

# 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 2010 to 30 June 2011.
- Part 2 – Investment performance and other important information (this document).

If you have not received both parts, please call **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:

**[commbank.com.au/personal/superannuation/default.aspx](http://commbank.com.au/personal/superannuation/default.aspx)**

To view, click on 'Forms and documents' under the heading 'More information' and select your annual report.

## Investment market commentary

Investment market commentary is now available online at:

**[commbank.com.au/personal/financial-planning/investment-products/unit-prices-and-performance/default.aspx](http://commbank.com.au/personal/financial-planning/investment-products/unit-prices-and-performance/default.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 ending 30 June 2011 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 covered by the Annual Statement and your mix of investment options.

This is because unit prices fluctuate daily 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. A capital guarantee applies on the Stable Fund and Fixed Interest Fund within the non-superannuation Investment Growth Bond product (A04) provided units are held for a minimum period of three years and two years respectively. 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 on any of this information, financial 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, the Fund); and
- other superannuation and ordinary life products issued by CMLA.

# Investment performance and other important information

## Investment performance and other important information:

### Changes to Colonial Investment options:

CMLA has an on-going process in place to review and, where appropriate, adjust the strategic asset allocations and strategies of the investment option/s.

As part of this process, CMLA revised the benchmark asset allocation and ranges with the aim to maintain or improve risk adjusted returns to members.

The changes were effective from 15 April 2011.

	Investment option		Australian shares	International shares*	Listed property <sup>o</sup>	Alternatives**	Fixed interest***	Cash	Total
Unit linked	Capital stable	Benchmark	9.5%	8.0%	4.5%	5.5%	37.5%	35.0%	100.0%
		Min	4.0%	3.0%	0.0%	0.0%	27.5%	20.0%	
		Max	20.0%	15.0%	10.0%	12.0%	50.0%	45.0%	
	Balanced (Managed)	Benchmark	28.0%	27.0%	5.0%	10.0%	20.0%	10.0%	100.0%
		Min	15.0%	15.0%	0.0%	0.0%	10.0%	0.0%	
		Max	40.0%	40.0%	12.0%	22.0%	35.0%	20.0%	
	International shares	Benchmark	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
		Min	0.0%	90.0%	0.0%	0.0%	0.0%	0.0%	
		Max	0.0%	100.0%	0.0%	0.0%	0.0%	10.0%	
	Property	Benchmark	0.0%	0.0%	80.0%	20.0%	0.0%	0.0%	100.0%
		Min	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	
		Max	0.0%	0.0%	100.0%	50.0%	0.0%	20.0%	
	Fixed interest	Benchmark	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	100.0%
		Min	0.0%	0.0%	0.0%	0.0%	80.0%	0.0%	
		Max	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%	
	Min	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
	Max	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%	
	Min	90.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
	Max	100.0%	0.0%	0.0%	0.0%	0.0%	10.0%		
Investment account	Investment account (Participating)	Benchmark	7.0%	5.0%	0.0%	8.0%	65.0%	15.0%	100.0%
		Min	0.0%	0.0%	0.0%	0.0%	40.0%	0.0%	
		Max	17.0%	14.0%	10.0%	16.0%	90.0%	60.0%	

\* Hedging target of 50% for Unit linked investment options and 100% for Investment Account investment options.

<sup>o</sup> Includes Australian and International listed property trusts (hedged).

\*\* Alternatives include private equity, infrastructure and direct property for all investment options except for Property, where Alternatives invest in direct property only.

\*\*\* Includes Australian and International Bonds (hedged).

## Important superannuation information

### Proposed Federal Budget changes impacting superannuation

The federal government ('The Government') announced as part of its May 2010 and 2011 Federal Budgets a number of changes affecting superannuation. Please note that these changes are currently in the proposal stage and may change prior to becoming law.

#### Increasing the superannuation guarantee (SG) rate to 12%

The Government has proposed to introduce a phased increase in the SG rate from 9% to 12%, with the initial increase from 9% to 9.25% proposed to commence from 1 July 2013. The table below shows the proposed increases in the SG rate for each financial year commencing from 1 July 2013.

Financial year	SG rate (%)
2013/2014	9.25
2014/2015	9.5
2015/2016	10.0
2016/2017	10.5
2017/2018	11.0
2018/2019	11.5
2019/2020	12.0

Where your employer is already making contributions above the current SG minimum you will need to check with them what changes, if any, they may introduce as a consequence of the Government's proposal.

#### Government superannuation contributions tax rebate for low income earners

The Government has proposed to provide a superannuation contributions tax rebate of up to \$500 annually for low income earners with effect from the 2012/2013 financial year.

This measure will effectively rebate most of the tax payable on concessional superannuation contributions made by or for low-income earners. The amount payable under this measure will be calculated by applying a 15% rebate of tax to the concessional contributions made by or for individuals on adjusted taxable incomes of up to \$37,000 (not indexed), with an annual maximum amount payable of \$500 (not indexed). The proposed rebate will be paid to the individual's superannuation fund to directly boost their retirement savings.

Concessional superannuation contributions made in the 2012/2013 financial year and later financial years will be eligible for the first superannuation contributions tax rebate paid in the 2013/2014 financial year.

#### Income threshold for co-contributions unchanged

The Government has proposed to continue the freeze on the income threshold above which the maximum superannuation co-contribution begins to phase down.

Under the superannuation co-contribution scheme, the Government provides a matching contribution for contributions made into superannuation out of after-tax income. The matching contribution is up to \$1,000 for people with incomes of up to \$31,920 in 2010/2011 (with the amount available phasing down to \$0 for people with incomes of \$61,920 or more). This proposal will look at continuing the freeze of these thresholds at \$31,920 and \$61,920 respectively until 2012/2013 financial year.

#### Raising the SG age limit from 70 to 75

The Government has proposed to raise the SG age limit from 70 to 75 with effect from 1 July 2013. Currently under the SG legislation your employer only needs to pay your SG contribution up to age 70.

#### Contribution Caps – higher caps for the over 50s

From 1 July 2012, eligible individuals aged over 50 with total superannuation balances of less than \$500,000 will be able to contribute an additional \$25,000 above the general concessional cap.

The general concessional cap is set at \$25,000 and is subject to indexation.

#### Refund of excess concessional contributions

The Government will provide eligible individuals with the option to have excess concessional contributions taken out of their superannuation fund and assessed as income at their marginal rate of tax, rather than incurring excess contributions tax. The measure will apply where an individual has made excess concessional contributions of up to \$10,000 (not indexed) in a particular year and is only available for breaches in respect of 2011/2012 or later years, and only for the first year, commencing from 2011/2012, in which a breach occurs.

#### Additional disclosure on pay-slips regarding superannuation

With effect from 1 July 2012, the Government will ensure that employees receive information on their payslips about the amount of superannuation actually paid into their account, and employees and employers will receive quarterly notification from their superannuation fund if regular payments cease. This measure will help employees to keep track of their employer's contributions and take action where there is a shortfall.

## Legislated changes impacting superannuation

These changes are legislated and depending on your individual circumstance may have an impact on you.

### Flood Levy

The Temporary Flood and Cyclone Reconstruction Levy (flood levy) is to apply during the 2011/2012 income year only.

The flood levy will apply to the taxable income of individuals (unless an exemption applies). This means that superannuation benefit payments (ie lump sum and income stream) paid to a person over 60 will not be subject to the flood levy as these amounts are non-assessable non-exempt. Superannuation benefit payments paid to a person under 60 however may be subject to the flood levy.

The table below outlines the amount payable according to your taxable income. Taxable income is assessable income less allowable deductions.

Taxable Income	Flood Levy
\$0 to \$50,000	Nil
\$50,001 to \$100,000	0.5% for each \$1 over \$50,000
Over \$100,000	\$250 plus 1% for each \$1 over \$100,000

If you were affected by certain natural disasters you may be able to apply for an exemption to the flood levy by completing and submitting the ATO approved form "Flood Levy Exemption Declaration" (NAT 73797) to your income provider.

For more information go to:  
[www.ato.gov.au/floodlevy](http://www.ato.gov.au/floodlevy).

### Greater use of tax file numbers

The Government will allow superannuation fund trustees and retirement savings account (RSA) providers to make greater use of tax file numbers (TFNs) to locate member accounts and to facilitate the consolidation of multiple member accounts. This measure will improve superannuation industry administration by removing the existing requirement for fund trustees and RSA providers to use other methods of identification to locate accounts before TFNs can be used, with effect from 1 July 2011. It will also assist fund trustees and RSA providers to carry out more efficient consolidation of multiple member accounts, with effect from 1 January 2012, if not proclaimed earlier.

### Reduction in the minimum payment amounts for account-based pensions

The Government will phase out the pension drawdown relief that has been provided over the last three years. Minimum payment amounts for account-based and allocated pensions will be reduced by 25% for 2011-12 and will return to normal in 2012-13. The below table illustrates the minimum payment amounts applicable per year.

Age	2010-2011 pension % of account balance	2011-2012 pension % of account balance	Normal pension % of account balance
Under 65	2%	3%	4%
65 -74	2.5%	3.75%	5%
75 – 79	3%	4.5%	6%
80 – 84	3.5%	5.25%	7%
85 – 89	4.5%	6.75%	9%
90 – 94	5.5%	8.25%	11%
95 or more	7%	10.5%	14%

## Trustee's investment objectives and strategies

For members of Colonial Super Retirement Fund<sup>##</sup>

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 invests. 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.
  - \*\* 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.
  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, for CSRF. The Trustee does not guarantee the accuracy or the correctness of information relating to products not issued by it.
- o Includes Australian and international listed property trusts (hedged).
  - oo These are investments in non-traditional sectors, such as private equity and infrastructure investments.
  - ooo Includes Australian and international bonds (hedged).

**Enquiries**

1800 624 100  
8.30am to 6pm (Sydney time)  
Monday to Friday

**Email**

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**Postal address**

The Colonial Mutual Life  
Assurance Society Limited  
PO Box 320  
Silverwater NSW 2128

Product and investment option name	Investment Option code (PAS)	Yearly returns as at 30 June (%)					5 year compound average return to 30 June 2011 (% p.a.)	10 year compound average return to 30 June 2011 (% p.a.)	Asset allocation % as at 30 June 2011 <sup>1</sup>						Investment management fee (% p.a.) <sup>2</sup>	Investment option objective
		2011	2010	2009	2008	2007			Australian shares	International shares	Listed property <sup>3</sup>	Alternatives <sup>4</sup>	Fixed interest <sup>5</sup>	Cash		
<b>Superannuation</b>																
<b>Personal Super Umbrella Investment Plan<sup>6</sup> and Personal Super Umbrella Financial Plan<sup>6</sup></b>																
Capital Guaranteed Cash Fund (Investment Units)	2CSU	2.83	1.96	3.25	4.43	3.46	3.18	3.10	-	-	-	-	-	100.0	1.95*	Capital guaranteed cash
Capital Guaranteed Cash Fund (Initial Units)	2CSU	-3.81	-4.62	-3.40	-2.31	-3.19	-3.47	-3.54	-	-	-	-	-	100.0	8.40*	Capital guaranteed cash
Capital Guaranteed Fund (Investment Units) <sup>6</sup>	1SUU	5.04	5.45	7.61	8.00	7.60	6.73	6.70	6.9	5.0	-	4.0	65.8	18.3	N/A**	Capital guaranteed
Capital Guaranteed Fund (Initial Units) <sup>6</sup>	1SUU	-0.94	-0.56	1.48	1.85	1.49	0.65	0.63	6.9	5.0	-	4.0	65.8	18.3	N/A**	Capital guaranteed
Fixed Interest Fund (Investment Units)	2FIU	4.13	7.09	5.91	2.99	2.54	4.52	4.62	-	-	-	-	99.1	0.9	2.05*	Fixed interest
Fixed Interest Fund (Initial Units)	2FIU	-2.49	0.30	-0.82	-3.54	-3.96	-2.11	-2.02	-	-	-	-	99.1	0.9	8.40*	Fixed interest
Property Fund (Investment Units)	2PRU	8.34	9.26	-26.00	-13.45	17.51	-2.28	4.23	-	-	68.9	30.5	-	0.6	2.30*	Property
Property Fund (Initial Units)	2PRU	1.73	2.59	-30.51	-18.73	10.36	-8.24	-2.12	-	-	68.9	30.5	-	0.6	8.40*	Property
Stable Fund (Investment Units)	2STU	5.24	6.68	-3.98	-2.04	7.08	2.49	3.63	9.1	7.7	4.9	3.3	38.5	36.5	2.20*	Capital stable
Stable Fund (Initial Units)	2STU	-1.28	0.07	-9.84	-8.12	0.46	-3.86	-2.78	9.1	7.7	4.9	3.3	38.5	36.5	8.40*	Capital stable
Managed Fund (Investment Units)	2MGU	7.42	7.73	-10.83	-6.87	12.79	1.56	3.71	27.6	27.3	5.5	8.3	21.1	10.2	2.20*	Managed growth (Balanced)
Managed Fund (Initial Units)	2MGU	0.76	1.05	-16.35	-12.65	5.82	-4.74	-2.72	27.6	27.3	5.5	8.3	21.1	10.2	8.40*	Managed growth (Balanced)
Australian Equities Fund (Investment Units)	2EQU	6.70	13.72	-17.19	-10.44	25.64	2.20	6.58	99.2	-	-	-	-	0.8	2.30*	Australian shares
Australian Equities Fund (Initial Units)	2EQU	0.19	6.79	-22.25	-15.90	17.99	-4.03	0.09	99.2	-	-	-	-	0.8	8.40*	Australian shares
International Equities Fund (Investment Units)	2INU	8.33	6.49	-17.77	-17.56	5.36	-3.62	-3.42	-	99.0	-	-	-	1.0	2.30*	International shares
International Equities Fund (Initial Units)	2INU	1.74	-0.03	-22.78	-22.60	-1.05	-9.49	-9.31	-	99.0	-	-	-	1.0	8.40*	International shares
<b>Rollover Investment Growth Bond<sup>6</sup>, Personal Super Investment Growth Bond<sup>6</sup> and Super Investment Growth Bond<sup>6</sup></b>																
Capital Guaranteed Cash Fund (Investment Units)	2CSH	3.07	2.22	3.51	4.73	3.72	3.45	3.42	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Guaranteed Cash Fund (Initial Units)	1SUP	5.51	5.65	7.76	8.39	8.70	7.19	7.05	6.9	5.0	-	4.0	65.8	18.3	N/A**	Capital guaranteed
Fixed Interest Fund (Investment Units)	2FIU	4.33	7.32	6.15	3.28	2.75	4.76	4.65	-	-	-	-	99.1	0.9	1.85*	Fixed interest
Fixed Interest Fund (Initial Units)	2PRP	8.59	9.52	-25.85	-13.20	17.88	-2.03	4.57	-	-	68.9	30.5	-	0.6	2.05*	Property
Property Fund (Investment Units)	2PRP	8.59	9.52	-25.85	-13.20	17.88	-2.03	4.57	-	-	68.9	30.5	-	0.6	2.05*	Property
Stable Fund (Investment Units)	2STB	5.51	6.96	-3.66	-1.73	7.36	2.76	3.94	9.1	7.7	4.9	3.3	38.5	36.5	1.95*	Capital stable
Stable Fund (Initial Units)	2CST	5.27	7.35	-3.00	-1.99	7.90	2.98	4.16	9.7	7.9	4.8	3.0	37.1	37.5	1.85*	Capital stable
Managed Fund (Investment Units)	2MGD	7.69	8.00	-10.61	-6.60	13.10	1.82	4.17	27.6	27.3	5.5	8.3	21.1	10.2	1.95*	Managed growth (Balanced)
Managed Fund (Initial Units)	2CMG	7.58	10.18	-11.24	-9.41	13.87	1.61	3.58	28.7	27.8	5.9	6.3	19.6	11.7	1.85*	Managed growth (Balanced)
Australian Equities Fund (Investment Units)	2EQY	6.97	14.01	-16.99	-10.18	25.98	2.47	6.71	99.2	-	-	-	-	0.8	2.05*	Australian shares
International Equities Fund (Investment Units)	2INT	8.59	6.73	-17.61	-17.37	5.63	-3.40	-3.28	-	99.0	-	-	-	1.0	2.05*	International shares
<b>SGIC Personal Superannuation Bond<sup>6</sup></b>																
Capital Guaranteed Cash Fund	7SCA, 7RCA	3.07	2.17	3.43	4.78	3.73	3.45	3.03	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Guaranteed Fund <sup>7</sup>	6SBD	6.52	3.50	1.53	6.32	17.83	6.98	6.58	6.2	3.9	-	2.1	41.2	46.6	1.50*	Capital guaranteed
Capital Guaranteed Fund <sup>7</sup>	6SCG, 6RCG	6.32	3.39	1.30	6.12	17.63	6.81	6.40	6.2	3.9	-	2.1	41.2	46.6	1.70*	Capital guaranteed
Fixed Interest Fund	7SFI, 7RFI	4.48	7.44	6.34	3.42	2.89	4.67	4.67	-	-	-	-	99.1	0.9	1.70*	Fixed interest
Property Fund	7SPF, 7RPF	8.97	9.87	-26.65	-13.04	18.25	-1.75	4.85	-	-	68.9	30.5	-	0.6	1.70*	Property
Managed Fund	7SMN, 7RMN	7.97	8.25	-10.40	-6.44	13.37	2.05	4.07	27.6	27.3	5.5	8.3	21.1	10.2	1.70*	Managed growth (Balanced)
Australian Equities Fund	7SAE, 7RAE	7.36	14.35	-16.70	-9.99	26.42	2.79	6.88	99.2	-	-	-	-	0.8	1.70*	Australian shares
International Equities Fund	7SIE, 7RIE	8.98	7.10	-17.27	-17.00	5.95	-3.04	-2.98	-	99.0	-	-	-	1.0	1.70*	International shares
Capital Protected Fund – December <sup>8</sup>	7SP1, 7RP1	3.04	2.21	3.55	4.50	3.81	3.42	2.99	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Protected Fund – June A (ex-March) <sup>8</sup>	7SP2, 7RP2	3.05	2.20	3.55	4.51	3.70	3.40	2.86	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Protected Fund – June <sup>8</sup>	7SP3, 7RP3	3.08	2.20	3.57	4.66	3.72	3.44	2.98	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Protected Fund – September <sup>8</sup>	7SP4, 7RP4	3.06	2.20	3.55	4.52	3.77	3.42	3.01	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
<b>SGIC Rollover Deposit Plan<sup>6</sup></b>																
Capital Guaranteed Cash Fund	7SCA, 7RCA	3.07	2.17	3.53	4.78	3.73	3.45	3.03	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Guaranteed Fund <sup>7</sup>	6SCG, 6RCG	6.32	3.39	1.30	6.12	17.63	6.81	6.40	6.2	3.9	-	2.1	41.2	46.6	1.70*	Capital guaranteed
Capital Guaranteed Fund <sup>17</sup>	6ROL	6.32	3.39	1.30	6.12	17.64	6.81	6.40	6.2	3.9	-	2.1	41.2	46.6	1.70*	Capital guaranteed
Fixed Interest Fund <sup>17</sup>	7SFI, 7RFI	4.48	7.44	6.34	3.42	2.89	4.67	4.67	-	-	-	-	99.1	0.9	1.70*	Fixed interest
Property Fund	7SPF, 7RPF	8.97	9.87	-26.65	-13.04	18.25	-1.75	4.85	-	-	68.9	30.5	-	0.6	1.70*	Property
Managed Fund	7SMN, 7RMN	7.97	8.25	-10.40	-6.44	13.37	2.05	4.07	27.6	27.3	5.5	8.3	21.1	10.2	1.70*	Managed growth (Balanced)
Australian Equities Fund	7SAE, 7RAE	7.36	14.35	-16.70	-9.99	26.42	2.79	6.88	99.2	-	-	-	-	0.8	1.70*	Australian shares
International Equities Fund	7SIE, 7RIE	8.98	7.10	-17.27	-17.00	5.95	-3.04	-2.98	-	99.0	-	-	-	1.0	1.70*	International shares
Capital Protected Fund – December <sup>8</sup>	7SP1, 7RP1	3.04	2.21	3.55	4.50	3.81	3.42	2.99	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Protected Fund – June A (ex-March) <sup>8</sup>	7SP2, 7RP2	3.05	2.20	3.55	4.51	3.70	3.40	2.86	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Protected Fund – June <sup>8</sup>	7SP3, 7RP3	3.08	2.20	3.57	4.66	3.72	3.44	2.98	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Capital Protected Fund – September <sup>8</sup>	7SP4, 7RP4	3.06	2.20	3.55	4.52	3.77	3.42	3.01	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
<b>ex Legal and General Capital Guaranteed products</b>																
<b>Retirement Investment Plan<sup>6</sup></b>																
Table 60 and 80	1RIP	4.51	5.06	7.35	7.76	7.36	6.40	6.14	6.9	5.0	-	4.0	65.8	18.3	N/A**	Capital guaranteed
Table 62 and Plus	1RAP	5.41	5.96	8.25	8.66	8.25	7.30	7.04	6.9	5.0	-	4.0	65.8	18.3	N/A**	Capital guaranteed
Retirement Accumulation Plan <sup>6</sup>	1RAP	5.41	5.96	8.25	8.66	8.25	7.30	7.04	6.9	5.0	-	4.0	65.8	18.3	N/A**	Capital guaranteed
Private Trustee Superannuation <sup>6</sup>	1LUS	5.41	5.96	8.25	8.66	8.25	7.30	7.04	6.9	5.0	-	4.0	65.8	18.3	N/A**	Capital guaranteed
Life Umbrella <sup>6</sup>	1LUS	5.41	5.96	8.25	8.66	8.25	7.30	7.04	6.9	5.0	-	4.0	65.8	18.3	N/A**	Capital guaranteed
Superannuation	1LUS	5.41	5.96	8.25	8.66	8.25	7.30	7.04	6.9	5.0	-	4.0	65.8	18.3	N/A**	Capital guaranteed
<b>SGIC Capital Guaranteed products</b>																
Rollover Bond <sup>6</sup>	6ROL	6.32	3.39	1.30	6.12	17.64	6.81	6.40	6.2	3.9	-	2.1	41.2	46.6	1.70*	Capital guaranteed
Money Plan Super <sup>6</sup>	6SMY	6.52	3.50	1.43	6.35	17.86	6.98	6.58	6.2	3.9	-	2.1	41.2	46.6	1.50	Capital guaranteed
No Fee Rollover <sup>6</sup>	6RNF	5.97	3.19	1.07	5.77	17.28	6.52	6.08	6.2	3.9	-	2.1	41.2	46.6	2.05	Capital guaranteed
<b>Allocated Pensions</b>																
<b>Living Money<sup>6</sup></b>																
Capital Guaranteed Cash Fund	4CSH	3.90	2.88	4.48	5.46	4.70	4.28	3.91	-	-	-	-	-	100.0	1.70*	Capital guaranteed cash
Fixed Interest Fund	4FIX	5.56	8.57	9.68	2.85	4.95	6.20	4.96	-	-	-	-	98.6	1.4	1.80*	Fixed interest
Property Fund	4PRP	10.75	10.87	-27.96	-15.96	20.75	-2.11	4.92	-	-	68.6	30.5	-	0.9	2.00*	Property
Stable Fund	4STB	6.78	7.65	-2.65	-1.28	8.85	3.72	4.77	9.7	7.9	5.0	4.4	38.1	34.9	1.90*	Capital stable
Consensus Stable Fund	4CST	6.89	9.25	-3.31	-2.60	9.33	3.74	5.15	8.5	7.5	4.7	4.6	39.5	35.2	1.60*	Capital stable
Managed Fund	4MGD	9.25	8.30	-12.08	-8.36	14.82	1.74	3.73	28.1	27.1	5.5	10.0	20.0	9.3	1.90*	Managed growth (Balanced)
Consensus Managed Fund	4CMG	9.31	12.47	-12.45	-11.10	15.96	2.06	4.53	27.6	28.6	6.0	7.7	20.3	9.8	1.60*	Managed growth (Balanced)
Australian Equities Fund	4EQY	8.12	16.20	-19.99	-13.72	28.60	1.86	6.25	98.8	-	-	-	-	1.2	2.00*	Australian shares
International Equities Fund	4INT	10.78	7.85	-18.28	-19.67	7.27	-3.22	-2.81	-	98.4	-	-	-	1.6	2.00*	International shares
<b>SGIC Retirement Plus Account<sup>6</sup></b>																
Capital Guaranteed Cash Fund	9ACA	4.17	3.01	4.79	5.72	4.91	4.51	3.								