payment for an account-based pension for the 2009/10 financial year is calculated as a minimum percentage of your account balance as at 1 July 2009 as follows:

Age	Ordinary minimum annual payment	Minimum annual payment for 2008/09	Minimum annual payment for 2009/10 as per Government announcement
Under 65	4%	2%	2%
65-74	5%	2.5%	2.5%
75-79	6%	3%	3%
80-84	7%	3.5%	3.5%
85-89	9%	4.5%	4.5%
90-94	11%	5.5%	5.5%
95 and more	14%	7%	7%

If you have previously requested the reduced minimum during the 2008/09 financial year, you will continue to receive the reduced amount for the 2009/10 financial year unless CMLA is notified otherwise.

If you have not requested a reduced minimum, but have nominated a minimum pension, you will receive an amount based on the ordinary minimum annual payment level.

You can change your income payments at any time (provided it stays above the minimum as per the Government announcement) by contacting one of our Customer Service Representatives for further details.

Please note that if you decide to reduce your pension to the new limit applicable to you throughout the financial year and you have already received in excess of the new minimum, the minimum will be the amount you have actually received. No refund will be allowed.

Budget changes impacting superannuation

The May 2009 Federal Budget proposed a change affecting small and insoluble accounts.

Effective 1 July 2010, we will be required to transfer to the ATO:

- lost members' accounts with balances less than \$200; and
- accounts, termed insoluble accounts, which have been inactive for a period of 5 years and for which we have insufficient records to identify the owner of the account/s.

If your account is transferred, you will no longer be a member of the Fund and any insurance cover that you may have in place will cease. If your money is transferred to the ATO, you will be able to reclaim your money from them at any time.

Please note this does not apply to Deferred Annuity products.

[^] This threshold is indexed to Average Weekly Ordinary Time Earnings (AWOTE). The threshold will only increase once the indexed amount is greater than \$5,000.

Trustee's investment objectives and strategies

For members of Colonial Super Retirement Fund^{##}

Product group within the Fund	Investment objectives	Investment strategies
Unit-linked products	To provide a diversified range of investment options.	Invest in Policies issued by CMLA as required by the governing rules of the Fund.
Investment account participating business	To meet the obligations of the Policies, which are broadly to provide an interest bearing capital guaranteed benefit on surrender, death or maturity.	Invest in Policies issued by CMLA as required by the governing rules of the Fund.
Investment account non-participating business	To meet the obligations of the Policies, which are broadly to provide an interest bearing capital guaranteed benefit on surrender, death or maturity.	Invest in Policies issued by CMLA as required by the governing rules of the Fund.

Notes

1. The investment option is closed to new investors.
 2. For all investment options, the asset allocations and the assets in the product can vary at the investment manager's discretion. The investment managers aim to maintain the assets of each investment option within the minimum and maximum ranges published. However, there may be times when an investment option's asset allocation falls outside these ranges.
 3. The Investment management fee 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 invest. Custody and other costs are 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.
- * For the options with an asterisk (*) against the fee, the fee is calculated as a percentage of your account value.
4. All assets in this investment option are held in cash.
 5. Not all the investment options are available or applicable to your policy. Please refer to your policy document for the applicable options or contact one of our Customer Service Representatives for further details.
 6. Participating capital guaranteed. Profits are distributed to policy holders through the declaration of bonus rates. No fees are allowed for in the determination of bonus rates. On those policies where the guaranteed rate is higher than the declared rate, the guaranteed rate would apply.
 7. Non-participating capital guaranteed. On those policies where the guaranteed rate is higher than the declared rate, the guaranteed rate would apply.
- # Superannuation and ordinary life products issued by CMLA.
- ## Superannuation products issued by the Trustee, Colonial Mutual Superannuation Pty Ltd (CM Super) for CSRF. The Trustee does not guarantee the accuracy or the correctness of information relating to products not issued by CM Super.
- Includes Australian and international listed/unlisted property trusts.
 - ** These are investments in non-traditional sectors, such as private equity and infrastructure investments.
 - *** Includes Australian and international bonds.

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Product and investment option name	Investment option code	Yearly returns as at 30 June (%)					5 year compound average return to 30 June 2009 (% p.a.)	10 year compound average return to 30 June 2009 (% p.a.)	Asset allocation % as at 30 June 2009 ²						Investment management fee (% p.a.) ³	Investment option objective
		2009	2008	2007	2006	2005			Australian shares	International shares	Direct/ listed property ⁴	Alternatives ⁵	Fixed interest ⁶	Cash		
Superannuation																
Personal Super Umbrella Investment Plan¹ and Personal Super Umbrella Financial Plan¹																
Capital Guaranteed Cash Fund (Investment Units)	PSGC	3.25	4.43	3.46	2.95	2.89	3.39	3.08	-	-	-	-	-	100.0	1.95*	Capital guaranteed cash
Capital Guaranteed Cash Fund (Initial Units)	PSGCP	-3.40	-2.31	-3.19	-4.71	-2.76	-3.28	-3.39	-	-	-	-	-	100.0	8.40*	Capital guaranteed cash
Capital Guaranteed Fund (Investment Units) ⁷	PSGTD ⁷	7.61	8.00	7.60	7.47	7.58	7.65	6.54	7.1	4.4	7.4	0.9	45.5	34.7	N/A	Capital guaranteed
Capital Guaranteed Fund (Initial Units) ⁸	PSGTD ⁷	1.48	1.85	1.49	1.31	1.46	1.52	0.50	7.1	4.4	7.4	0.9	45.5	34.7	N/A	Capital guaranteed
Fixed Interest Fund (Investment Units)	PSFI	5.91	2.99	2.54	1.27	5.07	3.54	3.78	-	-	-	-	98.7	1.3	2.05*	Fixed interest
Fixed Interest Fund (Initial Units)	PSFIP	-0.82	-3.54	-3.96	-5.19	-1.61	-3.04	-2.52	-	-	-	-	98.7	1.3	8.40*	Fixed interest
Property Fund (Investment Units)	PSPRO	-26.00	-13.45	17.51	13.14	16.22	-0.21	4.29	-	-	97.8	-	2.2	2.30*	Property	
Property Fund (Initial Units)	PSPROP	-30.51	-18.73	10.36	6.20	9.12	-6.30	-1.96	-	-	97.8	-	2.2	8.40*	Property	
Stable Fund (Investment Units)	PSSTB	-3.88	-2.04	7.08	7.05	6.80	2.88	3.12	8.6	6.9	9.2	2.8	37.8	34.7	2.20*	Capital stable
Stable Fund (Initial Units)	PSSTBP	-9.84	-8.12	0.46	0.38	0.18	-3.50	-3.12	8.6	6.9	9.2	2.8	37.8	34.7	8.40*	Capital stable
Managed Fund (Investment Units)	PSMGD	-10.83	-6.87	12.79	14.66	10.43	3.47	3.78	26.5	25.7	5.2	13.0	20.3	9.3	2.20*	Managed growth (Balanced)
Managed Fund (Initial Units)	PSMGDP	-16.35	-12.65	5.82	7.52	3.58	-2.95	-2.49	26.5	25.7	5.2	13.0	20.3	9.3	8.40*	Managed growth (Balanced)
Australian Equities Fund (Investment Units)	PSAJE	-17.19	-10.44	25.64	24.19	23.55	7.41	7.32	98.5	-	-	-	-	1.5	2.30*	Australian shares
Australian Equities Fund (Initial Units)	PSAJEP	-22.25	-15.90	17.99	16.57	16.02	0.85	0.94	98.5	-	-	-	-	1.5	8.40*	Australian shares
International Equities Fund (Investment Units)	PSOE	-17.77	-17.56	5.36	13.27	-1.24	-4.39	-3.50	-	99.2	-	-	-	0.8	2.30*	International shares
International Equities Fund (Initial Units)	PSOEP	-22.78	-22.60	-1.05	6.33	-7.26	-10.22	-9.23	-	99.2	-	-	-	0.8	8.40*	International shares
Rollover Investment Growth Bond⁹, Personal Super Investment Growth Bond⁹ and Super Investment Growth Bond⁹																
Capital Guaranteed Cash Fund (Investment Units)	SBGC	3.51	4.73	3.72	3.22	2.80	3.60	3.58	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Guaranteed Fund (Investment Units) ⁸	SBGTD	7.76	8.39	8.70	8.47	7.88	8.24	6.86	7.1	4.4	7.4	0.9	45.5	34.7	N/A	Capital guaranteed
Fixed Interest Fund (Investment Units)	SBFI	6.15	3.28	2.75	1.48	5.32	3.78	4.18	-	-	-	-	98.7	1.3	1.85*	Fixed interest
Property Fund (Investment Units)	SBPRO	-25.85	-13.20	17.88	13.48	15.20	-0.17	4.89	-	-	97.8	-	2.2	2.05*	Property	
Stable Fund (Investment Units)	SBSTB	-3.85	-1.73	7.36	7.33	7.10	3.16	3.78	8.6	6.9	9.2	2.8	37.8	34.7	1.95*	Capital stable
Consensus Stable Fund	SBSCNS	-3.00	-1.99	7.90	8.10	7.77	3.63	3.94	9.7	6.9	9.0	-	38.1	36.3	1.85*	Capital stable
Managed Fund (Investment Units)	SBMGD	-10.61	-6.60	13.10	14.96	10.74	3.75	4.33	26.5	25.7	5.2	13.0	20.3	9.3	1.95*	Managed growth (Balanced)
Consensus Managed Fund	SBNCNM	-11.24	-9.41	13.87	14.90	11.54	3.25	3.57	28.6	25.7	12.6	-	20.3	12.8	1.85*	Managed growth (Balanced)
Australian Equities Fund (Investment Units)	SBAJE	-16.99	-10.18	25.98	24.59	23.82	7.70	7.39	98.5	-	-	-	-	1.5	2.05*	Australian shares
International Equities Fund (Investment Units)	SBOE	-17.61	-17.37	5.63	13.62	-1.01	-4.16	-3.39	-	99.2	-	-	-	0.8	2.05*	International shares
SGIC Personal Super Bond¹⁰																
Capital Guaranteed Cash Fund	SGGC	3.53	4.78	3.73	3.21	3.12	3.67	2.97	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Guaranteed Fund ⁷	S1GTD	1.43	6.32	17.83	7.40	6.57	7.78	6.66	5.1	2.9	5.4	0.5	50.4	35.7	1.50*	Capital guaranteed
Capital Guaranteed Fund ⁷	S2GTD	1.30	6.12	17.63	7.20	6.37	7.59	6.45	5.1	2.9	5.4	0.5	50.4	35.7	1.70*	Capital guaranteed
Fixed Interest Fund	SFFI	6.34	3.42	2.89	1.61	5.48	3.93	4.10	-	-	-	-	98.7	1.3	1.70*	Fixed interest
Property Fund	SFFPRO	-25.65	-13.04	18.25	13.84	15.66	0.13	5.14	-	-	97.8	-	2.2	1.70*	Property	
Managed Fund	SNMGD	-10.40	-6.44	13.37	15.26	10.98	3.98	4.16	26.5	25.7	5.2	13.0	20.3	9.3	1.70*	Managed growth (Balanced)
Australian Equities Fund	SAAJE	-16.70	-9.99	26.42	25.03	24.27	8.05	7.51	98.5	-	-	-	-	1.5	1.70*	Australian shares
International Equities Fund	SIOE	-17.27	-17.00	5.95	13.91	-0.79	-3.84	-3.27	-	99.2	-	-	-	0.8	1.70*	International shares
Capital Protected Fund – December ⁴	S1DEC	3.55	4.50	3.81	3.19	2.84	3.58	3.05	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Protected Fund – June A (ex-March) ⁵	S2MAR	3.55	4.51	3.70	3.17	2.82	3.55	3.04	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Protected Fund – June ⁶	S3JUN	3.57	4.66	3.72	3.18	2.90	3.60	3.26	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Protected Fund – September ⁴	S4SEP	3.55	4.52	3.77	3.20	3.05	3.62	3.09	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
SGIC Rollover Deposit Plan¹¹																
Capital Guaranteed Cash Fund	SGGC	3.53	4.78	3.73	3.20	3.05	3.67	2.97	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Guaranteed Fund ⁷	S2GTD	1.30	6.12	17.63	7.20	6.37	7.59	6.45	5.1	2.9	5.4	0.5	50.4	35.7	1.70*	Capital guaranteed
Capital Guaranteed Fund ⁷	R1GTD	1.30	6.12	17.64	7.20	6.37	7.60	6.47	5.1	2.9	5.4	0.5	50.4	35.7	1.70*	Capital guaranteed
Fixed Interest Fund	SFFI	6.34	3.42	2.89	1.61	5.48	3.93	4.10	-	-	-	-	98.7	1.3	1.70*	Fixed interest
Property Fund	SFFPRO	-25.65	-13.04	18.25	13.84	15.66	0.13	5.14	-	-	97.8	-	2.2	1.70*	Property	
Managed Fund	SNMGD	-10.40	-6.44	13.37	15.26	10.98	3.98	4.16	26.5	25.7	5.2	13.0	20.3	9.3	1.70*	Managed growth (Balanced)
Australian Equities Fund	SAAJE	-16.70	-9.99	26.42	25.03	24.27	8.05	7.51	98.5	-	-	-	-	1.5	1.70*	Australian shares
International Equities Fund	SIOE	-17.27	-17.00	5.95	13.91	-0.79	-3.84	-3.27	-	99.2	-	-	-	0.8	1.70*	International shares
Capital Protected Fund – December ⁴	S1DEC	3.55	4.50	3.81	3.19	2.84	3.58	3.05	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Protected Fund – June A (ex-March) ⁵	S2MAR	3.55	4.51	3.70	3.17	2.82	3.55	3.04	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Protected Fund – June ⁶	S3JUN	3.57	4.66	3.72	3.18	2.90	3.60	3.26	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Protected Fund – September ⁴	S4SEP	3.55	4.52	3.77	3.20	3.05	3.62	3.09	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
ex Legal and General Capital Guaranteed products																
Retirement Investment Plan¹²																
Table 60 and 80	RIGTD	7.35	7.76	7.36	7.14	6.75	7.27	5.89	7.1	4.4	7.4	0.9	45.5	34.7	N/A	Capital guaranteed
Table 62 and Plus	RAGTD	8.25	8.66	8.25	8.05	7.65	8.17	6.78	7.1	4.4	7.4	0.9	45.5	34.7	N/A	Capital guaranteed
Retirement Accumulation Plan ¹³	RAGTD	8.25	8.66	8.25	8.05	7.65	8.17	6.78	7.1	4.4	7.4	0.9	45.5	34.7	N/A	Capital guaranteed
Private Trustee Superannuation ¹⁴	USGTD	8.25	8.66	8.25	8.04	7.65	8.17	6.79	7.1	4.4	7.4	0.9	45.5	34.7	N/A	Capital guaranteed
Life Umbrella ¹⁵	USGTD	8.25	8.66	8.25	8.04	7.65	8.17	6.79	7.1	4.4	7.4	0.9	45.5	34.7	N/A	Capital guaranteed
SGIC Capital Guaranteed products																
Rollover Bond ¹⁶	R1GTD	1.30	6.12	17.64	7.20	6.37	7.60	6.47	5.1	2.9	5.4	0.5	50.4	35.7	1.70	Capital guaranteed
Money Plan Super ¹⁷	MSGTD	1.43	6.35	17.86	7.36	6.57	7.78	-	5.1	2.9	5.4	0.5	50.4	35.7	1.50	Capital guaranteed
No Fee Rollover ¹⁸	RNGTD	1.07	5.77	17.28	6.85	6.01	7.27	6.14	5.1	2.9	5.4	0.5	50.4	35.7	2.05	Capital guaranteed
Allocated Pensions																
Living Money¹⁹																
Capital Guaranteed Cash Fund	EBGC	4.48	5.46	4.70	4.03	3.85	4.50	4.04	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Fixed Interest Fund	EBFI	9.68	2.85	4.95	1.50	5.80	4.92	4.53	-	-	-	-	98.3	1.7	1.80*	Fixed interest
Property Fund	EBPRO	-27.96	-15.96	20.75	14.80	16.82	-0.37	5.29	-	-	96.9	-	3.1	2.00*	Property	
Stable Fund	EBSTB	-2.65	-1.28	8.85	8.88	8.93	4.41	4.51	8.3	7.0	6.3	6.4	38.2	33.8	1.90*	Capital stable
Consensus Stable Fund	EBSCNS	-3.31	-2.60	9.33	9.05	9.96	4.31	4.75	9.1	8.4	10.2	-	40.4	31.9	1.60*	Capital stable
Managed Fund	EBMGD	-12.08	-8.36	14.82	15.56	10.89	3.46	3.77	24.5	26.2	1.3	17.7	20.6	9.7	1.90*	Managed growth (Balanced)
Consensus Managed Fund	EBNCNM	-12.45	-11.10	15.96	16.17	12.68	3.39	4.39	28.3	26.0	12.8	-	21.6	11.3	1.60*	Managed growth (Balanced)
Australian Equities Fund	EBAJE	-19.99	-13.72	28.60	25.53	21.89	6.32	7.00	98.4	-	-	-	-	1.6	2.00*	Australian shares
International Equities Fund	EBOE	-18.28	-19.67	7.27	16.86	-1.38	-4.09	-3.20	-	98.8	-	-	-	1.2	2.00*	International shares
SGIC Retirement Plus Account²⁰																
Capital Guaranteed Cash Fund	ACGC	4.79	5.72	4.91	4.24	4.17	4.76	3.80	-	-	-	-	-	100.0	1.50*	Capital guaranteed cash
Capital Guaranteed Fund ⁷	AGGTD	1.78	5.50	8.17	8.07	5.56	5.79	5.02	5.3	3.0	6.0	-	52.0	33.7	1.50*	Capital guaranteed
Property Fund	APPRO	-27.49	-15.57	21.35	15.42	17.37	0.13	5.70	-	-	96.9	-	3.1	1.50*	Property	
Managed Fund	ANMGD	-11.74	-8.02	15.30	16.0											