

RETIREMENT PORTFOLIO SERVICE ANNUAL REPORT

Reporting period
1 July 2018 to 30 June 2019

Issued December 2019

OneAnswer Frontier Personal Super

OneAnswer Frontier Pension

OneAnswer Frontier Transition
to Retirement Pension

OneAnswer Personal Super

OneAnswer Pension

OneAnswer Transition to
Retirement Pension

OneAnswer Term Allocated Pension

Integra Super

Integra Allocated Pension

OptiMix Superannuation

OptiMix Allocated Pension

OptiMix Term Allocated Pension

Personal Retirement Plan

Traditional Policies (Superannuation)

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This Annual Report covers the various products offered through the Retirement Portfolio Service and not all sections will be relevant to you. Please ensure you read the sections relevant to the superannuation or pension product of which you are a member.

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OneAnswer Personal Super, OneAnswer Pension, OneAnswer Term Allocated Pension, OneAnswer Frontier Personal Super, OneAnswer Frontier Pension, Integra Super, OptiMix Superannuation, OptiMix Allocated Pension, OptiMix Term Allocated Pension, Integra Allocated Pension, Personal Retirement Plan and Traditional Policies (Superannuation) are products offered by the Retirement Portfolio Service (ABN 61 808 189 263, RSE R1000986, SFN 4571 15975) (Fund). When you invest in one of these products, you become a member of the Fund. Traditional Policies (Superannuation), Integra Super, OneAnswer Personal Super, OneAnswer Pension, OneAnswer Term Allocated Pension, OptiMix Superannuation, OptiMix Allocated Pension, OptiMix Term Allocated Pension, Integra Allocated Pension, and Personal Retirement Plan are all products which are now closed to new investors (together 'Closed Products').

OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OnePath Custodians or Trustee) is the Trustee of the Fund and the issuer of this Annual Report for the products mentioned above.

The Trustee is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ). ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Although the Trustee is owned by ANZ, it is not a Bank. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) (OnePath Life), is a wholly owned subsidiary of Zurich Financial Services Australia Limited (ABN 11 008 423 372) (Zurich). Except as described in the relevant Product Disclosure Statement (PDS), an investment with the issuer is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuer or the capital or performance of your investment.

For the Closed Products, the PDS is available by calling Customer Services. Read this and any specific product updates for these products listed above and consider whether the product is right for you before making a decision to continue to hold the product.

For all other products you should read the relevant PDS available at onepath.com.au and consider whether that particular product is right for you before making a decision to acquire or continue to hold the product.

The term 'OneAnswer Pensions' refers to, OneAnswer Allocated Pension, OneAnswer Frontier Pension and OneAnswer Term Allocated Pension.

The term 'OneAnswer' also includes the OneAnswer Frontier and OneAnswer//Select suite of products.

The term 'OptiMix Pensions' refers to OptiMix Allocated Pension and OptiMix Term Allocated Pension.

The term 'OptiMix'/'OptiMix members' refers to members who have the now-closed OptiMix product and does not include OneAnswer, Integra Super, or Integra Allocated Pension members who have some or all of their account invested in one of the OptiMix investment funds.

The term Traditional Policies (Superannuation) refers to OnePath Traditional Endowments and OnePath Whole of Life.

This information is current as at 30 June 2019, but may be subject to change. Updated information will be available free of charge by contacting Customer Services on 133 665.

The information is of a general nature and does not take into account your personal needs, financial circumstances or objectives.

Before acting on this information, you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives. Any examples used in this Annual Report are hypothetical and are not meant to illustrate the circumstances of any particular individual. This information must not be reproduced without the issuer's prior written permission.

INVESTING YOUR MONEY

When you invest your superannuation in a product within the Fund your money is invested in one or more different investment funds. The investment funds you are invested in are outlined on your Annual Statement. This Annual Report details how the Fund and your investment in the Fund is managed and how all investment funds in the products listed on the cover have performed (investment return), in the last financial year.

When selecting investment funds, you need to consider how long you wish to invest your money for and the level of risk you are prepared to accept. In general, investments with the potential to earn higher returns (e.g. shares) carry the highest risk. Not only will the rate of return go up and down, but the value of your investment (the capital value) can also rise and fall. For the investments that generally earn lower returns (e.g. cash), the capital value is less likely to fluctuate.

You may switch all or part of your existing account balance between investment funds within the Fund.

Please note that transaction cost factors and a fee may apply upon switching.

TRUSTEE'S INVESTMENT OBJECTIVES AND STRATEGY

The Fund's investment objectives are to:

- offer you a range of individual investment strategies, depending on the product (see 'Individual investment fund objectives and strategies' on pages 3 and 4), that invest in different types of assets, so that you may be able to achieve returns consistent with your risk tolerance
- invest in investment strategies as directed by members across a risk profile spectrum through registered managed investment schemes managed by fund managers.

The investment strategy of the Trustee is to implement its investment objectives by investing all contributions in members' selected investment funds (which either you or the Trustee have nominated) or through registered managed investment schemes managed by external fund managers.

In order to meet the Fund's investment objectives, the Trustee offers a variety of categories of investments, including:

- defensive strategy
- conservative strategy
- moderate strategy
- growth strategy
- high growth strategy.

The Trustee takes into account its objectives and the requirements of superannuation law and relevant regulatory guidelines for any new investments proposed for the Fund.

Some key considerations undertaken by the Trustee in assessing investments prior to making them available to investors include:

- **Risk and return** – key risks addressed in assessing and monitoring investments include investment asset and manager risk, market risk, derivatives and gearing risk, product complexity risk, liquidity risk and credit risk.
- **Diversification** – the Trustee considers the level and adequacy of diversification in each investment strategy as relevant to the needs of members. To minimise risks from lack of diversification, the Trustee makes available a broad range of managed fund investments across sectors (traditional and alternative), investment managers and styles.
- **Liquidity** – the Trustee considers the liquidity of the underlying assets when assessing investments as part of its selection criteria and reviews liquidity stress testing of the options as performed by the managers. This recognises the Trustee's requirements to pay expenses, tax and benefits when they become due and accounting for circumstances beyond its control.
- **Valuation** – the Trustee takes into consideration the reliability and frequency of valuation information to ensure members receive accurate and timely unit pricing and returns on their investments.
- **Product complexity** – the Trustee considers the complexity of products and their suitability to members when assessing investments as part of its selection criteria.
- **Use of derivatives** – the Trustee considers the potential risk exposures associated with derivatives when assessing investment options and reviews manager Derivative Risk Statements to ensure appropriate use of derivatives.
- **Cost and taxes** – the Trustee reviews the investment costs that may be charged by the investment manager on an absolute and relative to peers basis, and alignment of the interests of investment managers with investors. Due consideration has also been given by the Trustee to the impact of costs and taxes on the performance of the investment options.

The Trustee takes into consideration existing and prospective investment liabilities when assessing investment options and its ability to discharge any liabilities and any potential large redemptions.

INDIVIDUAL INVESTMENT FUND OBJECTIVES AND STRATEGIES

Over time, fund managers can make changes to the investment funds they manage. New investment funds can be offered and other investment funds can be closed to new investors.

OneAnswer

Details of the current investment objectives and strategies for all open funds can be found in the current PDS available at onpath.com.au or by calling Customer Services. Details of the current investment objectives and strategies for closed investment funds can be obtained through Customer Services.

OptiMix, Integra Super and Integra Allocated Pension members

Details of the current investment objectives and strategies for OptiMix, Integra Super and Integra Allocated Pension are available by calling Customer Services.

Personal Retirement Plan and Traditional Policies (Superannuation) members

Members of these products are all invested into the OnePath Capital Guaranteed fund. All contributions are invested in a master life insurance policy issued by OnePath Life, which is provided from the OnePath Life Limited Statutory Fund No. 3. The objective and strategy for the OnePath Capital Guaranteed fund are detailed below.

Investment objective

This investment fund's investment objective is to exceed the return on cash (after fees, charges and taxes) and the rate of change in inflation over periods of three years or more.

Investment strategy

This investment fund invests in a diversified portfolio of assets, including fixed interest, cash, shares and property.

INVESTMENT VALUE – ALLOCATION OF NET EARNINGS

OneAnswer and Integra Super members

All investment funds (except OnePath Capital Guaranteed) issue units, with each unit representing a share of the underlying assets. The value of a unit will vary depending on the value of the assets of the relevant investment fund. Your investment balance is the number of units you hold in the investment fund multiplied by the unit price. The net investment earnings (after deduction of management fees and taxes) are reflected by changes in the unit price. The value of your units may rise or fall.

In relation to investments in OnePath Guaranteed Cash (OneAnswer members) and OnePath Cash (Integra Super members), the unit price is subject to a guarantee that the unit price will never fall. In relation to investments in OnePath Capital Stable, the unit price payable on withdrawal may be subject to a limited guarantee.

For OnePath Capital Guaranteed, an interest rate is declared each year. This rate is capitalised and added to the value of your investment. This declared rate is based on a weighted average of the earnings rate of the fund over the previous three years, less management fees and taxes. If a full withdrawal is made, an interim interest rate applies from the last declaration date. The declared rate cannot be negative.

Integra Allocated Pension and OptiMix members

All investment funds issue units, with each unit representing a share of the underlying assets. The value of a unit will vary depending on the value of the assets of the relevant investment fund. Your investment balance is the number of units you hold in the investment fund multiplied by the unit price. The net investment earnings (after deduction of management fees and taxes) are reflected by changes in the unit price. The value of your units may rise or fall.

Personal Retirement Plan members

The Directors of OnePath Life declare an interest rate each year based on the advice of the Appointed Actuary. The interest rate is capitalised and added to the value of your investment balance. An interim interest rate applies from the last declaration date where a full withdrawal is made. The declared rate may be zero but cannot be negative.

Traditional Policies (Superannuation)

The Directors of OnePath Life declare a bonus rate each year based on the advice of the Appointed Actuary.

The bonus rate is applied to the sum insured and existing bonus and allocated to your policy. The declared bonus rate may be zero but cannot be negative.

INVESTMENT PERFORMANCE

The investment returns tables on pages 6 to 45 show the historical yearly returns for the last five years or for the years since a fund's inception (where the investment fund has not existed for the full five-year period) and the five-year and ten-year returns (after management fees and taxes) for each investment fund.

Please note that past performance is not indicative of future performance.

To see how your investment is performing, you can register for Account Access by calling Customer Services or simply visit onepath.com.au at any time.

DERIVATIVES

Some investment funds offered through the Fund may invest in derivatives, such as futures and options, in order to gain exposure to investment markets and to manage the risks associated with market price, interest rate and currency fluctuations. Except where specifically approved by the 'Investment Mandate' for that particular investment fund, derivatives will not be used to gear an investment fund's assets or for speculative purposes.

RESERVES

Tax reserve

Currently, the Fund maintains a Tax reserve which represents the difference between the member level and Fund level tax liability which has not been allocated to members.

Monies held by the Fund as a reserve are invested by the Trustee in an interest bearing bank account.

Operational Risk Financial Requirement

Under APRA Prudential Standard *SPS 114: Operational Risk Financial Requirement*, an Operational Risk Financial Requirement (ORFR) target amount is required to be held.

The financial resources held to meet the ORFR target amount can be held either as:

- an operational risk reserve within the Fund;
- operational risk trustee capital held by the RSE licensee; or
- a combination of both.

Unallocated benefits reserve

The Fund holds an Unallocated benefits reserve, which has been generated by tax deductions on specific insurance premiums which are paid for and claimed by RPS, which do not relate to specific members.

Defined benefits that are over/ (under) funded

Defined benefit member liabilities have been calculated in accordance with AASB 1056 – *Superannuation Entities*, which is, the amount of a portfolio of investments that would be needed, as at reporting date, to yield future net cash inflows to meet accrued benefits due.

Statement of changes in reserves for the year ended 30 June 2019:

	Unallocated surplus		Tax reserve		Operational Risk Financial Requirement reserve		Unallocated benefits reserve		Defined benefits that are over/ (under) funded		Total reserves	
	30 June 2019 \$000	30 June 2018 \$000	30 June 2019 \$000	30 June 2018 \$000	30 June 2019 \$000	30 June 2018 \$000	30 June 2019 \$000	30 June 2018 \$000	30 June 2019 \$000	30 June 2018 \$000	30 June 2019 \$000	30 June 2018 \$000
Opening balance as at 1 July	-	-	4,054	853	3,030	2,985	-	-	-	-	7,084	3,838
Profit/(loss) after income tax	2,280	3,246	-	-	-	-	(2,177)	-	19,081	-	19,184	3,246
Net transfer to/(from) reserves	(2,280)	(3,246)	2,238	3,201	43	45	17,550	-	-	-	17,551	-
Closing balance	-	-	6,292	4,054	3,073	3,030	15,373	-	19,081	-	43,819	7,084

INVESTMENT PERFORMANCE

INVESTMENT RETURNS – ONEANSWER PERSONAL SUPER

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 14 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Altrinsic Global Equities	Entry Fee	13/04/10	8.27	5.93	12.35	-6.47	15.04	6.76	7.30
	Nil Entry Fee	13/04/10	7.58	5.26	11.64	-7.06	14.32	6.08	6.62
	//Select	13/04/10	9.03	6.67	13.14	-5.81	15.85	7.51	8.06
	Frontier	15/11/10	9.11	6.74	13.21	-5.74	15.93	7.58	9.69
AMP Capital Equity	Entry Fee	21/11/01	9.71	12.18	7.12	-1.69	5.39	6.43	8.48
	Nil Entry Fee	21/11/01	9.01	11.47	6.44	-2.31	4.72	5.76	7.79
	//Select	11/12/06	10.48	12.97	7.87	-1.00	6.13	7.18	9.23
Antipodes Global (Long only) ^{#1}	Entry Fee	17/07/01	3.13	10.89	7.74	-2.12	20.90	7.83	7.11
	Nil Entry Fee	17/07/01	2.48	10.18	7.06	-2.74	20.14	7.15	6.43
	//Select	11/12/06	3.85	11.67	8.49	-1.43	21.75	8.59	7.85
	Frontier	15/11/10	3.82	11.63	8.45	-1.47	21.71	8.55	8.91
ANZ Cash Advantage	Entry Fee	15/06/09	1.07	1.03	1.11	1.85	1.88	1.36	2.21
	Nil Entry Fee	15/06/09	1.07	1.03	1.11	1.85	1.88	1.36	2.21
	//Select	15/06/09	1.33	1.28	1.37	2.16	2.14	1.62	2.48
	Frontier	15/11/10	1.33	1.28	1.37	2.16	2.14	1.62	2.33
ANZ Term Deposit options [§]	Entry Fee	01/09/11	-	-	-	-	-	-	-
	Nil Entry Fee	01/09/11	-	-	-	-	-	-	-
	//Select	01/09/11	-	-	-	-	-	-	-
	Frontier	01/09/11	-	-	-	-	-	-	-
Arrowstreet Global Equity (Hedged)	Entry Fee	02/10/02	5.52	10.26	17.76	-2.77	14.99	8.90	8.82
	Nil Entry Fee	02/10/02	4.85	9.56	17.01	-3.39	14.26	8.21	8.12
	//Select	11/12/06	6.26	11.04	18.59	-2.09	15.80	9.67	9.57
	Frontier	15/11/10	6.28	11.06	18.60	-2.07	15.82	9.69	10.16
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	-4.26	18.33	8.74	12.94	1.33	7.11	8.69
	Nil Entry Fee	19/09/05	-4.87	17.58	8.05	12.23	0.68	6.43	8.00
	//Select	11/12/06	-3.59	19.16	9.51	13.74	2.04	7.86	9.44
	Frontier	15/11/10	-3.63	19.12	9.46	13.70	1.99	7.82	7.48
Bennelong Australian Equities	Entry Fee	24/11/09	2.40	23.10	11.42	8.84	5.39	10.01	8.27
	Nil Entry Fee	24/11/09	1.76	22.31	10.71	8.15	4.72	9.31	7.59
	//Select	24/11/09	3.12	23.96	12.21	9.60	6.13	10.78	9.03
	Frontier	15/11/10	3.35	24.23	12.47	9.83	6.33	11.02	9.81
Bentham Global Income	Entry Fee	19/09/05	-0.35	3.78	10.63	-2.64	1.98	2.58	6.75
	Nil Entry Fee	19/09/05	-0.98	3.12	9.93	-3.25	1.33	1.93	6.07
	//Select	11/12/06	0.35	4.51	11.41	-1.95	2.70	3.30	7.49
	Frontier	15/11/10	0.32	4.47	11.38	-1.97	2.67	3.28	5.64
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	10.61	13.09	12.01	1.87	3.20	8.06	9.62
	Nil Entry Fee	20/09/04	9.90	12.37	11.30	1.22	2.55	7.37	8.92
	//Select	11/12/06	11.39	13.88	12.80	2.59	3.93	8.81	10.38
	Frontier	15/11/10	11.53	14.04	12.95	2.72	4.07	8.96	9.12

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
BlackRock Scientific Diversified Growth	Entry Fee	10/09/03	8.21	8.40	9.12	1.49	6.46	6.70	8.00
	Nil Entry Fee	10/09/03	7.53	7.72	8.42	0.85	5.77	6.02	7.31
	//Select	11/12/06	8.97	9.16	9.88	2.20	7.20	7.45	8.75
	Frontier	15/11/10	8.98	9.17	9.89	2.21	7.21	7.45	8.14
BlackRock Scientific International Equity	Entry Fee	19/09/05	9.36	14.74	13.32	-4.42	24.76	11.14	10.50
	Nil Entry Fee	19/09/05	8.67	14.02	12.59	-5.03	23.97	10.43	9.80
	//Select	11/12/06	10.13	15.55	14.11	-3.75	25.63	11.92	11.26
	Frontier	15/11/10	10.09	15.51	14.07	-3.79	25.59	11.88	12.27
BlackRock Tactical Growth ^{#2}	Entry Fee	21/11/01	8.74	7.09	9.67	0.47	7.20	6.58	7.43
	Nil Entry Fee	21/11/01	8.05	6.41	8.97	-0.17	6.52	5.91	6.74
	//Select	11/12/06	9.51	7.84	10.44	1.18	7.95	7.33	8.17
	Frontier	15/11/10	9.52	7.85	10.44	1.19	7.96	7.34	7.79
Colonial First State Global Credit Income	Entry Fee	19/09/05	1.47	1.05	5.09	0.18	0.95	1.73	3.94
	Nil Entry Fee	19/09/05	0.82	0.42	4.42	-0.46	0.30	1.09	3.28
	//Select	11/12/06	2.18	1.76	5.83	0.88	1.65	2.45	4.66
	Frontier	15/11/10	2.45	2.03	6.11	1.14	1.92	2.72	4.09
Colonial First State Global Listed Infrastructure	Entry Fee	18/09/17	11.42	-1.37 [‡]	-	-	-	5.44	5.44
	Nil Entry Fee	18/09/17	10.71	-1.86 [‡]	-	-	-	4.77	4.77
	//Select	18/09/17	12.38	-0.66 [‡]	-	-	-	6.38	6.38
	Frontier	18/09/17	12.23	-0.82 [‡]	-	-	-	6.21	6.21
Colonial First State Imputation	Entry Fee	21/11/01	8.70	17.68	7.47	0.24	5.39	7.75	9.05
	Nil Entry Fee	21/11/01	8.01	16.93	6.79	-0.40	4.72	7.06	8.36
	//Select	11/12/06	9.46	18.50	8.22	0.95	6.13	8.51	9.80
	Frontier	15/11/10	9.70	18.74	8.45	1.16	6.35	8.73	8.56
Fidelity Australian Equities	Entry Fee	02/03/09	8.58	13.52	8.99	3.37	6.20	8.08	10.11
	Nil Entry Fee	02/03/09	7.89	12.79	8.30	2.71	5.53	7.39	9.41
	//Select	02/03/09	9.34	14.31	9.76	4.10	6.95	8.84	10.87
	Frontier	15/11/10	9.55	14.53	9.98	4.30	7.16	9.05	9.94
Greencape Broadcap	Entry Fee	18/09/17	7.44	11.10 [‡]	-	-	-	5.44	10.46
	Nil Entry Fee	18/09/17	6.77	10.54 [‡]	-	-	-	4.77	9.76
	//Select	18/09/17	8.37	11.90 [‡]	-	-	-	6.38	11.44
	Frontier	18/09/17	8.30	11.78 [‡]	-	-	-	6.21	11.34
Investors Mutual Australian Shares	Entry Fee	10/09/03	7.79	4.29	11.67	4.98	9.32	7.57	10.22
	Nil Entry Fee	10/09/03	7.10	3.63	10.96	4.31	8.62	6.89	9.52
	//Select	11/12/06	8.54	5.02	12.45	5.71	10.08	8.33	10.98
	Frontier	15/11/10	8.59	5.06	12.49	5.76	10.12	8.37	9.98
Janus Henderson Australian Equity ^{#3}	Entry Fee	15/06/09	4.71 [‡]	12.36	8.04	5.43	1.78	6.41	7.44
	Nil Entry Fee	15/06/09	4.07 [‡]	11.65	7.35	4.76	1.13	5.73	6.75
	//Select	15/06/09	5.45 [‡]	13.15	8.80	6.17	2.49	7.15	8.18
	Frontier	15/11/10	5.54 [‡]	13.29	8.93	6.31	2.62	7.28	7.34
Janus Henderson Global Fixed Interest Total Return ^{#4}	Entry Fee	02/03/09	3.63	-0.11	4.26	0.55	2.52	2.16	5.38
	Nil Entry Fee	02/03/09	2.97	-0.74	3.60	-0.08	1.86	1.51	4.71
	//Select	02/03/09	4.36	0.59	4.99	1.26	3.24	2.87	6.11
	Frontier	15/11/10	4.43	0.66	5.06	1.34	3.32	2.95	4.37

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Kapstream Absolute Return Income	Entry Fee	19/09/05	1.96	1.30	1.68	1.36	1.96	1.65	5.82
	Nil Entry Fee	19/09/05	1.32	0.65	1.03	0.72	1.30	1.00	5.15
	//Select	11/12/06	2.68	2.01	2.39	2.07	2.67	2.36	6.56
	Frontier	15/11/10	2.73	2.06	2.45	2.12	2.72	2.41	3.97
Magellan Global	Entry Fee	21/11/01	17.15	14.21	12.91	-0.56	24.94	13.42	10.41
	Nil Entry Fee	21/11/01	16.41	13.48	12.20	-1.19	24.16	12.70	9.71
	//Select	11/12/06	17.97	15.01	13.71	0.14	25.82	14.22	11.18
	Frontier	15/11/10	18.10	15.14	13.82	0.26	25.95	14.34	12.67
Merlon Australian Share Income	Entry Fee	08/10/07	3.81	2.69	13.25	3.48	4.44	5.47	7.10
	Nil Entry Fee	08/10/07	3.16	2.04	12.53	2.82	3.77	4.79	6.42
	//Select	08/10/07	4.54	3.42	14.05	4.21	5.17	6.21	7.84
	Frontier	15/11/10	4.69	3.56	14.22	4.36	5.31	6.36	6.90
MFS Global Equity	Entry Fee	19/09/05	14.68	7.37	14.89	1.05	22.62	11.88	11.99
	Nil Entry Fee	19/09/05	13.95	6.69	14.16	0.41	21.84	11.17	11.28
	//Select	11/12/06	15.49	8.13	15.70	1.76	23.48	12.67	12.77
	Frontier	15/11/10	15.56	8.20	15.77	1.84	23.56	12.74	13.59
MLC Platinum Global	Entry Fee	10/09/03	-0.70	10.99	17.38	-6.11	15.73	7.05	7.16
	Nil Entry Fee	10/09/03	-1.25	10.38	16.73	-6.63	15.09	6.46	6.56
MoneyForLife Index Balanced	Entry Fee	26/10/09	5.67	6.20	8.30	0.61	4.72	5.07	5.77
	Nil Entry Fee	26/10/09	4.99	5.52	7.61	-0.03	4.06	4.40	5.10
	//Select	26/10/09	6.41	6.94	9.06	1.32	5.45	5.81	6.52
	Frontier	15/11/10	6.48	7.01	9.14	1.39	5.52	5.87	6.79
MoneyForLife Index Conservative	Entry Fee	26/10/09	4.90	3.91	4.58	1.53	3.71	3.72	4.40
	Nil Entry Fee	26/10/09	4.23	3.25	3.91	0.88	3.06	3.06	3.74
	//Select	26/10/09	5.64	4.64	5.32	2.24	4.44	4.45	5.14
	Frontier	15/11/10	5.71	4.71	5.39	2.31	4.51	4.52	5.28
MoneyForLife Index Moderate	Entry Fee	26/10/09	4.32	5.27	6.94	0.90	4.33	4.33	5.08
	Nil Entry Fee	26/10/09	3.65	4.60	6.26	0.25	3.67	3.67	4.41
	//Select	26/10/09	5.05	6.01	7.69	1.60	5.06	5.06	5.82
	Frontier	15/11/10	5.12	6.08	7.76	1.68	5.12	5.13	6.18
Nikko AM Australian Shares	Entry Fee	18/09/17	-2.11	9.71 [‡]	-	-	-	5.44	4.09
	Nil Entry Fee	18/09/17	-2.74	9.17 [‡]	-	-	-	4.77	3.43
	//Select	18/09/17	-1.27	10.50 [‡]	-	-	-	6.38	5.01
	Frontier	18/09/17	-1.22	10.50 [‡]	-	-	-	6.21	5.04
OnePath Active Growth	Entry Fee	10/09/03	5.70	6.49	7.89	-0.44	8.99	5.67	7.08
	Nil Entry Fee	10/09/03	5.03	5.82	7.20	-1.07	8.29	5.00	6.40
	//Select	11/12/06	6.44	7.24	8.65	0.25	9.75	6.41	7.82
	Frontier	15/11/10	6.46	7.27	8.67	0.28	9.78	6.44	7.36
OnePath Alternatives Growth	Entry Fee	11/12/06	-1.38	3.98	-5.81	-1.89	5.02	-0.10	-1.14
	Nil Entry Fee	11/12/06	-2.01	3.32	-6.41	-2.52	4.36	-0.73	-1.77
	//Select	11/12/06	-0.69	4.71	-5.15	-1.20	5.76	0.60	-0.46
	Frontier	15/11/10	-0.67	4.74	-5.13	-1.17	5.78	0.63	-0.32
OnePath Australian Shares	Entry Fee	09/01/95	7.41	7.44	9.08	-3.64	3.14	4.58	7.24
	Nil Entry Fee	09/01/95	6.91	6.97	8.62	-4.05	2.69	4.12	6.75
	//Select	11/12/06	8.16	8.19	9.84	-2.97	3.87	5.31	7.98
	Frontier	15/11/10	8.47	8.53	10.19	-2.65	4.19	5.64	6.75

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OnePath Balanced	Entry Fee	26/01/95	5.12	4.39	5.09	1.49	6.41	4.49	5.46
	Nil Entry Fee	26/01/95	4.64	3.93	4.65	1.06	5.95	4.03	4.98
	//Select	11/12/06	5.86	5.12	5.83	2.21	7.16	5.22	6.19
	Frontier	15/11/10	6.25	5.54	6.26	2.63	7.58	5.64	5.81
OnePath Blue Chip Imputation	Entry Fee	28/11/01	3.38	5.76	11.12	-6.59	2.04	2.98	6.55
	Nil Entry Fee	28/11/01	2.72	5.09	10.42	-7.19	1.39	2.32	5.87
	//Select	11/12/06	4.11	6.50	11.90	-5.94	2.76	3.70	7.28
	Frontier	15/11/10	4.17	6.57	11.97	-5.88	2.82	3.77	5.93
OnePath Capital Guaranteed	Entry Fee	06/1989	1.95	1.80	2.15	3.85	5.25	2.99	2.90
OnePath Capital Stable	Entry Fee	27/04/88	3.80	2.63	0.94	2.74	2.88	2.06	3.54
	Nil Entry Fee	28/02/89	3.14	0.81	-0.12	1.30	1.94	1.41	2.88
	//Select	11/12/06	4.50	3.35	1.64	3.46	3.60	2.76	4.24
OnePath Cash	Entry Fee	19/09/05	0.87	0.63	0.65	1.01	1.31	0.89	1.73
	Nil Entry Fee	19/09/05	0.87	0.63	0.65	1.01	1.31	0.89	1.73
	//Select	11/12/06	1.18	0.93	0.95	1.32	1.61	1.20	2.04
	Frontier	15/11/10	1.40	1.15	1.18	1.55	1.84	1.43	2.07
OnePath Conservative	Frontier	15/11/10	5.89	3.99	3.85	3.42	5.94	4.61	5.11
OnePath Diversified Credit ^{#5}	Entry Fee	10/09/03	0.90	0.31	2.57	0.76	0.90	1.09	3.74
	Nil Entry Fee	10/09/03	0.27	-0.33	1.91	0.12	0.26	0.44	3.08
	//Select	11/12/06	1.61	1.01	3.29	1.47	1.61	1.80	4.46
	Frontier	15/11/10	1.68	1.08	3.36	1.54	1.68	1.86	3.16
OnePath Diversified Fixed Interest	Entry Fee	09/01/95	5.19	0.57	0.71	5.02	3.33	2.95	4.18
	Nil Entry Fee	09/01/95	4.52	-0.07	0.07	4.35	2.67	2.29	3.52
	//Select	11/12/06	5.93	1.28	1.42	5.76	4.05	3.67	4.90
	Frontier	15/11/10	6.13	1.48	1.61	5.96	4.26	3.87	4.68
OnePath Emerging Companies	Entry Fee	21/04/97	3.34	18.17	-0.82	17.02	6.09	8.50	9.60
	Nil Entry Fee	21/04/97	2.68	17.42	-1.44	16.28	5.41	7.81	8.90
	//Select	11/12/06	4.07	19.00	-0.12	17.85	6.83	9.26	10.36
	Frontier	15/11/10	4.14	19.08	-0.05	17.92	6.90	9.33	8.39
OnePath Geared Australian Shares Index	Entry Fee	20/07/06	17.53	20.72	19.33	-5.00	2.49	10.52	11.77
	Nil Entry Fee	20/07/06	16.79	19.95	18.58	-5.60	1.84	9.81	11.06
	//Select	11/12/06	18.36	21.56	20.17	-4.33	3.21	11.29	12.55
	Frontier	15/11/10	18.23	21.43	20.05	-4.43	3.11	11.18	10.17
OnePath Global Emerging Markets Shares	Entry Fee	17/07/01	4.85	13.21	16.64	-5.68	8.98	7.31	3.97
	Nil Entry Fee	17/07/01	4.38	12.67	17.06	-5.13	9.04	7.33	3.64
	//Select	11/12/06	5.58	14.01	17.46	-5.02	9.75	8.07	4.69
	Frontier	15/11/10	5.77	14.16	18.61	-3.86	10.48	8.75	3.56
OnePath Global Property Securities Index ^{#6}	Entry Fee	11/12/06	5.60	3.58	-2.48	12.15	7.65	5.19	11.54
	Nil Entry Fee	11/12/06	4.93	2.92	-3.10	11.43	6.97	4.52	10.83
	//Select	11/12/06	6.34	4.31	-1.80	12.93	8.41	5.93	12.31
	Frontier	15/11/10	6.50	4.47	-1.65	13.11	8.56	6.09	8.61
OnePath Global Shares	Entry Fee	06/05/97	14.19	13.65	13.20	6.82	24.28	14.29	11.80
	Nil Entry Fee	06/05/97	13.45	12.92	12.48	6.13	23.48	13.56	11.09
	//Select	11/12/06	14.99	14.45	13.99	7.57	25.15	15.09	12.58
	Frontier	15/11/10	15.06	14.52	14.07	7.63	25.23	15.16	13.48
OnePath Guaranteed Cash	Entry Fee	02/09/91	0.88	0.61	0.68	1.01	1.31	0.90	1.74
	Nil Entry Fee	09/01/95	0.57	0.31	0.38	0.71	1.01	0.59	1.43
	//Select	11/12/06	1.18	0.91	0.98	1.32	1.62	1.20	2.04

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OnePath High Growth	Entry Fee	25/07/01	6.52	9.19	11.45	-0.55	9.60	7.16	7.68
	Nil Entry Fee	25/07/01	5.84	8.50	10.74	-1.18	8.91	6.48	6.99
	//Select	11/12/06	7.27	9.95	12.23	0.15	10.37	7.91	8.42
	Frontier	15/11/10	7.34	10.03	12.30	0.22	10.45	7.98	7.88
OnePath Managed Growth	Entry Fee	26/03/88	5.27	6.46	7.51	0.71	7.78	5.51	6.48
	Nil Entry Fee	29/06/92	4.60	5.78	6.83	0.07	7.09	4.84	5.80
	//Select	11/12/06	6.01	7.21	8.27	1.42	8.53	6.25	7.21
	Frontier	15/11/10	6.17	7.37	8.43	1.57	8.70	6.41	6.55
OnePath Property Securities	Entry Fee	30/04/88	2.81	9.21	-3.91	17.47	14.04	7.65	9.85
	Nil Entry Fee	30/04/88	2.16	8.52	-4.52	16.72	13.32	6.96	9.15
	//Select	11/12/06	3.53	9.98	-3.24	18.29	14.84	8.40	10.61
	Frontier	15/11/10	3.65	10.10	-3.14	18.43	14.96	8.52	9.86
OnePath Select Leaders	Entry Fee	10/09/03	7.21	7.90	9.27	-5.95	3.11	4.16	7.59
	Nil Entry Fee	10/09/03	6.53	7.22	8.57	-6.55	2.46	3.49	6.91
	//Select	11/12/06	7.97	8.66	10.04	-5.29	3.84	4.89	8.34
	Frontier	15/11/10	8.09	8.77	10.16	-5.19	3.95	5.00	6.70
OnePath Sustainable Investments - Australian Shares	Entry Fee	10/09/03	12.77	6.27	9.38	-5.89	5.27	5.36	8.65
	Nil Entry Fee	10/09/03	12.05	5.59	8.68	-6.49	4.60	4.69	7.96
	//Select	11/12/06	13.56	7.01	10.15	-5.23	6.01	6.10	9.40
	Frontier	15/11/10	13.58	7.04	10.17	-5.21	6.03	6.13	7.86
OnePath Tax Effective Income	Entry Fee	10/09/03	8.61	6.27	2.72	3.21	5.37	5.21	7.47
	Nil Entry Fee	10/09/03	7.93	5.59	2.06	2.55	4.69	4.54	6.78
	//Select	11/12/06	9.38	7.02	3.44	3.93	6.11	5.95	8.21
	Frontier	15/11/10	9.50	7.13	3.55	4.05	6.22	6.07	6.87
OptiMix Australian Fixed Interest	Entry Fee	10/09/03	6.79	1.22	-0.92	3.74	2.94	2.72	3.99
	Nil Entry Fee	10/09/03	6.10	0.58	-1.55	3.08	2.28	2.07	3.32
	//Select	11/12/06	7.54	1.93	-0.22	4.47	3.67	3.44	4.71
	Frontier	15/11/10	7.80	2.19	0.03	4.74	3.92	3.71	4.64
OptiMix Australian Shares	Entry Fee	10/09/03	5.51	10.89	11.44	-0.34	2.91	5.98	7.46
	Nil Entry Fee	10/09/03	4.84	10.18	10.74	-0.98	2.25	5.31	6.77
	//Select	11/12/06	6.25	11.67	12.22	0.36	3.63	6.73	8.20
	Frontier	15/11/10	6.52	11.96	12.51	0.62	3.90	7.00	7.16
OptiMix Balanced	Entry Fee	20/11/01	5.04	6.13	7.69	0.59	7.64	5.38	6.34
	Nil Entry Fee	20/11/01	4.37	5.46	7.00	-0.04	6.95	4.71	5.67
	//Select	11/12/06	5.78	6.87	8.45	1.30	8.39	6.12	7.08
	Frontier	15/11/10	6.00	7.11	8.68	1.53	8.63	6.36	6.48
OptiMix Conservative	Entry Fee	02/06/02	4.72	2.90	3.13	2.33	4.83	3.58	4.57
	Nil Entry Fee	02/09/02	4.05	2.25	2.48	1.68	4.16	2.92	3.90
	//Select	11/12/06	5.45	3.62	3.86	3.05	5.57	4.31	5.29
	Frontier	15/11/10	5.69	3.86	4.09	3.29	5.81	4.54	4.96
OptiMix Enhanced Cash	Entry Fee	10/09/03	0.38	0.16	0.24	0.56	0.60	0.39	1.34
	Nil Entry Fee	10/09/03	0.34	0.99	-0.40	-0.07	-0.04	0.17	0.91
	//Select	11/12/06	1.09	0.87	0.94	1.26	1.30	1.09	2.04
OptiMix Global Emerging Markets Shares	Entry Fee	08/10/07	6.71	6.01	13.42	-6.44	10.83	5.87	4.44
	Nil Entry Fee	08/10/07	6.03	5.34	12.68	-7.04	10.13	5.20	3.77
	//Select	08/10/07	7.46	6.75	14.21	-5.78	11.61	6.62	5.16
	Frontier	15/11/10	7.53	6.82	14.29	-5.72	11.69	6.69	3.89

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OptiMix Global Shares	Entry Fee	10/09/03	9.58	9.71	13.95	-0.86	21.22	10.48	10.17
	Nil Entry Fee	10/09/03	8.89	9.01	13.23	-1.50	20.46	9.78	9.47
	//Select	11/12/06	10.35	10.48	14.76	-0.17	22.07	11.26	10.93
	Frontier	15/11/10	10.65	10.77	15.06	0.10	22.40	11.56	11.35
OptiMix Global Smaller Companies Shares	Entry Fee	10/09/03	0.05	13.45	13.29	-4.53	22.27	8.46	10.78
	Nil Entry Fee	10/09/03	-0.58	12.73	12.57	-5.14	21.49	7.77	10.08
	//Select	11/12/06	0.76	14.25	14.08	-3.86	23.13	9.22	11.55
	Frontier	15/11/10	0.81	14.32	14.15	-3.80	23.20	9.29	11.27
OptiMix Growth	Entry Fee	20/11/01	5.52	7.41	9.52	0.02	8.52	6.14	7.06
	Nil Entry Fee	20/11/01	4.84	6.72	8.82	-0.62	7.83	5.47	6.38
	//Select	11/12/06	6.26	8.16	10.28	0.72	9.28	6.89	7.80
	Frontier	15/11/10	6.55	8.45	10.58	1.00	9.58	7.18	7.20
OptiMix High Growth	Entry Fee	27/11/01	5.83	8.64	11.55	-0.71	9.30	6.84	7.70
	Nil Entry Fee	27/11/01	5.15	7.94	10.85	-1.35	8.61	6.16	7.02
	//Select	11/12/06	6.57	9.40	12.34	-0.01	10.07	7.59	8.45
	Frontier	15/11/10	6.85	9.68	12.63	0.25	10.36	7.87	7.80
OptiMix Moderate	Entry Fee	10/09/03	5.07	4.36	5.45	1.67	6.48	4.59	5.62
	Nil Entry Fee	10/09/03	4.40	3.70	4.78	1.03	5.80	3.93	4.95
	//Select	11/12/06	5.81	5.10	6.19	2.38	7.23	5.33	6.35
	Frontier	15/11/10	6.05	5.35	6.44	2.63	7.47	5.58	5.86
OptiMix Property Securities	Entry Fee	10/09/03	10.34	8.64	-2.48	26.02	17.40	11.58	11.18
	Nil Entry Fee	10/09/03	9.64	7.94	-3.10	25.22	16.66	10.87	10.47
	//Select	11/12/06	11.12	9.40	-1.79	26.91	18.23	12.36	11.95
	Frontier	15/11/10	11.50	9.78	-1.45	27.34	18.65	12.75	12.51
Pandal Australian Shares ^{#7}	Entry Fee	02/03/09	6.59	13.05	14.01	-1.89	8.05	7.81	8.45
	Nil Entry Fee	02/03/09	5.91	12.33	13.29	-2.52	7.36	7.12	7.76
	//Select	02/03/09	7.34	13.85	14.81	-1.20	8.81	8.56	9.20
	Frontier	15/11/10	7.54	14.06	15.03	-1.01	9.01	8.77	8.78
Pandal Core Hedged Global Shares ^{#8}	Entry Fee	21/11/01	-2.31	7.79	17.51	-4.17	8.90	5.25	8.83
	Nil Entry Fee	21/11/01	-2.93	7.11	16.76	-4.78	8.21	4.58	8.14
	//Select	11/12/06	-1.62	8.55	18.33	-3.49	9.67	5.99	9.59
	Frontier	15/11/10	-1.60	8.57	18.36	-3.47	9.69	6.01	8.23
Pandal Monthly Income Plus ^{#9}	Entry Fee	08/10/07	4.47	2.69	2.13	3.49	2.27	3.01	4.55
	Nil Entry Fee	08/10/07	3.81	2.04	1.48	2.84	1.62	2.35	3.89
	//Select	08/10/07	5.21	3.41	2.85	4.22	2.99	3.73	5.28
	Frontier	15/11/10	5.50	3.70	3.14	4.52	3.28	4.02	4.77
Pandal Smaller Companies ^{#10}	Entry Fee	20/09/04	-3.06	22.11	4.95	13.46	5.48	8.25	11.23
	Nil Entry Fee	20/09/04	-3.67	21.33	4.27	12.73	4.81	7.56	10.52
	//Select	11/12/06	-2.38	22.97	5.68	14.25	6.22	9.01	12.00
	Frontier	15/11/10	-2.31	23.05	5.75	14.33	6.29	9.09	9.12
Perennial Value Shares	Entry Fee	20/09/04	5.03	7.30	13.31	-3.31	7.66	5.86	7.55
	Nil Entry Fee	20/09/04	4.37	6.62	12.59	-3.93	6.99	5.19	6.86
	//Select	11/12/06	5.77	8.05	14.11	-2.63	8.42	6.60	8.29
	Frontier	15/11/10	5.99	8.28	14.34	-2.42	8.65	6.83	7.27

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Perpetual Australian Shares	Entry Fee	20/11/01	5.39	8.83	9.38	0.26	2.23	5.16	9.05
	Nil Entry Fee	20/11/01	4.72	8.14	8.69	-0.38	1.58	4.49	8.36
	//Select	11/12/06	6.14	9.59	10.15	0.96	2.95	5.90	9.81
	Frontier	15/11/10	6.25	9.71	10.27	1.07	3.06	6.01	8.41
Perpetual Balanced Growth	Entry Fee	10/09/03	6.54	5.47	7.43	1.03	5.85	5.24	7.31
	Nil Entry Fee	10/09/03	5.86	4.80	6.75	0.39	5.18	4.57	6.63
	//Select	11/12/06	7.29	6.21	8.18	1.74	6.59	5.98	8.06
	Frontier	15/11/10	7.45	6.36	8.35	1.89	6.75	6.14	7.79
Perpetual Conservative Growth	Entry Fee	10/09/03	5.69	2.92	3.39	1.90	3.59	3.49	5.16
	Nil Entry Fee	10/09/03	5.01	2.26	2.74	1.25	2.94	2.83	4.49
	//Select	11/12/06	6.43	3.64	4.12	2.62	4.32	4.22	5.89
	Frontier	15/11/10	6.54	3.76	4.23	2.73	4.44	4.33	5.67
Perpetual Ethical SRI ^{#11}	Entry Fee	08/10/07	-0.51	4.89	7.80	0.10	4.52	3.31	6.09
	Nil Entry Fee	08/10/07	-1.14	4.22	7.11	-0.54	3.86	2.66	5.42
	//Select	08/10/07	0.19	5.62	8.55	0.80	5.26	4.04	6.83
	Frontier	15/11/10	0.31	5.76	8.69	0.93	5.39	4.17	5.76
Platinum Asia	Entry Fee	16/08/10	-0.94	14.04	16.03	-9.67	26.21	8.36	7.17
	Nil Entry Fee	16/08/10	-1.57	13.31	15.30	-10.25	25.40	7.67	6.48
	//Select	16/08/10	-0.24	14.84	16.84	-9.04	27.09	9.13	7.92
	Frontier	15/11/10	-0.26	14.82	16.84	-9.05	27.07	9.11	7.77
Platinum International	Entry Fee	19/09/05	-0.35	11.23	18.59	-5.86	17.36	7.75	7.54
	Nil Entry Fee	19/09/05	-0.99	10.53	17.82	-6.46	16.60	7.06	6.85
	//Select	11/12/06	0.35	12.02	19.42	-5.20	18.19	8.50	8.28
	Frontier	15/11/10	0.49	12.17	19.59	-5.07	18.34	8.66	9.02
RARE Infrastructure Value	Entry Fee	02/03/09	9.90	-1.13	11.61	0.10	8.62	5.69	9.32
	Nil Entry Fee	02/03/09	9.19	-1.76	10.89	-0.54	7.93	5.01	8.62
	//Select	02/03/09	10.67	-0.44	12.39	0.80	9.38	6.43	10.08
	Frontier	15/11/10	10.69	-0.42	12.42	0.82	9.41	6.45	8.67
Schroder Australian Equity	Entry Fee	10/09/03	8.49	11.68	18.15	-5.66	2.83	6.79	9.40
	Nil Entry Fee	10/09/03	7.80	10.97	17.39	-6.26	2.17	6.11	8.71
	//Select	11/12/06	9.25	12.46	18.98	-5.00	3.55	7.54	10.16
	Frontier	15/11/10	9.48	12.69	19.23	-4.80	3.76	7.76	8.60
Schroder Balanced	Entry Fee	10/09/03	5.72	5.84	10.10	-0.28	6.40	5.50	7.46
	Nil Entry Fee	10/09/03	5.04	5.17	9.40	-0.91	5.72	4.83	6.78
	//Select	11/12/06	6.46	6.58	10.88	0.42	7.14	6.24	8.20
	Frontier	15/11/10	6.47	6.59	10.89	0.44	7.15	6.26	7.14
Schroder Fixed Income	Entry Fee	16/08/10	6.90	1.23	-0.57	3.22	2.29	2.59	3.42
	Nil Entry Fee	16/08/10	6.22	0.59	-1.20	2.57	1.64	1.93	2.76
	//Select	16/08/10	7.65	1.94	0.13	3.95	3.01	3.31	4.15
	Frontier	15/11/10	7.70	1.99	0.18	4.00	3.06	3.36	4.31
Schroder Real Return	Entry Fee	21/11/01	3.42	2.39	5.01	0.34	4.32	3.08	5.68
	Nil Entry Fee	21/11/01	2.76	1.74	4.34	-0.30	3.66	2.43	5.00
	//Select	11/12/06	4.15	3.11	5.75	1.04	5.06	3.81	6.41
	Frontier	15/11/10	4.37	3.33	5.97	1.25	5.28	4.03	5.68

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
SG Hiscock Property	Entry Fee	10/09/03	2.43	9.46	-4.08	23.00	16.97	9.12	10.40
	Nil Entry Fee	10/09/03	1.77	8.77	-4.69	22.21	16.23	8.43	9.70
	//Select	11/12/06	3.15	10.23	-3.41	23.87	17.79	9.89	11.16
	Frontier	15/11/10	3.18	10.26	-3.38	23.90	17.83	9.92	11.29
Stewart Investors WorldWide Sustainability ^{#12}	Entry Fee	08/10/07	8.85	9.06	11.99	-6.68	19.86	8.26	8.43
	Nil Entry Fee	08/10/07	8.15	8.37	11.29	-7.28	19.09	7.57	7.74
	//Select	08/10/07	9.61	9.83	12.78	-6.03	20.70	9.02	9.18
	Frontier	15/11/10	9.73	9.95	12.91	-5.93	20.83	9.14	10.01
T.Rowe Price Dynamic Global Bond	Entry Fee	18/09/17	0.43	-0.75 [‡]	-	-	-	-0.18	-0.18
	Nil Entry Fee	18/09/17	-0.20	-1.24 [‡]	-	-	-	-0.81	-0.81
	//Select	18/09/17	1.31	-0.03 [‡]	-	-	-	0.71	0.71
	Frontier	18/09/17	1.19	-0.17 [‡]	-	-	-	0.57	0.57
T.Rowe Price Global Equity	Entry Fee	02/03/09	10.47	19.36	15.69	-1.73	25.04	13.39	10.41
	Nil Entry Fee	02/03/09	9.77	18.60	14.96	-2.36	24.25	12.67	9.71
	//Select	02/03/09	11.24	20.20	16.50	-1.04	25.92	14.19	11.18
	Frontier	15/11/10	11.41	20.39	16.68	-0.89	26.11	14.36	12.38
UBS Balanced	Entry Fee	02/10/02	3.06	6.78	8.67	-4.93	7.43	4.08	6.46
	Nil Entry Fee	02/10/02	2.40	6.10	7.98	-5.54	6.75	3.42	5.78
	//Select	11/12/06	3.78	7.53	9.44	-4.26	8.18	4.81	7.20
	Frontier	15/11/10	3.87	7.63	9.53	-4.18	8.28	4.91	6.47
UBS Defensive	Entry Fee	10/09/03	4.64	2.07	3.69	0.11	5.22	3.13	5.32
	Nil Entry Fee	10/09/03	3.97	1.42	3.02	-0.53	4.55	2.47	4.65
	//Select	11/12/06	5.37	2.78	4.41	0.81	5.96	3.85	6.05
	Frontier	15/11/10	5.47	2.88	4.50	0.90	6.05	3.95	5.60
UBS Diversified Fixed Income	Entry Fee	10/09/03	5.10	1.45	-0.66	5.05	1.94	2.55	4.15
	Nil Entry Fee	10/09/03	4.43	0.80	-1.28	4.38	1.30	1.90	3.49
	//Select	11/12/06	5.84	2.16	0.04	5.79	2.65	3.27	4.87
	Frontier	15/11/10	5.85	2.17	0.06	5.80	2.67	3.29	4.31
Vanguard Australian Shares Index	Entry Fee	19/09/05	10.29	11.49	12.10	0.89	4.68	7.80	8.77
	Nil Entry Fee	19/09/05	9.59	10.79	11.37	0.25	4.02	7.11	8.08
	//Select	11/12/06	11.07	12.27	12.42	1.42	5.42	8.43	9.46
	Frontier	15/11/10	11.11	12.32	12.92	1.65	5.46	8.60	8.30
Vanguard Balanced Index	Entry Fee	12/04/10	7.04	5.73	4.46	4.32	8.42	5.98	6.00
	Nil Entry Fee	12/04/10	6.35	5.07	3.80	3.66	7.72	5.31	5.33
	//Select	12/04/10	7.79	6.48	4.77	4.87	9.18	6.60	6.68
	Frontier	15/11/10	7.77	6.47	5.18	5.05	9.16	6.71	7.15
Vanguard Conservative Index	Entry Fee	12/04/10	6.01	3.57	2.31	4.72	6.54	4.62	4.63
	Nil Entry Fee	12/04/10	5.34	2.92	1.66	4.05	5.86	3.95	3.97
	//Select	12/04/10	6.75	4.30	2.61	5.27	7.29	5.23	5.30
	Frontier	15/11/10	6.78	4.31	3.04	5.48	7.30	5.37	5.81
Vanguard Diversified Bond Index ^{#13}	Entry Fee	02/03/09	5.81	0.50	-1.20	6.42	3.80	3.02	4.21
	Nil Entry Fee	02/03/09	5.14	-0.13	-1.83	5.74	3.14	2.37	3.55
	//Select	02/03/09	6.56	1.20	-0.91	6.98	4.53	3.63	4.87
	Frontier	15/11/10	6.59	1.22	-0.48	7.19	4.56	3.77	4.72

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Vanguard Growth Index	Entry Fee	12/04/10	7.51	7.89	6.77	3.19	10.05	7.06	7.05
	Nil Entry Fee	12/04/10	6.82	7.21	6.10	2.53	9.35	6.38	6.36
	//Select	12/04/10	8.26	8.65	7.08	3.73	10.82	7.68	7.73
	Frontier	15/11/10	8.29	8.68	7.54	3.94	10.85	7.83	8.29
Vanguard High Growth Index	Entry Fee	12/04/10	7.89	10.04	9.24	1.98	11.81	8.14	7.82
	Nil Entry Fee	12/04/10	7.20	9.35	8.54	1.33	11.10	7.45	7.14
	//Select	12/04/10	8.64	10.81	9.56	2.52	12.60	8.77	8.51
	Frontier	15/11/10	8.67	10.84	10.03	2.73	12.62	8.92	9.22
Vanguard International Shares Index	Entry Fee	02/10/02	9.98	12.69	12.05	0.13	21.29	11.02	10.37
	Nil Entry Fee	02/10/02	9.28	11.98	11.34	-0.50	20.52	10.32	9.66
	//Select	11/12/06	10.75	13.49	12.37	0.66	22.14	11.67	11.07
	Frontier	15/11/10	10.74	13.47	12.82	0.83	22.13	11.79	12.06
Vanguard International Shares Index (Hedged)	Entry Fee	19/09/05	4.37	8.88	16.95	-2.28	8.90	7.18	10.99
	Nil Entry Fee	19/09/05	3.70	8.19	16.21	-2.90	8.21	6.50	10.28
	//Select	11/12/06	5.10	9.64	17.29	-1.76	9.67	7.81	11.69
	Frontier	15/11/10	5.09	9.63	17.76	-1.60	9.65	7.92	10.19
Vanguard Property Securities Index	Entry Fee	19/09/05	15.77	10.26	-5.86	20.52	16.29	10.99	11.50
	Nil Entry Fee	19/09/05	15.03	9.56	-6.46	19.75	15.55	10.28	10.79
	//Select	11/12/06	16.58	11.04	-5.59	21.16	17.11	11.64	12.20
	Frontier	15/11/10	16.59	11.04	-5.19	21.37	17.11	11.77	11.80
Walter Scott Global Equity (Hedged)	Entry Fee	16/08/10	11.47	11.93	13.15	1.16	9.64	9.38	10.49
	Nil Entry Fee	16/08/10	10.76	11.22	12.43	0.52	8.95	8.69	9.79
	//Select	16/08/10	12.26	12.72	13.94	1.87	10.41	10.15	11.27
	Frontier	15/11/10	12.43	12.88	14.11	2.03	10.57	10.32	11.00

Yearly returns (except for ANZ Cash Advantage and OnePath Capital Guaranteed) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for ANZ Cash Advantage and OnePath Capital Guaranteed) are calculated in accordance with FSC Standard No. 6.

Yearly returns for OnePath Capital Guaranteed are the declared rates. Five-year and ten-year returns for OnePath Capital Guaranteed are the compound average returns of the yearly returns over the last five and ten years respectively.

Yearly returns for ANZ Cash Advantage are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Cash Advantage are the compound average of the yearly returns since start date.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

§ For the latest interest rates for ANZ Term Deposit Options available through OneAnswer, visit onepath.com.au/superandinvestment/performance/current-rates

‡ This part-year return shows performance from start date to 30 June.

#1 Formerly Zurich Investments Global Thematic Shares.

#2 Formerly BlackRock Balanced.

#3 Formerly Henderson Australian Equity.

#4 Formerly Henderson Global Fixed Interest Total Return.

#5 Formerly OnePath Diversified High Yield.

#6 Formerly OnePath Global Property Securities.

#7 Formerly BT Core Australian Shares.

#8 Formerly BT Core Hedged Global Shares.

#9 Formerly BT Monthly Income Plus.

#10 Formerly BT Smaller Companies.

#11 Formerly AMP Capital Responsible Investment Leaders Australian Shares.

#12 Formerly AMP Capital Responsible Investment Leaders International Shares.

#13 Formerly Vanguard Index Diversified Bond.

Σ The performance for Janus Henderson Australian Equity shows to June 2019 when this investment option terminated.

INVESTMENT RETURNS – ONEANSWER PENSION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 23 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return†	Ten year return†
Altrinsic Global Equities	Entry Fee	13/04/10	8.87	6.59	13.46	-6.51	15.62	7.31	7.75
	Nil Entry Fee	13/04/10	8.06	7.59	12.62	-7.21	14.75	6.51	6.94
	//Select	13/04/10	9.58	8.59	14.20	-5.90	16.37	8.01	8.45
	Frontier	15/11/10	9.80	9.59	14.43	-5.70	16.60	8.23	10.51
AMP Capital Equity	Entry Fee	21/11/01	10.46	10.59	8.19	-2.33	6.14	7.07	9.12
	Nil Entry Fee	21/11/01	9.80	11.59	7.55	-2.91	5.52	6.43	8.48
	//Select	11/12/06	11.35	12.59	9.06	-1.54	7.00	7.93	10.00
Antipodes Global (Long only) ^{#1}	Entry Fee	31/07/01	2.51	13.59	8.19	-2.71	22.29	8.25	7.52
	Nil Entry Fee	31/07/01	1.75	14.59	7.39	-3.44	21.37	7.44	6.72
	//Select	11/12/06	3.18	15.59	8.90	-2.07	23.09	8.96	8.22
	Frontier	15/11/10	3.24	16.59	8.95	-2.02	23.15	9.01	9.56
ANZ Cash Advantage	Entry Fee	15/06/09	1.26	1.26	1.36	1.85	2.23	1.60	2.61
	Nil Entry Fee	15/06/09	1.26	1.26	1.36	1.85	2.23	1.60	2.61
	//Select	15/06/09	1.56	1.56	1.66	2.16	2.54	1.90	2.92
	Frontier	15/11/10	1.56	1.56	1.66	2.16	2.54	1.90	2.75
ANZ Prime CMA	Entry Fee	01/07/07	1.51	1.46	1.48	1.92	2.37	1.79	2.72
	Nil Entry Fee	01/07/07	1.51	1.46	1.48	1.92	2.37	1.79	2.72
	//Select	01/07/07	1.81	1.76	1.78	2.22	2.67	2.09	3.03
	Frontier	15/11/10	1.81	1.76	1.78	2.22	2.67	2.09	2.88
ANZ Term Deposit options ⁹	Entry Fee	01/09/11	-	-	-	-	-	-	-
	Nil Entry Fee	01/09/11	-	-	-	-	-	-	-
	//Select	01/09/11	-	-	-	-	-	-	-
	Frontier	01/09/11	-	-	-	-	-	-	-
Arrowstreet Global Equity (Hedged)	Entry Fee	02/10/02	5.96	10.86	19.50	-3.50	13.89	9.06	8.84
	Nil Entry Fee	02/10/02	5.32	10.20	18.78	-4.08	13.20	8.40	8.18
	//Select	11/12/06	6.81	11.75	20.46	-2.73	14.81	9.93	9.71
	Frontier	15/11/10	6.94	11.89	20.61	-2.61	14.94	10.07	10.62
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	-4.70	20.42	9.23	14.25	1.38	7.74	9.48
	Nil Entry Fee	19/09/05	-5.41	19.52	8.42	13.39	0.62	6.94	8.66
	//Select	11/12/06	-4.08	21.21	9.94	14.99	2.04	8.44	10.19
	Frontier	15/11/10	-4.03	21.27	9.99	15.05	2.09	8.50	8.23
Bennelong Australian Equities	Entry Fee	24/11/09	2.36	25.92	12.70	10.12	6.19	11.18	9.25
	Nil Entry Fee	24/11/09	1.59	24.98	11.85	9.30	5.39	10.35	8.44
	//Select	24/11/09	3.02	26.75	13.43	10.84	6.88	11.90	9.97
	Frontier	15/11/10	3.42	27.22	13.89	11.23	7.25	12.32	11.05
Bentham Global Income	Entry Fee	19/09/05	-0.19	4.27	11.98	-2.70	2.47	3.05	7.71
	Nil Entry Fee	19/09/05	-0.94	3.49	11.15	-3.42	1.70	2.28	6.91
	//Select	11/12/06	0.46	4.95	12.71	-2.06	3.13	3.72	8.41
	Frontier	15/11/10	0.51	5.00	12.77	-2.01	3.18	3.77	6.55
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	12.07	14.57	13.72	2.53	4.06	9.27	10.80
	Nil Entry Fee	20/09/04	11.24	13.72	12.87	1.76	3.28	8.45	9.98
	//Select	11/12/06	12.80	15.32	14.46	3.20	4.74	9.98	11.53
	Frontier	15/11/10	13.09	15.61	14.75	3.46	4.99	10.26	10.50

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
BlackRock Scientific Diversified Growth	Entry Fee	10/09/03	8.88	9.16	10.03	1.56	7.45	7.37	8.72
	Nil Entry Fee	10/09/03	8.23	8.50	9.38	0.95	6.80	6.73	8.07
	//Select	11/12/06	9.75	10.04	10.91	2.37	8.31	8.23	9.59
	Frontier	15/11/10	9.87	10.14	11.03	2.48	8.41	8.34	9.29
BlackRock Scientific International Equity	Entry Fee	10/09/03	10.21	16.50	14.47	-5.15	28.84	12.43	11.32
	Nil Entry Fee	10/09/03	9.38	15.63	13.62	-5.86	27.88	11.59	10.49
	//Select	11/12/06	10.93	17.26	15.22	-4.53	29.68	13.16	12.05
	Frontier	15/11/10	10.99	17.32	15.28	-4.48	29.75	13.22	12.76
BlackRock Tactical Growth ^{#2}	Entry Fee	26/11/01	10.05	8.12	10.24	0.59	8.00	7.34	8.18
	Nil Entry Fee	26/11/01	9.39	7.47	9.58	-0.02	7.35	6.70	7.53
	//Select	11/12/06	10.93	8.98	11.12	1.40	8.86	8.20	9.05
	Frontier	15/11/10	11.05	9.09	11.24	1.50	8.98	8.31	8.82
Colonial First State Global Credit Income	Entry Fee	19/09/05	1.75	1.86	5.77	0.41	1.27	2.19	4.61
	Nil Entry Fee	19/09/05	0.99	1.10	4.98	-0.34	0.52	1.43	3.83
	//Select	11/12/06	2.41	2.52	6.46	1.07	1.93	2.86	5.29
	Frontier	15/11/10	2.83	2.93	6.89	1.48	2.34	3.27	4.80
Colonial First State Global Listed Infrastructure	Entry Fee	18/09/17	12.75	-1.83 [‡]	-	-	-	5.87	5.87
	Nil Entry Fee	18/09/17	11.92	-2.40 [‡]	-	-	-	5.09	5.09
	//Select	18/09/17	13.60	-1.21 [‡]	-	-	-	6.69	6.69
	Frontier	18/09/17	13.66	-1.21 [‡]	-	-	-	6.72	6.72
Colonial First State Imputation	Entry Fee	26/11/01	10.43	19.66	8.30	0.58	6.31	8.88	10.08
	Nil Entry Fee	26/11/01	9.78	18.94	7.65	-0.02	5.68	8.23	9.43
	//Select	11/12/06	11.32	20.62	9.17	1.39	7.17	9.76	10.97
	Frontier	15/11/10	11.71	21.04	9.55	1.75	7.55	10.14	9.97
Fidelity Australian Equities	Entry Fee	02/03/09	9.29	15.00	9.57	3.73	6.66	8.79	11.23
	Nil Entry Fee	02/03/09	8.47	14.14	8.75	2.96	5.86	7.97	10.40
	//Select	02/03/09	10.00	15.75	10.28	4.41	7.36	9.49	11.96
	Frontier	15/11/10	10.39	16.16	10.67	4.78	7.73	9.88	10.97
Greencap Broadcap	Entry Fee	18/09/17	8.32	12.77 [‡]	-	-	-	11.90	11.90
	Nil Entry Fee	18/09/17	7.51	12.11 [‡]	-	-	-	11.06	11.06
	//Select	18/09/17	9.13	13.48 [‡]	-	-	-	12.77	12.77
	Frontier	18/09/17	9.24	13.52 [‡]	-	-	-	12.85	12.85
Janus Henderson Australian Equity ^{#3}	Entry Fee	15/06/09	6.33 [‡]	13.86	8.80	8.04	1.96	7.73	8.62
	Nil Entry Fee	15/06/09	5.57 [‡]	13.02	7.98	7.23	1.21	6.93	7.81
	//Select	15/06/09	7.03 [‡]	14.60	9.51	8.74	2.63	8.43	9.32
	Frontier	15/11/10	7.27 [‡]	14.92	9.80	9.04	2.91	8.72	8.62
Janus Henderson Global Fixed Interest Total Return ^{#4}	Entry Fee	02/03/09	3.88	0.15	4.91	0.58	2.59	2.40	6.17
	Nil Entry Fee	02/03/09	3.11	-0.59	4.12	-0.18	1.83	1.64	5.38
	//Select	02/03/09	4.56	0.80	5.59	1.23	3.25	3.07	6.86
	Frontier	15/11/10	4.78	1.01	5.81	1.45	3.47	3.29	4.97
Investors Mutual Australian Shares	Entry Fee	10/09/03	8.60	4.65	12.44	5.34	10.04	8.18	11.13
	Nil Entry Fee	10/09/03	7.96	4.03	11.76	4.71	9.38	7.53	10.46
	//Select	11/12/06	9.48	5.50	13.34	6.19	10.92	9.05	12.02
	Frontier	15/11/10	9.64	5.65	13.51	6.35	11.09	9.21	11.09
Kapstream Absolute Return Income	Entry Fee	19/09/05	2.38	1.64	2.03	1.70	2.40	2.03	6.29
	Nil Entry Fee	19/09/05	1.61	0.89	1.28	0.93	1.63	1.27	5.50
	//Select	11/12/06	3.05	2.31	2.70	2.36	3.06	2.69	6.98
	Frontier	15/11/10	3.20	2.45	2.84	2.50	3.20	2.84	4.52

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Magellan Global	Entry Fee	26/11/01	18.52	15.40	14.09	-1.06	27.54	14.51	11.01
	Nil Entry Fee	26/11/01	17.82	14.71	13.40	-1.65	26.77	13.83	10.34
	//Select	11/12/06	19.47	16.33	15.00	-0.26	28.56	15.43	11.90
	Frontier	15/11/10	19.71	16.56	15.23	-0.06	28.80	15.66	13.95
Merlon Australian Share Income	Entry Fee	08/10/07	4.44	3.18	15.00	4.13	5.25	6.31	8.10
	Nil Entry Fee	08/10/07	3.66	2.41	14.15	3.35	4.46	5.52	7.30
	//Select	08/10/07	5.12	3.85	15.75	4.81	5.94	7.01	8.81
	Frontier	15/11/10	5.42	4.15	16.09	5.11	6.24	7.32	8.06
MFS Global Equity	Entry Fee	31/07/01	16.21	8.01	16.00	0.56	23.90	12.65	12.71
	Nil Entry Fee	31/07/01	15.34	7.21	15.14	-0.20	22.97	11.81	11.87
	//Select	11/12/06	16.97	8.72	16.75	1.22	24.70	13.38	13.44
	Frontier	15/11/10	17.14	8.88	16.93	1.37	24.90	13.55	14.61
MoneyForLife Index Balanced	Entry Fee	26/10/09	6.56	6.89	9.09	0.56	5.39	5.66	6.48
	Nil Entry Fee	26/10/09	5.77	6.09	8.27	-0.20	4.61	4.87	5.68
	//Select	26/10/09	7.26	7.58	9.80	1.21	6.08	6.35	7.18
	Frontier	15/11/10	7.47	7.81	10.02	1.42	6.30	6.56	7.65
MoneyForLife Index Conservative	Entry Fee	26/10/09	5.60	4.48	5.00	1.69	4.15	4.17	5.02
	Nil Entry Fee	26/10/09	4.81	3.70	4.22	0.92	3.37	3.39	4.24
	//Select	26/10/09	6.29	5.16	5.69	2.35	4.83	4.85	5.71
	Frontier	15/11/10	6.50	5.37	5.91	2.55	5.04	5.06	5.96
MoneyForLife Index Moderate	Entry Fee	26/10/09	6.19	5.96	7.48	1.10	5.01	5.13	6.09
	Nil Entry Fee	26/10/09	5.40	5.17	6.67	0.35	4.23	4.34	5.30
	//Select	26/10/09	6.88	6.65	8.18	1.76	5.69	5.81	6.79
	Frontier	15/11/10	7.10	6.86	8.40	1.97	5.91	6.02	7.08
Nikko AM Australian Shares	Entry Fee	18/09/17	-2.31	10.06 [‡]	-	-	-	4.16	4.16
	Nil Entry Fee	18/09/17	-3.04	9.42 [‡]	-	-	-	3.38	3.38
	//Select	18/09/17	-1.57	10.75 [‡]	-	-	-	4.97	4.97
	Frontier	18/09/17	-1.33	10.93 [‡]	-	-	-	5.20	5.20
OnePath Active Growth	Entry Fee	10/09/03	6.31	7.43	8.65	-0.48	10.29	6.37	7.92
	Nil Entry Fee	10/09/03	5.52	6.63	7.84	-1.23	9.47	5.58	7.11
	//Select	11/12/06	7.00	8.13	9.36	0.17	11.01	7.07	8.62
	Frontier	15/11/10	7.06	8.18	9.42	0.21	11.06	7.12	8.28
OnePath Alternatives Growth	Entry Fee	11/12/06	-1.31	4.55	-6.56	-1.89	5.82	0.02	-1.25
	Nil Entry Fee	11/12/06	-2.05	3.77	-7.26	-2.62	5.04	-0.73	-1.99
	//Select	11/12/06	-0.67	5.23	-5.95	-1.25	6.51	0.67	-0.60
	Frontier	15/11/10	-0.51	5.39	-5.82	-1.10	6.67	0.82	-0.25
OnePath Australian Shares	Entry Fee	05/04/98	8.70	8.65	10.39	-3.54	3.96	5.51	8.57
	Nil Entry Fee	05/04/98	7.89	7.84	9.57	-4.26	3.18	4.72	7.76
	//Select	11/12/06	9.41	9.36	11.11	-2.91	4.63	6.20	9.28
	Frontier	15/11/10	9.58	9.52	11.28	-2.75	4.78	6.36	7.66
OnePath Balanced	Entry Fee	02/07/92	6.08	5.48	5.94	2.05	7.56	5.40	6.45
	Nil Entry Fee	30/03/94	5.28	4.69	5.14	1.28	6.76	4.61	5.65
	//Select	11/12/06	6.77	6.16	6.63	2.71	8.26	6.09	7.14
	Frontier	15/11/10	7.04	6.43	6.89	2.97	8.54	6.36	6.58
OnePath Blue Chip Imputation	Entry Fee	02/12/01	4.17	6.70	12.96	-6.96	2.66	3.70	7.62
	Nil Entry Fee	02/12/01	3.39	5.91	12.11	-7.66	1.90	2.93	6.82
	//Select	11/12/06	4.85	7.40	13.70	-6.35	3.33	4.38	8.33
	Frontier	15/11/10	4.95	7.51	13.81	-6.26	3.44	4.48	6.98

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OnePath Capital Guaranteed	Entry Fee	09/92	2.60	2.35	2.90	4.95	6.65	3.88	3.71
OnePath Cash	Entry Fee	09/01/95	0.53	0.25	0.29	0.68	1.04	0.56	1.53
	Nil Entry Fee	09/01/95	1.08	-0.49	-0.46	-0.07	0.29	0.06	0.90
	//Select	11/12/06	1.18	0.90	0.94	1.34	1.70	1.21	2.19
	Frontier	15/11/10	1.63	1.36	1.39	1.80	2.16	1.67	2.43
OnePath Conservative	Frontier	15/11/10	6.63	4.75	4.43	3.92	6.79	5.30	5.85
OnePath Diversified Credit ⁵⁵	Entry Fee	10/09/03	1.00	0.67	2.98	0.66	1.08	1.27	4.13
	Nil Entry Fee	10/09/03	0.39	0.07	2.36	0.06	0.48	0.67	3.50
	//Select	11/12/06	1.81	1.47	3.80	1.47	1.90	2.09	4.96
	Frontier	15/11/10	1.92	1.57	3.91	1.57	2.00	2.19	3.68
OnePath Diversified Fixed Interest	Entry Fee	10/09/03	5.86	0.99	0.90	5.55	3.65	3.37	4.69
	Nil Entry Fee	10/09/03	5.22	0.39	0.29	4.92	3.03	2.75	4.06
	//Select	11/12/06	6.71	1.80	1.71	6.40	4.48	4.20	5.53
	Frontier	15/11/10	6.97	2.05	1.97	6.67	4.74	4.46	5.35
OnePath Emerging Companies	Entry Fee	17/07/01	3.71	19.62	-0.92	19.27	7.19	9.46	10.63
	Nil Entry Fee	17/07/01	2.94	18.73	-1.66	18.38	6.39	8.64	9.81
	//Select	11/12/06	4.39	20.40	-0.27	20.05	7.89	10.18	11.35
	Frontier	15/11/10	4.49	20.52	-0.16	20.17	7.99	10.29	9.39
OnePath Geared Australian Shares Index	Entry Fee	20/07/06	18.64	23.28	20.77	-5.23	2.27	11.35	12.68
	Nil Entry Fee	20/07/06	17.75	22.37	19.86	-5.94	1.50	10.52	11.84
	//Select	11/12/06	19.41	24.09	21.56	-4.62	2.94	12.08	13.42
	Frontier	15/11/10	19.47	24.15	21.62	-4.56	2.99	12.13	11.20
OnePath Global Emerging Markets Shares	Entry Fee	31/07/01	5.24	14.52	20.04	-6.82	9.73	8.15	4.30
	Nil Entry Fee	31/07/01	4.44	13.67	19.15	-7.52	8.91	7.34	3.52
	//Select	11/12/06	5.92	15.27	20.83	-6.21	10.44	8.85	4.98
	Frontier	15/11/10	5.92	15.27	20.83	-6.21	10.44	8.85	3.55
OnePath Global Property Securities Index ⁵⁶	Entry Fee	11/12/06	6.42	3.70	-3.40	12.45	7.66	5.23	12.23
	Nil Entry Fee	11/12/06	5.63	2.93	-4.12	11.60	6.85	4.45	11.39
	//Select	11/12/06	7.11	4.38	-2.77	13.18	8.36	5.92	12.96
	Frontier	15/11/10	7.43	4.70	-2.48	13.52	8.68	6.24	9.28
OnePath Global Shares	Entry Fee	23/04/98	14.98	14.62	14.21	7.31	26.56	15.37	12.62
	Nil Entry Fee	23/04/98	14.13	13.76	13.35	6.50	25.62	14.51	11.77
	//Select	11/12/06	15.73	15.36	14.95	8.01	27.39	16.12	13.36
	Frontier	15/11/10	15.85	15.48	15.07	8.11	27.52	16.24	14.67
OnePath High Growth	Entry Fee	25/07/01	7.38	10.32	12.49	0.17	10.70	8.12	8.55
	Nil Entry Fee	25/07/01	6.58	9.50	11.65	-0.58	9.88	7.32	7.74
	//Select	11/12/06	8.08	11.04	13.22	0.82	11.42	8.83	9.26
	Frontier	15/11/10	8.18	11.15	13.34	0.92	11.54	8.94	8.90
OnePath Managed Growth	Entry Fee	17/02/93	6.27	7.64	8.36	1.01	8.86	6.39	7.37
	Nil Entry Fee	30/03/94	5.47	6.83	7.54	0.25	8.04	5.59	6.56
	//Select	11/12/06	6.96	8.34	9.06	1.67	9.57	7.08	8.07
	Frontier	15/11/10	7.17	8.56	9.28	1.87	9.79	7.29	7.43
OnePath Property Securities	Entry Fee	22/04/98	3.18	10.28	-4.19	20.23	15.61	8.67	10.71
	Nil Entry Fee	28/03/00	2.41	9.46	-4.91	19.33	14.74	7.85	9.88
	//Select	11/12/06	3.85	11.00	-3.57	21.01	16.36	9.38	11.43
	Frontier	15/11/10	4.01	11.16	-3.43	21.19	16.54	9.54	11.00

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OnePath Select Leaders	Entry Fee	10/09/03	8.47	8.15	10.35	-6.17	3.73	4.73	8.52
	Nil Entry Fee	10/09/03	7.65	7.34	9.53	-6.87	2.95	3.95	7.71
	//Select	11/12/06	9.17	8.86	11.07	-5.56	4.41	5.41	9.23
	Frontier	15/11/10	9.34	9.02	11.25	-5.41	4.57	5.57	7.48
OnePath Stable	Entry Fee	09/12/92	4.66	2.11	0.87	2.55	3.26	2.68	4.50
	Nil Entry Fee	30/03/94	4.03	1.49	0.27	1.93	2.64	2.07	3.87
	//Select	11/12/06	5.50	2.93	1.68	3.37	4.09	3.50	5.34
OnePath Sustainable Investments – Australian Shares	Entry Fee	10/09/03	14.27	6.71	10.44	-6.03	5.82	6.01	9.54
	Nil Entry Fee	10/09/03	13.42	5.91	9.61	-6.74	5.03	5.22	8.73
	//Select	11/12/06	15.01	7.40	11.16	-5.42	6.51	6.70	10.26
	Frontier	15/11/10	15.19	7.57	11.33	-5.28	6.67	6.86	8.91
OnePath Tax Effective Income	Entry Fee	10/09/03	9.61	7.05	3.25	3.85	6.23	5.97	8.37
	Nil Entry Fee	10/09/03	8.79	6.25	2.48	3.07	5.43	5.18	7.56
	//Select	11/12/06	10.32	7.75	3.93	4.52	6.92	6.66	9.07
	Frontier	15/11/10	10.49	7.91	4.09	4.68	7.08	6.82	7.87
OptiMix Australian Fixed Interest	Entry Fee	10/09/03	7.77	1.57	-0.70	4.62	3.51	3.32	4.75
	Nil Entry Fee	10/09/03	6.96	0.81	-1.44	3.84	2.74	2.55	3.97
	//Select	11/12/06	8.47	2.23	-0.05	5.30	4.19	3.99	5.43
	Frontier	15/11/10	8.87	2.60	0.31	5.68	4.57	4.37	5.43
OptiMix Australian Shares	Entry Fee	10/09/03	6.26	12.17	13.12	0.02	3.53	6.90	8.42
	Nil Entry Fee	10/09/03	5.47	11.34	12.28	-0.74	2.76	6.10	7.61
	//Select	11/12/06	6.96	12.91	13.86	0.67	4.21	7.60	9.12
	Frontier	15/11/10	7.31	13.28	14.24	1.00	4.55	7.96	8.28
OptiMix Balanced	Entry Fee	20/11/01	5.68	7.04	8.63	0.74	8.69	6.12	7.07
	Nil Entry Fee	20/11/01	4.89	6.24	7.82	-0.01	7.87	5.32	6.27
	//Select	11/12/06	6.37	7.74	9.34	1.40	9.40	6.81	7.77
	Frontier	15/11/10	6.69	8.07	9.67	1.71	9.73	7.13	7.32
OptiMix Conservative	Entry Fee	02/06/02	5.37	3.56	3.63	2.75	5.63	4.18	5.23
	Nil Entry Fee	02/06/02	4.58	2.79	2.86	1.98	4.84	3.40	4.44
	//Select	11/12/06	6.06	4.24	4.30	3.42	6.32	4.86	5.92
	Frontier	15/11/10	6.39	4.56	4.63	3.74	6.64	5.19	5.67
OptiMix Enhanced Cash	Entry Fee	10/09/03	0.68	0.41	0.46	0.88	0.95	0.68	1.78
	Nil Entry Fee	10/09/03	0.64	0.40	-0.29	0.12	0.20	0.22	1.17
	//Select	11/12/06	1.33	1.06	1.12	1.54	1.61	1.33	2.45
OptiMix Global Emerging Markets Shares	Entry Fee	08/10/07	7.08	6.11	14.47	-7.35	11.89	6.16	4.56
	Nil Entry Fee	08/10/07	6.29	5.32	13.62	-8.05	11.06	5.37	3.78
	//Select	08/10/07	7.78	6.80	15.22	-6.74	12.62	6.85	5.25
	Frontier	15/11/10	8.00	7.01	15.46	-6.55	12.84	7.07	3.99
OptiMix Global Shares	Entry Fee	10/09/03	10.37	10.56	15.48	-1.11	24.04	11.57	11.05
	Nil Entry Fee	10/09/03	9.56	9.73	14.62	-1.85	23.11	10.73	10.23
	//Select	11/12/06	11.09	11.28	16.23	-0.47	24.85	12.29	11.78
	Frontier	15/11/10	11.44	11.62	16.59	-0.16	25.24	12.64	12.62
OptiMix Global Smaller Companies Shares	Entry Fee	10/09/03	0.34	14.90	14.91	-4.53	24.41	9.49	11.86
	Nil Entry Fee	10/09/03	-0.42	14.04	14.04	-5.24	23.48	8.67	11.02
	//Select	11/12/06	0.99	15.65	15.66	-3.90	25.22	10.20	12.59
	Frontier	15/11/10	1.04	15.70	15.71	-3.86	25.28	10.26	12.60

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OptiMix Growth	Entry Fee	28/11/01	6.07	8.24	10.48	0.09	9.66	6.84	7.77
	Nil Entry Fee	28/11/01	5.28	7.43	9.66	-0.66	8.84	6.04	6.97
	//Select	11/12/06	6.76	8.95	11.20	0.74	10.37	7.54	8.48
	Frontier	15/11/10	7.12	9.32	11.58	1.10	10.75	7.91	8.05
OptiMix High Growth	Entry Fee	27/11/01	6.43	9.53	12.71	-0.80	10.49	7.57	8.42
	Nil Entry Fee	27/11/01	5.63	8.71	11.86	-1.54	9.67	6.76	7.61
	//Select	11/12/06	7.12	10.24	13.44	-0.15	11.22	8.27	9.13
	Frontier	15/11/10	7.46	10.59	13.80	0.17	11.57	8.62	8.69
OptiMix Moderate	Entry Fee	10/09/03	5.67	5.13	6.12	1.96	7.43	5.24	6.32
	Nil Entry Fee	10/09/03	4.88	4.34	5.32	1.19	6.63	4.46	5.52
	//Select	11/12/06	6.35	5.81	6.81	2.63	8.13	5.93	7.01
	Frontier	15/11/10	6.70	6.15	7.15	2.95	8.48	6.27	6.65
OptiMix Property Securities	Entry Fee	10/09/03	11.48	9.97	-2.58	24.13	16.23	11.50	11.96
	Nil Entry Fee	10/09/03	10.65	9.15	-3.31	23.20	15.36	10.66	11.12
	//Select	11/12/06	12.21	10.69	-1.94	24.94	16.99	12.22	12.69
	Frontier	15/11/10	12.69	11.16	-1.52	25.48	17.49	12.71	13.14
Pendal Australian Shares ^{#7}	Entry Fee	02/03/09	7.75	14.71	15.69	-2.15	8.78	8.76	9.45
	Nil Entry Fee	02/03/09	6.95	13.85	14.82	-2.89	7.97	7.95	8.63
	//Select	02/03/09	8.45	15.46	16.45	-1.52	9.49	9.47	10.16
	Frontier	15/11/10	8.83	15.87	16.85	-1.16	9.87	9.86	9.83
Pendal Core Hedged Global Shares ^{#8}	Entry Fee	26/11/01	-2.58	8.20	19.37	-5.94	9.45	5.31	9.54
	Nil Entry Fee	26/11/01	-3.17	7.55	18.66	-6.50	8.79	4.68	8.88
	//Select	11/12/06	-1.80	9.07	20.33	-5.18	10.33	6.16	10.42
	Frontier	15/11/10	-1.65	9.23	20.51	-5.03	10.49	6.32	9.10
Pendal Monthly Income Plus ^{#9}	Entry Fee	08/10/07	5.16	3.02	2.55	4.07	2.62	3.48	5.22
	Nil Entry Fee	08/10/07	4.37	2.25	1.79	3.29	1.84	2.70	4.43
	//Select	08/10/07	5.84	3.69	3.22	4.75	3.29	4.15	5.90
	Frontier	15/11/10	6.32	4.16	3.69	5.22	3.75	4.62	5.49
Pendal Smaller Companies ^{#10}	Entry Fee	20/09/04	-3.43	24.95	5.33	15.04	5.95	9.15	12.24
	Nil Entry Fee	20/09/04	-4.15	24.02	4.54	14.18	5.16	8.33	11.41
	//Select	11/12/06	-2.80	25.77	6.01	15.79	6.64	9.86	12.98
	Frontier	15/11/10	-2.60	26.01	6.22	16.03	6.86	10.08	10.11
Perennial Value Shares	Entry Fee	20/09/04	5.74	8.32	14.82	-3.34	8.43	6.63	8.37
	Nil Entry Fee	20/09/04	4.95	7.51	13.96	-4.06	7.62	5.83	7.56
	//Select	11/12/06	6.43	9.02	15.57	-2.71	9.14	7.32	9.08
	Frontier	15/11/10	6.80	9.41	15.97	-2.37	9.52	7.70	8.27
Perpetual Australian Shares	Entry Fee	20/11/01	5.98	9.46	10.65	0.11	2.60	5.68	9.89
	Nil Entry Fee	20/11/01	5.34	8.80	9.99	-0.50	1.99	5.05	9.23
	//Select	11/12/06	6.83	10.33	11.54	0.91	3.42	6.53	10.77
	Frontier	15/11/10	7.05	10.56	11.76	1.12	3.63	6.75	9.35
Perpetual Balanced Growth	Entry Fee	10/09/03	7.22	5.96	7.93	0.92	6.10	5.60	7.92
	Nil Entry Fee	10/09/03	6.58	5.33	7.28	0.32	5.47	4.97	7.28
	//Select	11/12/06	8.08	6.81	8.80	1.73	6.95	6.44	8.79
	Frontier	15/11/10	8.35	7.07	9.07	1.99	7.22	6.71	8.64
Perpetual Conservative Growth	Entry Fee	10/09/03	6.29	3.22	3.71	2.13	3.81	3.82	5.66
	Nil Entry Fee	10/09/03	5.65	2.60	3.10	1.51	3.19	3.20	5.03
	//Select	11/12/06	7.14	4.05	4.55	2.95	4.64	4.66	6.51
	Frontier	15/11/10	7.36	4.26	4.76	3.16	4.86	4.87	6.37

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Perpetual Ethical SRI ^{#11}	Entry Fee	08/10/07	-0.14	5.73	8.28	0.58	5.12	3.87	6.80
	Nil Entry Fee	08/10/07	-0.88	4.95	7.48	-0.19	4.34	3.09	6.00
	//Select	08/10/07	0.51	6.42	8.99	1.23	5.81	4.54	7.50
	Frontier	15/11/10	0.78	6.72	9.28	1.51	6.10	4.83	6.58
Platinum Asia	Entry Fee	16/08/10	-0.92	15.16	17.98	-10.98	28.23	8.97	7.56
	Nil Entry Fee	16/08/10	-1.66	14.30	17.10	-11.65	27.27	8.16	6.76
	//Select	16/08/10	-0.28	15.91	18.75	-10.40	29.07	9.68	8.27
	Frontier	15/11/10	-0.20	15.99	18.83	-10.33	29.16	9.76	8.19
Platinum International	Entry Fee	10/09/03	-0.59	12.37	20.39	-6.78	18.10	8.16	8.18
	Nil Entry Fee	10/09/03	-1.34	11.53	19.50	-7.48	17.22	7.36	7.37
	//Select	11/12/06	0.05	13.10	21.18	-6.18	18.87	8.87	8.88
	Frontier	15/11/10	0.31	13.39	21.48	-5.94	19.17	9.14	9.71
RARE Infrastructure Value	Entry Fee	02/03/09	10.59	-0.93	12.39	-0.10	9.13	6.07	10.34
	Nil Entry Fee	02/03/09	9.77	-1.67	11.55	-0.85	8.32	5.28	9.51
	//Select	02/03/09	11.32	-0.28	13.12	0.55	9.84	6.76	11.05
	Frontier	15/11/10	11.49	-0.13	13.29	0.70	10.01	6.92	9.48
Schroder Australian Equity	Entry Fee	10/09/03	9.45	12.92	19.99	-6.24	2.93	7.43	10.15
	Nil Entry Fee	10/09/03	8.80	12.25	19.28	-6.80	2.31	6.79	9.49
	//Select	11/12/06	10.33	13.83	20.96	-5.49	3.75	8.30	11.03
	Frontier	15/11/10	10.72	14.23	21.38	-5.15	4.12	8.68	9.70
Schroder Balanced	Entry Fee	10/09/03	6.31	6.53	11.14	-0.39	6.81	6.01	8.07
	Nil Entry Fee	10/09/03	5.67	5.89	10.47	-0.98	6.17	5.38	7.43
	//Select	11/12/06	7.16	7.38	12.03	0.41	7.66	6.86	8.93
	Frontier	15/11/10	7.27	7.49	12.14	0.52	7.77	6.97	7.95
Schroder Fixed Income	Entry Fee	16/08/10	7.77	1.54	-0.45	3.84	2.70	3.04	4.02
	Nil Entry Fee	16/08/10	6.97	0.77	-1.19	3.06	1.94	2.27	3.24
	//Select	16/08/10	8.47	2.20	0.20	4.51	3.37	3.72	4.70
	Frontier	15/11/10	8.64	2.35	0.35	4.67	3.53	3.87	5.00
Schroder Real Return	Entry Fee	26/11/01	3.70	2.64	5.47	0.32	4.96	3.40	6.12
	Nil Entry Fee	26/11/01	3.08	2.03	4.84	-0.29	4.33	2.78	5.49
	//Select	11/12/06	4.54	3.47	6.32	1.12	5.80	4.23	6.98
	Frontier	15/11/10	4.90	3.83	6.69	1.48	6.17	4.60	6.48
SG Hiscock Property	Entry Fee	10/09/03	2.74	10.08	-4.99	19.34	15.25	8.13	10.46
	Nil Entry Fee	10/09/03	2.13	9.42	-5.56	18.63	14.56	7.48	9.80
	//Select	11/12/06	3.57	10.96	-4.22	20.30	16.18	9.00	11.34
	Frontier	15/11/10	3.73	11.14	-4.07	20.50	16.37	9.17	11.45
Stewart Investors WorldWide Sustainability ^{#12}	Entry Fee	08/10/07	9.35	9.90	13.09	-7.27	21.81	8.95	9.09
	Nil Entry Fee	08/10/07	8.53	9.07	12.25	-7.97	20.90	8.13	8.27
	//Select	08/10/07	10.07	10.61	13.83	-6.66	22.60	9.66	9.80
	Frontier	15/11/10	10.34	10.89	14.12	-6.43	22.91	9.94	10.95
T.Rowe Price Dynamic Global Bond	Entry Fee	18/09/17	0.53	-1.03 [‡]	-	-	-	-0.29	-0.29
	Nil Entry Fee	18/09/17	-0.23	-1.61 [‡]	-	-	-	-1.04	-1.04
	//Select	18/09/17	1.28	-0.41 [‡]	-	-	-	0.49	0.49
	Frontier	18/09/17	1.33	-0.41 [‡]	-	-	-	0.51	0.51
T.Rowe Price Global Equity	Entry Fee	02/03/09	12.10	21.66	17.52	-2.33	27.06	14.74	11.47
	Nil Entry Fee	02/03/09	11.27	20.75	16.64	-3.06	26.12	13.89	10.63
	//Select	02/03/09	12.84	22.45	18.29	-1.69	27.89	15.49	12.19
	Frontier	15/11/10	13.18	22.82	18.64	-1.40	28.29	15.84	13.58

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
UBS Balanced	Entry Fee	02/10/02	3.35	7.38	9.33	-5.58	8.20	4.39	6.86
	Nil Entry Fee	02/10/02	2.73	6.74	8.68	-6.14	7.55	3.76	6.22
	//Select	11/12/06	4.18	8.24	10.21	-4.82	9.07	5.23	7.71
	Frontier	15/11/10	4.39	8.46	10.43	-4.63	9.29	5.44	7.29
UBS Defensive	Entry Fee	10/09/03	5.08	2.38	3.83	0.18	5.86	3.45	5.83
	Nil Entry Fee	10/09/03	4.46	1.76	3.21	-0.42	5.22	2.83	5.20
	//Select	11/12/06	5.93	3.20	4.66	0.99	6.71	4.28	6.68
	Frontier	15/11/10	6.14	3.40	4.87	1.20	6.91	4.48	6.40
UBS Diversified Fixed Income	Entry Fee	10/09/03	5.94	1.68	-0.62	5.65	2.26	2.95	4.76
	Nil Entry Fee	10/09/03	5.30	1.07	-1.22	5.02	1.65	2.34	4.13
	//Select	11/12/06	6.79	2.50	0.18	6.50	3.08	3.78	5.60
	Frontier	15/11/10	6.89	2.60	0.27	6.61	3.19	3.88	5.06
Vanguard Australian Shares Index	Entry Fee	19/09/05	11.56	12.80	13.25	1.20	5.33	8.72	9.71
	Nil Entry Fee	19/09/05	10.73	11.96	12.39	0.44	4.55	7.91	8.89
	//Select	11/12/06	12.28	13.54	13.56	1.70	6.02	9.31	10.37
	Frontier	15/11/10	12.45	13.69	14.14	2.01	6.16	9.58	9.30
Vanguard Balanced Index	Entry Fee	12/04/10	7.83	6.48	4.89	4.62	8.95	6.54	6.84
	Nil Entry Fee	12/04/10	7.02	5.69	4.10	3.84	8.13	5.74	6.04
	//Select	12/04/10	8.53	7.17	5.17	5.14	9.66	7.12	7.47
	Frontier	15/11/10	8.62	7.26	5.65	5.39	9.75	7.32	7.92
Vanguard Conservative Index	Entry Fee	12/04/10	6.75	4.12	2.55	5.15	6.96	5.09	5.48
	Nil Entry Fee	12/04/10	5.95	3.34	1.79	4.36	6.16	4.31	4.69
	//Select	12/04/10	7.44	4.80	2.83	5.66	7.66	5.66	6.11
	Frontier	15/11/10	7.59	4.94	3.37	5.99	7.80	5.93	6.50
Vanguard Diversified Bond Index ^{#13}	Entry Fee	02/03/09	6.47	0.69	-1.26	7.24	4.16	3.41	4.84
	Nil Entry Fee	02/03/09	5.68	-0.06	-2.00	6.43	3.38	2.64	4.06
	//Select	02/03/09	7.17	1.35	-0.99	7.77	4.84	3.97	5.47
	Frontier	15/11/10	7.33	1.49	-0.47	8.11	5.00	4.24	5.40
Vanguard Growth Index	Entry Fee	12/04/10	8.27	8.83	7.37	3.50	11.06	7.78	7.75
	Nil Entry Fee	12/04/10	7.46	8.01	6.57	2.72	10.23	6.97	6.94
	//Select	12/04/10	8.97	9.54	7.66	4.01	11.78	8.36	8.39
	Frontier	15/11/10	9.11	9.67	8.20	4.31	11.91	8.61	9.20
Vanguard High Growth Index	Entry Fee	12/04/10	8.63	11.18	10.15	2.30	12.90	8.97	8.50
	Nil Entry Fee	12/04/10	7.82	10.35	9.32	1.53	12.06	8.15	7.69
	//Select	12/04/10	9.34	11.90	10.44	2.80	13.63	9.56	9.15
	Frontier	15/11/10	9.46	12.03	10.99	3.08	13.76	9.80	10.20
Vanguard International Shares Index	Entry Fee	02/10/02	10.54	13.92	13.27	-0.63	23.24	11.80	11.02
	Nil Entry Fee	02/10/02	9.71	13.07	12.43	-1.38	22.32	10.97	10.19
	//Select	11/12/06	11.26	14.66	13.57	-0.15	24.04	12.41	11.68
	Frontier	15/11/10	11.35	14.75	14.10	0.10	24.15	12.62	13.01
Vanguard International Shares Index (Hedged)	Entry Fee	19/09/05	4.63	9.83	18.91	-2.50	9.63	7.87	12.01
	Nil Entry Fee	19/09/05	3.85	9.00	18.03	-3.23	8.81	7.06	11.17
	//Select	11/12/06	5.31	10.54	19.23	-2.02	10.34	8.46	12.68
	Frontier	15/11/10	5.40	10.63	19.78	-1.78	10.43	8.66	11.44
Vanguard Property Securities Index	Entry Fee	19/09/05	17.73	11.74	-6.63	22.93	18.38	12.32	12.55
	Nil Entry Fee	19/09/05	16.85	10.91	-7.33	22.00	17.49	11.48	11.71
	//Select	11/12/06	18.50	12.47	-6.38	23.53	19.15	12.93	13.22
	Frontier	15/11/10	18.60	12.57	-5.94	23.85	19.25	13.15	13.30

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Walter Scott Global Equity (Hedged)	Entry Fee	16/08/10	12.62	13.29	14.62	0.90	9.93	10.16	11.75
	Nil Entry Fee	16/08/10	11.78	12.44	13.76	0.15	9.11	9.33	10.91
	//Select	16/08/10	13.36	14.03	15.36	1.56	10.65	10.88	12.48
	Frontier	15/11/10	13.70	14.37	15.71	1.87	10.98	11.21	12.11

Yearly returns (except ANZ Cash Advantage, ANZ Prime CMA and OnePath Capital Guaranteed) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except ANZ Cash Advantage, ANZ Prime CMA and OnePath Capital Guaranteed) are calculated in accordance with FSC Standard No. 6.

Yearly returns for OnePath Capital Guaranteed are the declared rates. Five-year and ten-year returns for OnePath Capital Guaranteed are the compound average returns of the yearly returns over the last five and ten years respectively.

Yearly returns for ANZ Cash Advantage and ANZ Prime CMA are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Cash Advantage and ANZ Prime CMA are the compound average of the yearly returns since start date.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

§ For the latest interest rates for ANZ Term Deposit Options available through OneAnswer, visit onepath.com.au/superandinvestment/performance/current-rates

‡ This part-year return shows performance from start date to 30 June.

#1 Formerly Zurich Investments Global Thematic Shares.

#2 Formerly BlackRock Balanced.

#3 Formerly Henderson Australian Equity.

#4 Formerly Henderson Global Fixed Interest Total Return.

#5 Formerly OnePath Diversified High Yield.

#6 Formerly OnePath Global Property Securities.

#7 Formerly BT Core Australian Shares.

#8 Formerly BT Core Hedged Global Shares.

#9 Formerly BT Monthly Income Plus.

#10 Formerly BT Smaller Companies.

#11 Formerly AMP Capital Responsible Investment Leaders Australian Shares.

#12 Formerly AMP Capital Responsible Investment Leaders International Shares.

#13 Formerly Vanguard Index Diversified Bond.

Σ The performance for Janus Henderson Australian Equity shows to June 2019 when this investment option terminated.

INVESTMENT RETURNS – ONEANSWER TRANSITION TO RETIREMENT PENSION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 32 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Altrinsic Global Equities	Entry Fee	26/05/18	8.57	0.79 [‡]	–	–	–	8.47	8.47
	Nil Entry Fee	26/05/18	7.63	0.62 [‡]	–	–	–	7.46	7.46
	//Select	26/05/18	9.17	0.88 [‡]	–	–	–	9.10	9.10
	Frontier	26/05/18	9.10	0.77 [‡]	–	–	–	8.92	8.92
AMP Capital Equity	Entry Fee	26/05/18	10.24	1.66 [‡]	–	–	–	10.82	10.82
	Nil Entry Fee	26/05/18	10.13	1.70 [‡]	–	–	–	10.76	10.76
	//Select	26/05/18	10.85	1.75 [‡]	–	–	–	11.47	11.47
Antipodes Global (Long only)	Entry Fee	26/05/18	3.20	7.99 [‡]	–	–	–	10.27	10.27
	Nil Entry Fee	26/05/18	2.55	7.92 [‡]	–	–	–	9.57	9.57
	//Select	26/05/18	3.78	8.09 [‡]	–	–	–	10.91	10.91
	Frontier	26/05/18	3.82	8.06 [‡]	–	–	–	10.93	10.93
ANZ Cash Advantage	Entry Fee	26/05/18	1.07	1.07 [‡]	–	–	–	1.07	1.07
	Nil Entry Fee	26/05/18	1.07	1.07 [‡]	–	–	–	1.07	1.07
	//Select	26/05/18	1.33	1.33 [‡]	–	–	–	1.33	1.33
	Frontier	26/05/18	1.33	1.33 [‡]	–	–	–	1.33	1.33
ANZ Term Deposit options [§]	Entry Fee	26/05/18	–	–	–	–	–	–	–
	Nil Entry Fee	26/05/18	–	–	–	–	–	–	–
	//Select	26/05/18	–	–	–	–	–	–	–
	Frontier	26/05/18	–	–	–	–	–	–	–
Arrowstreet Global Equity (Hedged)	Entry Fee	26/05/18	5.58	-3.78 [‡]	–	–	–	1.43	1.43
	Nil Entry Fee	26/05/18	4.91	-3.85 [‡]	–	–	–	0.78	0.78
	//Select	26/05/18	6.17	-3.69 [‡]	–	–	–	2.02	2.02
	Frontier	26/05/18	6.27	-3.74 [‡]	–	–	–	2.07	2.07
Ausbil Australian Emerging Leaders	Entry Fee	26/05/18	-4.19	-1.47 [‡]	–	–	–	-5.06	-5.06
	Nil Entry Fee	26/05/18	-4.80	-1.53 [‡]	–	–	–	-5.66	-5.66
	//Select	26/05/18	-3.66	-1.38 [‡]	–	–	–	-4.51	-4.51
	Frontier	26/05/18	-3.62	-1.38 [‡]	–	–	–	-4.48	-4.48
Bennelong Australian Equities	Entry Fee	26/05/18	2.45	4.97 [‡]	–	–	–	6.78	6.78
	Nil Entry Fee	26/05/18	1.79	4.90 [‡]	–	–	–	6.09	6.09
	//Select	26/05/18	3.02	5.07 [‡]	–	–	–	7.40	7.40
	Frontier	26/05/18	3.35	5.06 [‡]	–	–	–	7.71	7.71
Bentham Global Income	Entry Fee	26/05/18	-0.26	-1.08 [‡]	–	–	–	-1.21	-1.21
	Nil Entry Fee	26/05/18	-0.91	-1.14 [‡]	–	–	–	-1.84	-1.84
	//Select	26/05/18	0.29	-0.99 [‡]	–	–	–	-0.63	-0.63
	Frontier	26/05/18	0.32	-1.04 [‡]	–	–	–	-0.65	-0.65
BlackRock Scientific Australian Equity	Entry Fee	26/05/18	11.09	1.60 [‡]	–	–	–	11.54	11.54
	Nil Entry Fee	26/05/18	9.98	1.98 [‡]	–	–	–	10.90	10.90
	//Select	26/05/18	11.71	1.69 [‡]	–	–	–	12.19	12.19
	Frontier	26/05/18	11.53	2.15 [‡]	–	–	–	12.48	12.48

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
BlackRock Scientific Diversified Growth	Entry Fee	26/05/18	8.75	0.53 [‡]	–	–	–	8.38	8.38
	Nil Entry Fee	26/05/18	7.60	-0.11 [‡]	–	–	–	6.72	6.72
	//Select	26/05/18	9.36	0.62 [‡]	–	–	–	9.01	9.01
	Frontier	26/05/18	8.98	0.04 [‡]	–	–	–	8.10	8.10
BlackRock Scientific International Equity	Entry Fee	26/05/18	9.85	-0.06 [‡]	–	–	–	8.78	8.78
	Nil Entry Fee	26/05/18	9.80	-0.07 [‡]	–	–	–	8.73	8.73
	//Select	26/05/18	10.45	0.03 [‡]	–	–	–	9.41	9.41
	Frontier	26/05/18	10.09	-0.26 [‡]	–	–	–	8.80	8.80
BlackRock Tactical Growth ^{‡1}	Entry Fee	26/05/18	9.01	1.03 [‡]	–	–	–	9.09	9.09
	Nil Entry Fee	26/05/18	8.12	0.97 [‡]	–	–	–	8.23	8.23
	//Select	26/05/18	9.61	1.12 [‡]	–	–	–	9.73	9.73
	Frontier	26/05/18	9.51	1.11 [‡]	–	–	–	9.63	9.63
Colonial First State Global Credit Income	Entry Fee	26/05/18	1.54	0.77 [‡]	–	–	–	2.09	2.09
	Nil Entry Fee	26/05/18	0.89	0.72 [‡]	–	–	–	1.46	1.46
	//Select	26/05/18	2.10	0.86 [‡]	–	–	–	2.68	2.68
	Frontier	26/05/18	2.45	0.88 [‡]	–	–	–	3.02	3.02
Colonial First State Global Listed Infrastructure	Entry Fee	26/05/18	11.79	1.88 [‡]	–	–	–	12.45	12.45
	Nil Entry Fee	26/05/18	10.82	1.86 [‡]	–	–	–	11.55	11.55
	//Select	26/05/18	12.41	1.97 [‡]	–	–	–	13.10	13.10
	Frontier	26/05/18	12.23	1.88 [‡]	–	–	–	12.85	12.85
Colonial First State Imputation	Entry Fee	26/05/18	8.77	4.01 [‡]	–	–	–	11.77	11.77
	Nil Entry Fee	26/05/18	8.08	3.94 [‡]	–	–	–	11.06	11.06
	//Select	26/05/18	9.37	4.11 [‡]	–	–	–	12.42	12.42
	Frontier	26/05/18	9.70	4.06 [‡]	–	–	–	12.68	12.68
Fidelity Australian Equities	Entry Fee	26/05/18	8.62	1.63 [‡]	–	–	–	9.32	9.32
	Nil Entry Fee	26/05/18	7.94	1.56 [‡]	–	–	–	8.64	8.64
	//Select	26/05/18	9.22	1.72 [‡]	–	–	–	9.96	9.96
	Frontier	26/05/18	9.55	1.66 [‡]	–	–	–	10.20	10.20
Greencape Broadcap	Entry Fee	26/05/18	7.80	1.91 [‡]	–	–	–	8.85	8.85
	Nil Entry Fee	26/05/18	6.83	1.42 [‡]	–	–	–	7.50	7.50
	//Select	26/05/18	8.40	2.00 [‡]	–	–	–	9.49	9.49
	Frontier	26/05/18	8.30	1.56 [‡]	–	–	–	8.97	8.97
Investors Mutual Australian Shares	Entry Fee	26/05/18	7.85	1.63 [‡]	–	–	–	8.63	8.63
	Nil Entry Fee	26/05/18	7.16	1.57 [‡]	–	–	–	7.94	7.94
	//Select	26/05/18	8.45	1.72 [‡]	–	–	–	9.26	9.26
	Frontier	26/05/18	8.58	1.72 [‡]	–	–	–	9.38	9.38
Janus Henderson Australian Equity	Entry Fee	26/05/18	4.74 [‡]	0.74 [‡]	–	–	–	4.97	4.97
	Nil Entry Fee	26/05/18	4.11 [‡]	0.66 [‡]	–	–	–	4.32	4.32
	//Select	26/05/18	5.33 [‡]	0.83 [‡]	–	–	–	5.58	5.58
	Frontier	26/05/18	5.54 [‡]	0.84 [‡]	–	–	–	5.78	5.78
Janus Henderson Global Fixed Interest Total Return	Entry Fee	26/05/18	3.68	0.11 [‡]	–	–	–	3.41	3.41
	Nil Entry Fee	26/05/18	2.77	0.05 [‡]	–	–	–	2.54	2.54
	//Select	26/05/18	4.25	0.20 [‡]	–	–	–	4.01	4.01
	Frontier	26/05/18	4.44	0.18 [‡]	–	–	–	4.17	4.17

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Kapstream Absolute Return Income	Entry Fee	26/05/18	2.05	0.12 [‡]	–	–	–	1.95	1.95
	Nil Entry Fee	26/05/18	1.39	0.06 [‡]	–	–	–	1.31	1.31
	//Select	26/05/18	2.61	0.21 [‡]	–	–	–	2.55	2.55
	Frontier	26/05/18	2.74	0.18 [‡]	–	–	–	2.63	2.63
Magellan Global Pension	Entry Fee	26/05/18	17.25	0.97 [‡]	–	–	–	16.44	16.44
	Nil Entry Fee	26/05/18	16.50	0.91 [‡]	–	–	–	15.71	15.71
	//Select	26/05/18	17.90	1.06 [‡]	–	–	–	17.12	17.12
	Frontier	26/05/18	18.10	1.05 [‡]	–	–	–	17.29	17.29
Merlon Australian Share Income	Entry Fee	26/05/18	3.86	0.78 [‡]	–	–	–	4.20	4.20
	Nil Entry Fee	26/05/18	3.20	0.72 [‡]	–	–	–	3.55	3.55
	//Select	26/05/18	4.44	0.87 [‡]	–	–	–	4.81	4.81
	Frontier	26/05/18	4.69	0.86 [‡]	–	–	–	5.03	5.03
MFS Global Equity	Entry Fee	26/05/18	14.77	0.11 [‡]	–	–	–	13.34	13.34
	Nil Entry Fee	26/05/18	14.05	0.04 [‡]	–	–	–	12.63	12.63
	//Select	26/05/18	15.41	0.20 [‡]	–	–	–	14.00	14.00
	Frontier	26/05/18	15.56	0.19 [‡]	–	–	–	14.13	14.13
MoneyForLife Index Balanced	Entry Fee	26/05/18	6.58	0.37 [‡]	–	–	–	6.26	6.26
	Nil Entry Fee	26/05/18	4.07	0.09 [‡]	–	–	–	3.74	3.74
	//Select	26/05/18	7.17	0.46 [‡]	–	–	–	6.88	6.88
	Frontier	26/05/18	6.70	0.29 [‡]	–	–	–	6.30	6.30
MoneyForLife Index Conservative	Entry Fee	26/05/18	5.76	0.53 [‡]	–	–	–	5.68	5.68
	Nil Entry Fee	26/05/18	3.28	0.26 [‡]	–	–	–	3.20	3.20
	//Select	26/05/18	6.35	0.62 [‡]	–	–	–	6.30	6.30
	Frontier	26/05/18	5.86	0.45 [‡]	–	–	–	5.70	5.70
MoneyForLife Index Moderate	Entry Fee	26/05/18	5.28	0.38 [‡]	–	–	–	5.11	5.11
	Nil Entry Fee	26/05/18	2.64	0.11 [‡]	–	–	–	2.48	2.48
	//Select	26/05/18	5.86	0.47 [‡]	–	–	–	5.72	5.72
	Frontier	26/05/18	5.09	0.46 [‡]	–	–	–	5.01	5.01
Nikko AM Australian Shares	Entry Fee	26/05/18	-1.68	0.66 [‡]	–	–	–	-0.93	-0.93
	Nil Entry Fee	26/05/18	-1.64	0.65 [‡]	–	–	–	-0.90	-0.90
	//Select	26/05/18	-1.13	0.75 [‡]	–	–	–	-0.35	-0.35
	Frontier	26/05/18	-1.22	0.34 [‡]	–	–	–	-0.79	-0.79
OnePath Active Growth	Entry Fee	26/05/18	6.37	0.19 [‡]	–	–	–	5.91	5.91
	Nil Entry Fee	26/05/18	5.06	0.09 [‡]	–	–	–	4.63	4.63
	//Select	26/05/18	6.96	0.28 [‡]	–	–	–	6.52	6.52
	Frontier	26/05/18	6.46	0.26 [‡]	–	–	–	6.06	6.06
OnePath Alternatives Growth	Entry Fee	26/05/18	-1.34	-1.69 [‡]	–	–	–	-2.72	-2.72
	Nil Entry Fee	26/05/18	-1.97	-1.75 [‡]	–	–	–	-3.33	-3.33
	//Select	26/05/18	-0.80	-1.60 [‡]	–	–	–	-2.15	-2.15
	Frontier	26/05/18	-0.67	-1.60 [‡]	–	–	–	-2.04	-2.04
OnePath Australian Shares	Entry Fee	26/05/18	8.26	1.01 [‡]	–	–	–	8.39	8.39
	Nil Entry Fee	26/05/18	7.05	0.92 [‡]	–	–	–	7.21	7.21
	//Select	26/05/18	8.86	1.10 [‡]	–	–	–	9.03	9.03
	Frontier	26/05/18	8.47	1.05 [‡]	–	–	–	8.63	8.63

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OnePath Balanced	Entry Fee	26/05/18	5.44	0.78 [‡]	–	–	–	5.63	5.63
	Nil Entry Fee	26/05/18	4.78	0.68 [‡]	–	–	–	4.94	4.94
	//Select	26/05/18	6.02	0.87 [‡]	–	–	–	6.24	6.24
	Frontier	26/05/18	6.25	0.86 [‡]	–	–	–	6.44	6.44
OnePath Blue Chip Imputation	Entry Fee	26/05/18	3.51	1.67 [‡]	–	–	–	4.71	4.71
	Nil Entry Fee	26/05/18	2.86	1.57 [‡]	–	–	–	4.02	4.02
	//Select	26/05/18	4.08	1.76 [‡]	–	–	–	5.32	5.32
	Frontier	26/05/18	4.17	1.78 [‡]	–	–	–	5.41	5.41
OnePath Cash	Entry Fee	26/05/18	0.46	0.04 [‡]	–	–	–	0.45	0.45
	Nil Entry Fee	26/05/18	0.02	-0.05 [‡]	–	–	–	-0.03	-0.03
	//Select	26/05/18	1.02	0.13 [‡]	–	–	–	1.04	1.04
	Frontier	26/05/18	1.40	0.15 [‡]	–	–	–	1.40	1.40
OnePath Conservative	Frontier	26/05/18	5.90	1.59 [‡]	–	–	–	6.81	6.81
OnePath Diversified Credit ^{#2}	Entry Fee	26/05/18	1.30	0.30 [‡]	–	–	–	1.44	1.44
	Nil Entry Fee	26/05/18	0.52	0.07 [‡]	–	–	–	0.53	0.53
	//Select	26/05/18	1.86	0.39 [‡]	–	–	–	2.03	2.03
	Frontier	26/05/18	1.67	0.39 [‡]	–	–	–	1.86	1.86
OnePath Diversified Fixed Interest	Entry Fee	26/05/18	5.32	1.49 [‡]	–	–	–	6.19	6.19
	Nil Entry Fee	26/05/18	4.65	1.39 [‡]	–	–	–	5.49	5.49
	//Select	26/05/18	5.90	1.58 [‡]	–	–	–	6.81	6.81
	Frontier	26/05/18	6.13	1.57 [‡]	–	–	–	7.01	7.01
OnePath Emerging Companies	Entry Fee	26/05/18	3.48	-1.89 [‡]	–	–	–	1.37	1.37
	Nil Entry Fee	26/05/18	2.81	-1.99 [‡]	–	–	–	0.69	0.69
	//Select	26/05/18	4.05	-1.80 [‡]	–	–	–	1.96	1.96
	Frontier	26/05/18	4.14	-1.84 [‡]	–	–	–	2.00	2.00
OnePath Geared Australian Shares Index	Entry Fee	26/05/18	17.53	1.09 [‡]	–	–	–	16.82	16.82
	Nil Entry Fee	26/05/18	16.78	1.03 [‡]	–	–	–	16.08	16.08
	//Select	26/05/18	18.18	1.18 [‡]	–	–	–	17.50	17.50
	Frontier	26/05/18	18.23	1.18 [‡]	–	–	–	17.54	17.54
OnePath Global Emerging Markets	Entry Fee	26/05/18	5.19	-2.81 [‡]	–	–	–	2.01	2.01
	Nil Entry Fee	26/05/18	4.51	-3.09 [‡]	–	–	–	1.15	1.15
	//Select	26/05/18	5.77	-2.72 [‡]	–	–	–	2.60	2.60
	Frontier	26/05/18	5.77	-2.92 [‡]	–	–	–	2.41	2.41
OnePath Global Property Securities Index	Entry Fee	26/05/18	5.64	5.79 [‡]	–	–	–	10.55	10.55
	Nil Entry Fee	26/05/18	4.97	5.69 [‡]	–	–	–	9.82	9.82
	//Select	26/05/18	6.23	5.89 [‡]	–	–	–	11.19	11.19
	Frontier	26/05/18	6.51	5.89 [‡]	–	–	–	11.46	11.46
OnePath Global Shares	Entry Fee	26/05/18	14.96	1.49 [‡]	–	–	–	14.92	14.92
	Nil Entry Fee	26/05/18	13.60	1.39 [‡]	–	–	–	13.59	13.59
	//Select	26/05/18	15.59	1.58 [‡]	–	–	–	15.59	15.59
	Frontier	26/05/18	15.06	1.58 [‡]	–	–	–	15.10	15.10
OnePath High Growth	Entry Fee	26/05/18	7.66	0.50 [‡]	–	–	–	7.37	7.37
	Nil Entry Fee	26/05/18	5.00	0.24 [‡]	–	–	–	4.72	4.72
	//Select	26/05/18	8.26	0.59 [‡]	–	–	–	7.99	7.99
	Frontier	26/05/18	7.34	-0.23 [‡]	–	–	–	6.37	6.37

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OnePath Managed Growth	Entry Fee	26/05/18	6.24	1.24 [‡]	–	–	–	6.79	6.79
	Nil Entry Fee	26/05/18	4.74	1.14 [‡]	–	–	–	5.33	5.33
	//Select	26/05/18	6.83	1.33 [‡]	–	–	–	7.42	7.42
	Frontier	26/05/18	6.17	1.30 [‡]	–	–	–	6.78	6.78
OnePath Property Securities	Entry Fee	26/05/18	2.94	2.22 [‡]	–	–	–	4.70	4.70
	Nil Entry Fee	26/05/18	2.29	2.12 [‡]	–	–	–	4.01	4.01
	//Select	26/05/18	3.51	2.31 [‡]	–	–	–	5.32	5.32
	Frontier	26/05/18	3.65	2.30 [‡]	–	–	–	5.42	5.42
OnePath Select Leaders	Entry Fee	26/05/18	8.41	1.14 [‡]	–	–	–	8.66	8.66
	Nil Entry Fee	26/05/18	6.67	0.95 [‡]	–	–	–	6.90	6.90
	//Select	26/05/18	9.01	1.23 [‡]	–	–	–	9.30	9.30
	Frontier	26/05/18	8.09	1.17 [‡]	–	–	–	8.39	8.39
OnePath Stable	Entry Fee	26/05/18	4.23	1.18 [‡]	–	–	–	4.91	4.91
	Nil Entry Fee	26/05/18	3.58	1.08 [‡]	–	–	–	4.23	4.23
	//Select	26/05/18	4.81	1.27 [‡]	–	–	–	5.52	5.52
OnePath Sustainable Investments – Australian Shares	Entry Fee	26/05/18	13.85	0.88 [‡]	–	–	–	13.30	13.30
	Nil Entry Fee	26/05/18	12.10	0.98 [‡]	–	–	–	11.83	11.83
	//Select	26/05/18	14.48	0.97 [‡]	–	–	–	13.96	13.96
	Frontier	26/05/18	13.58	1.19 [‡]	–	–	–	13.37	13.37
OnePath Tax Effective Income	Entry Fee	26/05/18	8.76	1.62 [‡]	–	–	–	9.44	9.44
	Nil Entry Fee	26/05/18	8.07	1.52 [‡]	–	–	–	8.72	8.72
	//Select	26/05/18	9.36	1.71 [‡]	–	–	–	10.08	10.08
	Frontier	26/05/18	9.50	1.67 [‡]	–	–	–	10.16	10.16
OptiMix Australian Fixed Interest	Entry Fee	26/05/18	6.89	1.34 [‡]	–	–	–	7.47	7.47
	Nil Entry Fee	26/05/18	6.20	1.24 [‡]	–	–	–	6.76	6.76
	//Select	26/05/18	7.48	1.43 [‡]	–	–	–	8.10	8.10
	Frontier	26/05/18	7.80	1.42 [‡]	–	–	–	8.38	8.38
OptiMix Australian Shares	Entry Fee	26/05/18	5.64	1.07 [‡]	–	–	–	6.09	6.09
	Nil Entry Fee	26/05/18	4.97	0.97 [‡]	–	–	–	5.39	5.39
	//Select	26/05/18	6.22	1.16 [‡]	–	–	–	6.70	6.70
	Frontier	26/05/18	6.52	1.20 [‡]	–	–	–	7.01	7.01
OptiMix Balanced	Entry Fee	26/05/18	5.16	1.42 [‡]	–	–	–	5.98	5.98
	Nil Entry Fee	26/05/18	4.48	1.33 [‡]	–	–	–	5.28	5.28
	//Select	26/05/18	5.74	1.51 [‡]	–	–	–	6.60	6.60
	Frontier	26/05/18	6.01	1.50 [‡]	–	–	–	6.83	6.83
OptiMix Conservative	Entry Fee	26/05/18	4.83	0.84 [‡]	–	–	–	5.14	5.14
	Nil Entry Fee	26/05/18	4.16	0.75 [‡]	–	–	–	4.44	4.44
	//Select	26/05/18	5.41	0.93 [‡]	–	–	–	5.75	5.75
	Frontier	26/05/18	5.70	0.90 [‡]	–	–	–	5.98	5.98
OptiMix Enhanced Cash	Entry Fee	26/05/18	1.47	0.12 [‡]	–	–	–	1.43	1.43
	Nil Entry Fee	26/05/18	0.05	-0.25 [‡]	–	–	–	-0.18	-0.18
	//Select	26/05/18	2.03	0.21 [‡]	–	–	–	2.02	2.02
OptiMix Global Emerging Markets Share	Entry Fee	26/05/18	6.75	-3.50 [‡]	–	–	–	2.71	2.71
	Nil Entry Fee	26/05/18	6.08	-3.58 [‡]	–	–	–	2.05	2.05
	//Select	26/05/18	7.34	-3.41 [‡]	–	–	–	3.31	3.31
	Frontier	26/05/18	7.53	-3.40 [‡]	–	–	–	3.48	3.48

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OptiMix Global Shares	Entry Fee	26/05/18	9.76	0.43 [‡]	–	–	–	9.18	9.18
	Nil Entry Fee	26/05/18	9.05	0.37 [‡]	–	–	–	8.48	8.48
	//Select	26/05/18	10.37	0.52 [‡]	–	–	–	9.82	9.82
	Frontier	26/05/18	10.66	0.59 [‡]	–	–	–	10.15	10.15
OptiMix Global Smaller Companies Shares	Entry Fee	26/05/18	0.21	-1.34 [‡]	–	–	–	-1.02	-1.02
	Nil Entry Fee	26/05/18	-0.42	-1.42 [‡]	–	–	–	-1.65	-1.65
	//Select	26/05/18	0.77	-1.25 [‡]	–	–	–	-0.44	-0.44
	Frontier	26/05/18	0.81	-1.26 [‡]	–	–	–	-0.41	-0.41
OptiMix Growth	Entry Fee	26/05/18	6.70	0.46 [‡]	–	–	–	6.46	6.46
	Nil Entry Fee	26/05/18	4.98	-0.07 [‡]	–	–	–	4.42	4.42
	//Select	26/05/18	7.29	0.55 [‡]	–	–	–	7.08	7.08
	Frontier	26/05/18	6.54	0.10 [‡]	–	–	–	5.98	5.98
OptiMix High Growth	Entry Fee	26/05/18	6.60	0.34 [‡]	–	–	–	6.26	6.26
	Nil Entry Fee	26/05/18	5.31	-0.48 [‡]	–	–	–	4.32	4.32
	//Select	26/05/18	7.19	0.43 [‡]	–	–	–	6.88	6.88
	Frontier	26/05/18	6.84	-0.30 [‡]	–	–	–	5.86	5.86
OptiMix Moderate	Entry Fee	26/05/18	5.18	0.60 [‡]	–	–	–	5.23	5.23
	Nil Entry Fee	26/05/18	4.52	0.50 [‡]	–	–	–	4.53	4.53
	//Select	26/05/18	5.76	0.69 [‡]	–	–	–	5.84	5.84
	Frontier	26/05/18	6.06	0.68 [‡]	–	–	–	6.09	6.09
OptiMix Property Securities	Entry Fee	26/05/18	10.75	3.87 [‡]	–	–	–	13.47	13.47
	Nil Entry Fee	26/05/18	9.78	3.65 [‡]	–	–	–	12.36	12.36
	//Select	26/05/18	11.37	3.97 [‡]	–	–	–	14.13	14.13
	Frontier	26/05/18	11.51	3.84 [‡]	–	–	–	14.14	14.14
Pental Australian Shares ^{#3}	Entry Fee	26/05/18	6.62	0.68 [‡]	–	–	–	6.61	6.61
	Nil Entry Fee	26/05/18	5.95	0.61 [‡]	–	–	–	5.93	5.93
	//Select	26/05/18	7.22	0.77 [‡]	–	–	–	7.23	7.23
	Frontier	26/05/18	7.55	0.79 [‡]	–	–	–	7.55	7.55
Pental Core Hedged Global Shares ^{#4}	Entry Fee	26/05/18	-1.96	-2.72 [‡]	–	–	–	-4.19	-4.19
	Nil Entry Fee	26/05/18	-2.89	-3.77 [‡]	–	–	–	-5.93	-5.93
	//Select	26/05/18	-1.42	-2.63 [‡]	–	–	–	-3.63	-3.63
	Frontier	26/05/18	-1.61	-3.64 [‡]	–	–	–	-4.69	-4.69
Pental Monthly Income Plus ^{#5}	Entry Fee	26/05/18	5.03	0.39 [‡]	–	–	–	4.89	4.89
	Nil Entry Fee	26/05/18	4.84	0.53 [‡]	–	–	–	4.86	4.86
	//Select	26/05/18	5.61	0.48 [‡]	–	–	–	5.50	5.50
	Frontier	26/05/18	5.49	0.68 [‡]	–	–	–	5.58	5.58
Pental Smaller Companies ^{#6}	Entry Fee	26/05/18	-3.01	-0.04 [‡]	–	–	–	-2.75	-2.75
	Nil Entry Fee	26/05/18	-3.62	-0.11 [‡]	–	–	–	-3.37	-3.37
	//Select	26/05/18	-2.47	0.05 [‡]	–	–	–	-2.19	-2.19
	Frontier	26/05/18	-2.31	-0.01 [‡]	–	–	–	-2.09	-2.09
Perennial Value Shares	Entry Fee	26/05/18	5.09	1.08 [‡]	–	–	–	5.60	5.60
	Nil Entry Fee	26/05/18	4.43	1.01 [‡]	–	–	–	4.93	4.93
	//Select	26/05/18	5.68	1.17 [‡]	–	–	–	6.22	6.22
	Frontier	26/05/18	5.99	1.19 [‡]	–	–	–	6.52	6.52

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Perpetual Australian Shares	Entry Fee	26/05/18	5.48	1.21 [‡]	–	–	–	6.08	6.08
	Nil Entry Fee	26/05/18	4.82	1.14 [‡]	–	–	–	5.40	5.40
	//Select	26/05/18	6.07	1.30 [‡]	–	–	–	6.70	6.70
	Frontier	26/05/18	6.25	1.28 [‡]	–	–	–	6.84	6.84
Perpetual Balanced Growth	Entry Fee	26/05/18	6.92	0.34 [‡]	–	–	–	6.54	6.54
	Nil Entry Fee	26/05/18	5.95	0.55 [‡]	–	–	–	5.87	5.87
	//Select	26/05/18	7.51	0.43 [‡]	–	–	–	7.16	7.16
	Frontier	26/05/18	7.46	0.70 [‡]	–	–	–	7.38	7.38
Perpetual Conservative Growth	Entry Fee	26/05/18	5.78	0.49 [‡]	–	–	–	5.66	5.66
	Nil Entry Fee	26/05/18	5.10	0.43 [‡]	–	–	–	4.99	4.99
	//Select	26/05/18	6.37	0.58 [‡]	–	–	–	6.28	6.28
	Frontier	26/05/18	6.54	0.55 [‡]	–	–	–	6.41	6.41
Perpetual Ethical SRI	Entry Fee	26/05/18	-0.11	1.08 [‡]	–	–	–	0.87	0.87
	Nil Entry Fee	26/05/18	-0.94	1.48 [‡]	–	–	–	0.48	0.48
	//Select	26/05/18	0.44	1.17 [‡]	–	–	–	1.46	1.46
	Frontier	26/05/18	0.31	1.62 [‡]	–	–	–	1.75	1.75
Platinum Asia	Entry Fee	26/05/18	-0.86	-3.77 [‡]	–	–	–	-4.16	-4.16
	Nil Entry Fee	26/05/18	-1.50	-3.83 [‡]	–	–	–	-4.77	-4.77
	//Select	26/05/18	-0.31	-3.68 [‡]	–	–	–	-3.60	-3.60
	Frontier	26/05/18	-0.26	-3.72 [‡]	–	–	–	-3.59	-3.59
Platinum International	Entry Fee	26/05/18	-0.28	-1.86 [‡]	–	–	–	-1.92	-1.92
	Nil Entry Fee	26/05/18	-0.91	-1.92 [‡]	–	–	–	-2.54	-2.54
	//Select	26/05/18	0.28	-1.77 [‡]	–	–	–	-1.35	-1.35
	Frontier	26/05/18	0.49	-1.78 [‡]	–	–	–	-1.17	-1.17
RARE Infrastructure Value	Entry Fee	26/05/18	9.95	3.84 [‡]	–	–	–	12.69	12.69
	Nil Entry Fee	26/05/18	9.24	3.78 [‡]	–	–	–	11.98	11.98
	//Select	26/05/18	10.56	3.94 [‡]	–	–	–	13.35	13.35
	Frontier	26/05/18	10.69	3.91 [‡]	–	–	–	13.45	13.45
Schroder Australian Equity	Entry Fee	26/05/18	8.55	0.88 [‡]	–	–	–	8.54	8.54
	Nil Entry Fee	26/05/18	7.87	0.81 [‡]	–	–	–	7.85	7.85
	//Select	26/05/18	9.16	0.97 [‡]	–	–	–	9.17	9.17
	Frontier	26/05/18	9.48	0.98 [‡]	–	–	–	9.47	9.47
Schroder Balanced	Entry Fee	26/05/18	5.91	0.89 [‡]	–	–	–	6.16	6.16
	Nil Entry Fee	26/05/18	5.13	0.82 [‡]	–	–	–	5.39	5.39
	//Select	26/05/18	6.49	0.98 [‡]	–	–	–	6.78	6.78
	Frontier	26/05/18	6.47	0.94 [‡]	–	–	–	6.71	6.71
Schroder Fixed Income	Entry Fee	26/05/18	6.97	1.05 [‡]	–	–	–	7.27	7.27
	Nil Entry Fee	26/05/18	6.29	0.99 [‡]	–	–	–	6.60	6.60
	//Select	26/05/18	7.56	1.14 [‡]	–	–	–	7.89	7.89
	Frontier	26/05/18	7.69	1.11 [‡]	–	–	–	7.98	7.98
Schroder Real Return	Entry Fee	26/05/18	3.47	-0.13 [‡]	–	–	–	3.01	3.01
	Nil Entry Fee	26/05/18	2.83	-0.23 [‡]	–	–	–	2.33	2.33
	//Select	26/05/18	4.05	-0.04 [‡]	–	–	–	3.61	3.61
	Frontier	26/05/18	4.37	-0.05 [‡]	–	–	–	3.89	3.89

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
SG Hiscock Property	Entry Fee	26/05/18	2.89	3.14 [‡]	–	–	–	5.50	5.50
	Nil Entry Fee	26/05/18	1.82	2.24 [‡]	–	–	–	3.69	3.69
	//Select	26/05/18	3.46	3.23 [‡]	–	–	–	6.12	6.12
	Frontier	26/05/18	3.18	2.37 [‡]	–	–	–	5.06	5.06
Stewart Investors WorldWide Sustainability	Entry Fee	26/05/18	9.53	1.36 [‡]	–	–	–	9.89	9.89
	Nil Entry Fee	26/05/18	8.13	1.35 [‡]	–	–	–	8.61	8.61
	//Select	26/05/18	10.14	1.45 [‡]	–	–	–	10.53	10.53
	Frontier	26/05/18	9.73	3.28 [‡]	–	–	–	11.95	11.95
T.Rowe Price Global Equity	Entry Fee	26/05/18	11.01	1.17 [‡]	–	–	–	11.04	11.04
	Nil Entry Fee	26/05/18	9.82	0.33 [‡]	–	–	–	9.14	9.14
	//Select	26/05/18	11.63	1.26 [‡]	–	–	–	11.68	11.68
	Frontier	26/05/18	11.41	0.51 [‡]	–	–	–	10.74	10.74
T.Rowe Price Dynamic Global Bond	Entry Fee	26/05/18	1.02	-0.54 [‡]	–	–	–	0.42	0.42
	Nil Entry Fee	26/05/18	-0.14	-0.64 [‡]	–	–	–	-0.70	-0.70
	//Select	26/05/18	1.58	-0.45 [‡]	–	–	–	1.01	1.01
	Frontier	26/05/18	1.19	-0.50 [‡]	–	–	–	0.61	0.61
UBS Balanced	Entry Fee	26/05/18	3.28	0.80 [‡]	–	–	–	3.70	3.70
	Nil Entry Fee	26/05/18	2.46	0.74 [‡]	–	–	–	2.90	2.90
	//Select	26/05/18	3.86	0.89 [‡]	–	–	–	4.30	4.30
	Frontier	26/05/18	3.88	0.86 [‡]	–	–	–	4.29	4.29
UBS Defensive	Entry Fee	26/05/18	4.81	1.54 [‡]	–	–	–	5.77	5.77
	Nil Entry Fee	26/05/18	4.04	1.47 [‡]	–	–	–	5.01	5.01
	//Select	26/05/18	5.39	1.63 [‡]	–	–	–	6.39	6.39
	Frontier	26/05/18	5.46	1.66 [‡]	–	–	–	6.48	6.48
UBS Diversified Fixed Income	Entry Fee	26/05/18	5.18	1.07 [‡]	–	–	–	5.67	5.67
	Nil Entry Fee	26/05/18	4.50	1.01 [‡]	–	–	–	5.00	5.00
	//Select	26/05/18	5.77	1.16 [‡]	–	–	–	6.29	6.29
	Frontier	26/05/18	5.85	1.18 [‡]	–	–	–	6.38	6.38
Vanguard Australian Shares Index	Entry Fee	26/05/18	10.37	0.76 [‡]	–	–	–	10.06	10.06
	Nil Entry Fee	26/05/18	9.67	0.67 [‡]	–	–	–	9.33	9.33
	//Select	26/05/18	10.98	0.85 [‡]	–	–	–	10.70	10.70
	Frontier	26/05/18	11.11	0.83 [‡]	–	–	–	10.79	10.79
Vanguard Balanced Index	Entry Fee	26/05/18	7.10	0.36 [‡]	–	–	–	6.73	6.73
	Nil Entry Fee	26/05/18	6.43	0.26 [‡]	–	–	–	6.03	6.03
	//Select	26/05/18	7.70	0.45 [‡]	–	–	–	7.35	7.35
	Frontier	26/05/18	7.78	0.41 [‡]	–	–	–	7.38	7.38
Vanguard Conservative Index	Entry Fee	26/05/18	6.06	0.57 [‡]	–	–	–	5.99	5.99
	Nil Entry Fee	26/05/18	5.38	0.47 [‡]	–	–	–	5.29	5.29
	//Select	26/05/18	6.64	0.66 [‡]	–	–	–	6.60	6.60
	Frontier	26/05/18	6.77	0.66 [‡]	–	–	–	6.71	6.71
Vanguard Diversified Bond Index	Entry Fee	26/05/18	5.85	1.13 [‡]	–	–	–	6.34	6.34
	Nil Entry Fee	26/05/18	5.19	1.03 [‡]	–	–	–	5.64	5.64
	//Select	26/05/18	6.44	1.22 [‡]	–	–	–	6.96	6.96
	Frontier	26/05/18	6.58	1.19 [‡]	–	–	–	7.05	7.05

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Vanguard Growth Index	Entry Fee	26/05/18	7.58	0.03 [‡]	–	–	–	6.84	6.84
	Nil Entry Fee	26/05/18	6.90	-0.07 [‡]	–	–	–	6.14	6.14
	//Select	26/05/18	8.17	0.12 [‡]	–	–	–	7.46	7.46
	Frontier	26/05/18	8.29	0.13 [‡]	–	–	–	7.57	7.57
Vanguard High Growth Index	Entry Fee	26/05/18	7.97	-0.57 [‡]	–	–	–	6.61	6.61
	Nil Entry Fee	26/05/18	7.08	0.25 [‡]	–	–	–	6.61	6.61
	//Select	26/05/18	8.56	-0.48 [‡]	–	–	–	7.23	7.23
	Frontier	26/05/18	8.67	-0.51 [‡]	–	–	–	7.29	7.29
Vanguard International Shares Index	Entry Fee	26/05/18	10.05	-1.22 [‡]	–	–	–	7.82	7.82
	Nil Entry Fee	26/05/18	9.35	-1.31 [‡]	–	–	–	7.12	7.12
	//Select	26/05/18	10.66	-1.13 [‡]	–	–	–	8.45	8.45
	Frontier	26/05/18	10.74	-1.19 [‡]	–	–	–	8.46	8.46
Vanguard International Shares Index (Hedged)	Entry Fee	26/05/18	4.44	-1.93 [‡]	–	–	–	2.18	2.18
	Nil Entry Fee	26/05/18	3.77	-2.02 [‡]	–	–	–	1.50	1.50
	//Select	26/05/18	5.01	-1.84 [‡]	–	–	–	2.78	2.78
	Frontier	26/05/18	5.09	-1.90 [‡]	–	–	–	2.78	2.78
Vanguard Property Securities Index	Entry Fee	26/05/18	15.85	4.15 [‡]	–	–	–	18.46	18.46
	Nil Entry Fee	26/05/18	15.12	4.05 [‡]	–	–	–	17.68	17.68
	//Select	26/05/18	16.49	4.25 [‡]	–	–	–	19.15	19.15
	Frontier	26/05/18	16.59	4.20 [‡]	–	–	–	19.19	19.19
Walter Scott Global Equity (Hedged)	Entry Fee	26/05/18	11.51	-0.13 [‡]	–	–	–	10.20	10.20
	Nil Entry Fee	26/05/18	10.81	-0.20 [‡]	–	–	–	9.50	9.50
	//Select	26/05/18	12.13	-0.04 [‡]	–	–	–	10.84	10.84
	Frontier	26/05/18	12.42	-0.04 [‡]	–	–	–	11.10	11.10

Yearly returns (except for ANZ Cash Advantage) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for ANZ Cash Advantage) are calculated in accordance with FSC Standard No. 6.

Yearly returns for ANZ Cash Advantage are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Cash Advantage are the compound average of the yearly returns since start date.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

§ For the latest interest rates for ANZ Term Deposit Options available through OneAnswer, visit onepath.com.au/superandinvestment/performance/current-rates

‡ This part-year return shows performance from start date to 30 June.

#1 Formerly BlackRock Balanced.

#2 Formerly OnePath Diversified High Yield.

#3 Formerly BT Core Australian Shares.

#4 Formerly BT Core Hedged Global Shares.

#5 Formerly BT Monthly Income Plus.

#6 Formerly BT Smaller Companies.

Σ The performance for Janus Henderson Australian Equity shows to June 2019 when this investment option terminated.

INVESTMENT RETURNS – ONEANSWER TERM ALLOCATED PENSION

Actual yearly returns as at 30 June (%p.a.) unless otherwise stated and net of management fees.

Please refer to page 38 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
AMP Capital Equity	Entry Fee	20/09/04	10.46	13.56	8.20	-2.33	6.14	7.07	9.12
	Nil Entry Fee	20/09/04	9.80	12.88	7.55	-2.91	5.51	6.43	8.48
	//Select	11/12/06	11.35	14.47	9.06	-1.54	7.00	7.93	10.00
Antipodes Global (Long only) ^{#1}	Entry Fee	20/09/04	2.52	12.64	8.19	-2.71	22.29	8.25	7.52
	Nil Entry Fee	20/09/04	1.75	11.80	7.38	-3.44	21.38	7.44	6.72
	//Select	11/12/06	3.19	13.38	8.90	-2.08	23.08	8.96	8.22
ANZ Cash Advantage	Entry Fee	30/05/11	1.26	1.26	1.48	1.85	2.23	1.60	2.61
	Nil Entry Fee	30/05/11	1.26	1.26	1.48	1.85	2.23	1.60	2.61
	//Select	30/05/11	1.56	1.56	1.78	2.16	2.54	1.90	2.92
ANZ Term Deposit options ⁵	Entry Fee	1/09/11	-	-	-	-	-	-	-
	Nil Entry Fee	1/09/11	-	-	-	-	-	-	-
	//Select	1/09/11	-	-	-	-	-	-	-
Arrowstreet Global Equity (Hedged)	Entry Fee	20/09/04	5.96	10.86	19.50	-3.51	13.89	9.06	8.84
	Nil Entry Fee	20/09/04	5.33	10.20	18.78	-4.08	13.19	8.40	8.18
	//Select	11/12/06	6.81	11.75	20.46	-2.73	14.81	9.93	9.71
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	-4.70	20.42	9.23	14.25	1.38	7.74	9.48
	Nil Entry Fee	19/09/05	-5.41	19.52	8.42	13.39	0.62	6.94	8.66
	//Select	11/12/06	-4.08	21.21	9.94	14.99	2.04	8.44	10.19
Bentham Global Income	Entry Fee	19/09/05	-0.19	4.27	11.99	-2.70	2.46	3.05	7.71
	Nil Entry Fee	19/09/05	-0.94	3.49	11.15	-3.43	1.70	2.28	6.91
	//Select	11/12/06	0.46	4.95	12.72	-2.06	3.13	3.72	8.42
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	12.08	14.57	13.72	2.53	4.06	9.27	10.80
	Nil Entry Fee	20/09/04	11.24	13.71	12.87	1.76	3.28	8.45	9.98
	//Select	11/12/06	12.81	15.32	14.46	3.20	4.73	9.98	11.53
BlackRock Scientific Diversified Growth	Entry Fee	20/09/04	8.88	9.16	10.03	1.56	7.45	7.37	8.72
	Nil Entry Fee	20/09/04	8.23	8.50	9.38	0.95	6.80	6.73	8.07
	//Select	11/12/06	9.75	10.04	10.91	2.37	8.31	8.23	9.59
BlackRock Scientific International Equity	Entry Fee	20/09/04	10.21	16.50	14.47	-5.15	28.84	12.43	11.32
	Nil Entry Fee	20/09/04	9.38	15.63	13.61	-5.86	27.88	11.59	10.49
	//Select	11/12/06	10.93	17.26	15.22	-4.53	29.68	13.16	12.05
BlackRock Tactical Growth ^{#2}	Entry Fee	20/09/04	10.05	8.11	10.24	0.59	7.99	7.34	8.18
	Nil Entry Fee	20/09/04	9.39	7.47	9.58	-0.02	7.35	6.70	7.53
	//Select	11/12/06	10.94	8.98	11.12	1.40	8.86	8.20	9.05
Colonial First State Global Credit Income	Entry Fee	19/09/05	1.75	1.86	5.77	0.41	1.27	2.20	4.61
	Nil Entry Fee	19/09/05	0.98	1.10	4.97	-0.34	0.51	1.43	3.83
	//Select	11/12/06	2.41	2.52	6.46	1.07	1.93	2.86	5.29
Colonial First State Global Listed Infrastructure	Entry Fee	18/09/17	12.76	-1.83 ²	-	-	-	5.88	5.88
	Nil Entry Fee	18/09/17	11.80	-2.40 ²	-	-	-	5.03	5.03
	//Select	18/09/17	13.61	-1.21 ²	-	-	-	6.70	6.70

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Colonial First State Imputation	Entry Fee	20/09/04	10.43	19.66	8.30	0.58	6.31	8.88	10.08
	Nil Entry Fee	20/09/04	9.78	18.94	7.65	-0.02	5.68	8.23	9.43
	//Select	11/12/06	11.32	20.62	9.16	1.39	7.17	9.76	10.97
Fidelity Australian Equities	Entry Fee	30/05/11	9.29	15.00	9.57	3.73	6.66	8.79	10.23
	Nil Entry Fee	30/05/11	8.47	14.14	8.75	2.96	5.86	7.97	9.41
	//Select	30/05/11	10.00	15.75	10.28	4.41	7.36	9.49	10.96
Greencape Broadcap	Entry Fee	18/09/17	8.32	12.77 [‡]	-	-	-	11.90	11.90
	Nil Entry Fee	18/09/17	7.51	12.11 [‡]	-	-	-	11.06	11.06
	//Select	18/09/17	9.13	13.48 [‡]	-	-	-	12.77	12.77
Investors Mutual Australian Shares	Entry Fee	20/09/04	8.60	4.65	12.44	5.34	10.04	8.18	11.13
	Nil Entry Fee	20/09/04	7.95	4.03	11.77	4.71	9.38	7.53	10.46
	//Select	11/12/06	9.48	5.50	13.34	6.19	10.93	9.05	12.02
Kapstream Absolute Return Income	Entry Fee	19/09/05	2.38	1.64	2.03	1.70	2.40	2.03	6.29
	Nil Entry Fee	19/09/05	1.62	0.88	1.28	0.93	1.63	1.27	5.50
	//Select	11/12/06	3.05	2.31	2.70	2.36	3.06	2.69	6.98
Magellan Global	Entry Fee	20/09/04	18.52	15.40	14.10	-1.06	27.52	14.51	11.01
	Nil Entry Fee	20/09/04	17.82	14.71	13.41	-1.65	26.76	13.83	10.34
	//Select	11/12/06	19.47	16.33	15.01	-0.26	28.55	15.43	11.90
Merlon Australian Share Income	Entry Fee	30/05/11	4.44	3.18	15.00	4.13	5.25	6.31	7.75
	Nil Entry Fee	30/05/11	3.66	2.41	14.15	3.35	4.46	5.52	6.95
	//Select	30/05/11	5.12	3.85	15.75	4.81	5.94	7.01	8.46
MFS Global Equity	Entry Fee	20/09/04	16.20	8.02	16.00	0.56	23.89	12.65	12.71
	Nil Entry Fee	20/09/04	15.34	7.21	15.13	-0.19	22.97	11.81	11.87
	//Select	11/12/06	16.96	8.72	16.75	1.22	24.70	13.38	13.44
Nikko AM Australian Shares	Entry Fee	18/09/17	-2.32	10.06 [‡]	-	-	-	4.15	4.15
	Nil Entry Fee	18/09/17	-3.04	9.42 [‡]	-	-	-	3.38	3.38
	//Select	18/09/17	-1.58	10.75 [‡]	-	-	-	4.96	4.96
OnePath Active Growth	Entry Fee	20/09/04	6.31	7.43	8.65	-0.48	10.29	6.37	7.92
	Nil Entry Fee	20/09/04	5.51	6.63	7.84	-1.23	9.47	5.58	7.11
	//Select	11/12/06	7.00	8.13	9.36	0.17	11.01	7.07	8.62
OnePath Alternatives Growth	Entry Fee	30/05/11	-1.31	4.55	-6.56	-1.89	5.82	0.02	-0.16
	Nil Entry Fee	30/05/11	-2.05	3.77	-7.26	-2.62	5.04	-0.73	-0.91
	//Select	30/05/11	-0.67	5.23	-5.95	-1.25	6.51	0.67	0.50
OnePath Australian Shares	Entry Fee	20/09/04	8.70	8.65	10.39	-3.54	3.95	5.51	8.57
	Nil Entry Fee	20/09/04	7.89	7.84	9.57	-4.26	3.18	4.72	7.75
	//Select	11/12/06	9.41	9.36	11.11	-2.91	4.63	6.19	9.28
OnePath Balanced	Entry Fee	20/09/04	6.08	5.48	5.94	2.05	7.56	5.40	6.45
	Nil Entry Fee	20/09/04	5.29	4.68	5.15	1.28	6.76	4.62	5.65
	//Select	11/12/06	6.77	6.16	6.63	2.71	8.26	6.09	7.14
OnePath Blue Chip Imputation	Entry Fee	20/09/04	4.17	6.70	12.96	-6.96	2.66	3.70	7.62
	Nil Entry Fee	20/09/04	3.39	5.90	12.12	-7.66	1.90	2.93	6.82
	//Select	11/12/06	4.85	7.40	13.70	-6.35	3.33	4.38	8.33
OnePath Capital Guaranteed	Entry Fee	20/09/2004	2.60	2.35	2.90	4.95	6.65	3.88	3.71
OnePath Cash	Entry Fee	20/09/04	0.53	0.25	0.28	0.68	1.04	0.56	1.53
	Nil Entry Fee	20/09/04	1.14	-0.50	-0.46	-0.07	0.29	0.08	0.91
	//Select	11/12/06	1.18	0.91	0.94	1.34	1.70	1.21	2.19

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OnePath Diversified Credit ^{#3}	Entry Fee	20/09/04	1.00	0.67	2.97	0.67	1.08	1.27	4.13
	Nil Entry Fee	20/09/04	0.40	0.06	2.36	0.06	0.48	0.67	3.50
	//Select	11/12/06	1.81	1.47	3.80	1.47	1.90	2.09	4.96
OnePath Diversified Fixed Interest	Entry Fee	20/09/04	5.86	0.99	0.90	5.56	3.64	3.37	4.69
	Nil Entry Fee	20/09/04	5.23	0.38	0.29	4.93	3.02	2.75	4.06
	//Select	11/12/06	6.71	1.80	1.71	6.41	4.47	4.20	5.53
OnePath Emerging Companies	Entry Fee	20/09/04	3.71	19.62	-0.91	19.27	7.19	9.46	10.63
	Nil Entry Fee	20/09/04	2.94	18.73	-1.66	18.38	6.39	8.64	9.81
	//Select	11/12/06	4.39	20.40	-0.27	20.05	7.89	10.18	11.35
OnePath Geared Australian Shares Index	Entry Fee	20/07/06	18.64	23.28	20.77	-5.23	2.27	11.35	12.68
	Nil Entry Fee	20/07/06	17.75	22.37	19.86	-5.94	1.50	10.52	11.84
	//Select	11/12/06	19.41	24.09	21.56	-4.62	2.94	12.08	13.42
OnePath Global Emerging Markets Shares	Entry Fee	20/09/04	5.24	14.52	20.04	-6.82	9.73	8.15	4.30
	Nil Entry Fee	20/09/04	4.45	13.66	19.15	-7.52	8.91	7.34	3.52
	//Select	11/12/06	5.92	15.27	20.83	-6.21	10.44	8.85	4.98
OnePath Global Property Securities Index ^{#4}	Entry Fee	30/05/11	6.42	3.70	-3.40	12.45	7.66	5.23	6.95
	Nil Entry Fee	30/05/11	5.63	2.93	-4.12	11.60	6.85	4.45	6.15
	//Select	30/05/11	7.11	4.38	-2.77	13.18	8.36	5.92	7.65
OnePath Global Shares	Entry Fee	20/09/04	14.98	14.61	14.21	7.31	26.56	15.37	12.61
	Nil Entry Fee	20/09/04	14.12	13.76	13.36	6.50	25.62	14.51	11.77
	//Select	11/12/06	15.73	15.36	14.95	8.01	27.39	16.12	13.35
OnePath High Growth	Entry Fee	20/09/04	7.38	4.99	12.49 [‡]	0.17 [‡]	16.59	5.62	7.29
	Nil Entry Fee	20/09/04	6.57	9.50	11.65	-0.59	9.88	7.31	7.74
	//Select	11/12/06	8.08	5.68	13.22 [‡]	0.82 [‡]	17.35	6.31	7.99
OnePath Managed Growth	Entry Fee	20/09/04	6.27	7.64	8.35	1.01	8.86	6.38	7.37
	Nil Entry Fee	20/09/04	5.47	6.83	7.54	0.25	8.04	5.59	6.56
	//Select	11/12/06	6.96	8.34	9.06	1.67	9.57	7.08	8.07
OnePath Property Securities	Entry Fee	20/09/04	3.18	10.28	-4.19	20.22	15.61	8.67	10.71
	Nil Entry Fee	20/09/04	2.41	9.45	-4.91	19.33	14.74	7.85	9.88
	//Select	11/12/06	3.85	11.00	-3.57	21.01	16.36	9.37	11.43
OnePath Select Leaders	Entry Fee	20/09/04	8.46	8.15	10.36	-6.17	3.73	4.73	8.52
	Nil Entry Fee	20/09/04	7.65	7.34	9.53	-6.87	2.95	3.95	7.71
	//Select	11/12/06	9.17	8.85	11.08	-5.56	4.41	5.41	9.23
OnePath Stable	Entry Fee	20/09/04	4.66	2.10	0.87	2.55	3.26	2.68	4.50
	Nil Entry Fee	20/09/04	4.03	1.49	0.27	1.93	2.64	2.07	3.87
	//Select	11/12/06	5.50	2.92	1.68	3.37	4.09	3.50	5.34
OnePath Sustainable Investments – Australian Shares	Entry Fee	20/09/04	14.31	3.63	10.44 [‡]	-6.03 [‡]	15.66	6.50	9.80
	Nil Entry Fee	20/09/04	13.44	0.80	9.61 [‡]	-6.74	14.98	5.63	8.94
	//Select	11/12/06	15.06	4.30	11.16 [‡]	-5.42 [‡]	16.42	7.19	10.51
OnePath Tax Effective Income	Entry Fee	20/09/04	9.61	7.05	3.25	3.85	6.23	5.97	8.37
	Nil Entry Fee	20/09/04	8.79	6.25	2.49	3.07	5.43	5.18	7.56
	//Select	11/12/06	10.32	7.75	3.93	4.52	6.92	6.66	9.07
OptiMix Australian Fixed Interest	Entry Fee	20/09/04	7.77	1.57	-0.70	4.63	3.51	3.32	4.75
	Nil Entry Fee	20/09/04	6.96	0.82	-1.44	3.84	2.74	2.55	3.97
	//Select	11/12/06	8.47	2.23	-0.05	5.31	4.19	3.99	5.43

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OptiMix Australian Shares	Entry Fee	20/09/04	6.26	12.17	13.12	0.02	3.53	6.90	8.42
	Nil Entry Fee	20/09/04	5.47	11.34	12.28	-0.74	2.76	6.10	7.61
	//Select	11/12/06	6.96	12.90	13.86	0.67	4.21	7.60	9.12
OptiMix Balanced	Entry Fee	20/09/04	5.68	7.04	8.63	0.74	8.69	6.12	7.07
	Nil Entry Fee	20/09/04	4.89	6.24	7.83	-0.02	7.88	5.32	6.27
	//Select	11/12/06	6.37	7.74	9.34	1.40	9.40	6.81	7.77
OptiMix Conservative	Entry Fee	20/09/04	5.37	3.56	3.63	2.76	5.62	4.18	5.23
	Nil Entry Fee	20/09/04	4.58	2.79	2.85	1.99	4.83	3.40	4.44
	//Select	11/12/06	6.06	4.24	4.30	3.43	6.31	4.86	5.92
OptiMix Enhanced Cash	Entry Fee	20/09/04	0.68	0.40	0.47	0.88	0.95	0.68	1.78
	Nil Entry Fee	20/09/04	0.65	0.53	-0.28	0.12	0.19	0.24	1.19
	//Select	11/12/06	1.33	1.06	1.12	1.54	1.61	1.33	2.45
OptiMix Global Shares	Entry Fee	20/09/04	10.38	10.56	15.48	-1.11	24.04	11.57	11.05
	Nil Entry Fee	20/09/04	9.55	9.72	14.62	-1.85	23.11	10.73	10.22
	//Select	11/12/06	11.10	11.28	16.23	-0.47	24.85	12.29	11.78
OptiMix Global Smaller Companies Shares	Entry Fee	20/09/04	0.34	14.90	14.91	-4.53	24.41	9.49	11.86
	Nil Entry Fee	20/09/04	-0.42	14.04	14.04	-5.24	23.48	8.67	11.02
	//Select	11/12/06	0.99	15.65	15.65	-3.90	25.22	10.20	12.59
OptiMix Growth	Entry Fee	20/09/04	6.07	8.24	10.48	0.09	9.66	6.84	7.77
	Nil Entry Fee	20/09/04	5.27	7.44	9.65	-0.66	8.84	6.04	6.97
	//Select	11/12/06	6.76	8.95	11.20	0.74	10.37	7.54	8.48
OptiMix High Growth	Entry Fee	20/09/04	6.43	9.53	12.71	-0.80	10.49	7.57	8.42
	Nil Entry Fee	20/09/04	5.63	8.70	11.86	-1.53	9.66	6.76	7.61
	//Select	11/12/06	7.12	10.24	13.44	-0.15	11.22	8.27	9.13
OptiMix Moderate	Entry Fee	20/09/04	5.67	5.13	6.12	1.96	7.43	5.24	6.32
	Nil Entry Fee	20/09/04	4.88	4.34	5.33	1.19	6.63	4.46	5.52
	//Select	11/12/06	6.36	5.81	6.81	2.62	8.13	5.93	7.01
OptiMix Property Securities	Entry Fee	20/09/04	11.48	9.97	-2.58	24.13	16.23	11.50	11.96
	Nil Entry Fee	20/09/04	10.65	9.14	-3.31	23.20	15.35	10.66	11.12
	//Select	11/12/06	12.21	10.69	-1.95	24.94	16.99	12.22	12.69
Pental Australian Shares ^{#5}	Entry Fee	30/05/11	7.75	14.71	15.69	-2.15	8.78	8.76	9.11
	Nil Entry Fee	30/05/11	6.95	13.85	14.82	-2.89	7.97	7.95	8.29
	//Select	30/05/11	8.45	15.46	16.45	-1.52	9.49	9.47	9.83
Pental Core Hedged Global Shares ^{#6}	Entry Fee	20/09/04	-2.58	8.19	19.38	-5.94	9.45	5.31	9.54
	Nil Entry Fee	20/09/04	-3.17	7.55	18.65	-6.50	8.79	4.68	8.89
	//Select	11/12/06	-1.80	9.06	20.33	-5.18	10.33	6.16	10.42
Pental Smaller Companies ^{#7}	Entry Fee	20/09/04	-3.43	24.95	5.33	15.04	5.95	9.15	12.24
	Nil Entry Fee	20/09/04	-4.15	24.02	4.54	14.18	5.16	8.33	11.41
	//Select	11/12/06	-2.80	25.76	6.01	15.79	6.64	9.86	12.98
Perennial Value Shares	Entry Fee	20/09/04	5.74	8.32	14.82	-3.34	8.43	6.63	8.37
	Nil Entry Fee	20/09/04	4.95	7.51	13.96	-4.06	7.62	5.83	7.56
	//Select	11/12/06	6.43	9.02	15.57	-2.71	9.14	7.32	9.08
Perpetual Australian Shares	Entry Fee	20/09/04	5.98	9.46	10.65	0.11	2.60	5.68	9.89
	Nil Entry Fee	20/09/04	5.35	8.80	9.99	-0.49	1.99	5.05	9.23
	//Select	11/12/06	6.83	10.34	11.54	0.91	3.42	6.53	10.77

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Perpetual Balanced Growth	Entry Fee	20/09/04	7.22	5.96	7.93	0.92	6.11	5.60	7.92
	Nil Entry Fee	20/09/04	6.58	5.33	7.28	0.32	5.47	4.97	7.28
	//Select	11/12/06	8.08	6.81	8.79	1.73	6.96	6.45	8.79
Perpetual Conservative Growth	Entry Fee	20/09/04	6.29	3.22	3.72	2.13	3.80	3.82	5.66
	Nil Entry Fee	20/09/04	5.65	2.60	3.10	1.51	3.19	3.20	5.03
	//Select	11/12/06	7.14	4.05	4.55	2.95	4.64	4.66	6.51
Platinum International	Entry Fee	20/09/04	-0.59	12.37	20.39	-6.78	18.10	8.16	8.18
	Nil Entry Fee	20/09/04	-1.34	11.53	19.49	-7.48	17.22	7.36	7.37
	//Select	11/12/06	0.05	13.10	21.18	-6.18	18.87	8.87	8.88
RARE Infrastructure Value	Entry Fee	30/05/11	10.59	-0.93	12.39	-0.10	9.13	6.07	8.32
	Nil Entry Fee	30/05/11	9.77	-1.67	11.55	-0.85	8.32	5.28	7.51
	//Select	30/05/11	11.32	-0.28	13.12	0.55	9.84	6.76	9.03
Schroder Australian Equity	Entry Fee	20/09/04	9.45	12.92	19.99	-6.24	2.93	7.43	10.15
	Nil Entry Fee	20/09/04	8.80	12.25	19.28	-6.80	2.31	6.79	9.49
	//Select	11/12/06	10.33	13.83	20.96	-5.49	3.76	8.30	11.03
Schroder Balanced	Entry Fee	20/09/04	6.31	6.52	11.14	-0.39	6.81	6.01	8.07
	Nil Entry Fee	20/09/04	5.67	5.89	10.48	-0.99	6.17	5.38	7.43
	//Select	11/12/06	7.16	7.38	12.03	0.41	7.66	6.86	8.93
Schroder Fixed Income	Entry Fee	30/05/11	7.77	1.54	-0.45	3.84	2.70	3.04	4.00
	Nil Entry Fee	30/05/11	6.97	0.77	-1.19	3.06	1.94	2.27	3.22
	//Select	30/05/11	8.47	2.20	0.20	4.51	3.37	3.72	4.68
Schroder Real Return	Entry Fee	20/09/04	3.70	2.64	5.47	0.32	4.96	3.40	6.12
	Nil Entry Fee	20/09/04	3.08	2.04	4.84	-0.28	4.33	2.78	5.49
	//Select	11/12/06	4.54	3.47	6.32	1.12	5.80	4.23	6.98
SG Hiscock Property	Entry Fee	20/09/04	2.74	10.08	-4.99	19.35	15.25	8.13	10.46
	Nil Entry Fee	20/09/04	2.13	9.42	-5.56	18.63	14.56	7.48	9.80
	//Select	11/12/06	3.57	10.96	-4.22	20.31	16.18	9.00	11.34
T.Rowe Price Dynamic Global Bond	Entry Fee	18/09/17	0.53	-1.03 [‡]	-	-	-	-0.29	-0.29
	Nil Entry Fee	18/09/17	-0.23	-1.61 [‡]	-	-	-	-1.04	-1.04
	//Select	18/09/17	1.28	-0.41 [‡]	-	-	-	0.49	0.49
UBS Balanced	Entry Fee	20/09/04	3.34	7.39	9.33	-5.57	8.19	4.39	6.86
	Nil Entry Fee	20/09/04	2.73	6.74	8.68	-6.14	7.55	3.76	6.22
	//Select	11/12/06	4.17	8.25	10.21	-4.82	9.06	5.23	7.71
UBS Defensive	Entry Fee	20/09/04	5.08	2.38	3.83	0.18	5.86	3.45	5.83
	Nil Entry Fee	20/09/04	4.46	1.76	3.21	-0.42	5.22	2.83	5.20
	//Select	11/12/06	5.93	3.20	4.66	0.99	6.71	4.28	6.68
UBS Diversified Fixed Income	Entry Fee	20/09/04	5.94	1.68	-0.62	5.65	2.26	2.95	4.76
	Nil Entry Fee	20/09/04	5.30	1.07	-1.22	5.02	1.65	2.33	4.13
	//Select	11/12/06	6.79	2.50	0.18	6.50	3.08	3.78	5.60
Vanguard Australian Shares Index	Entry Fee	19/09/05	11.56	12.80	13.24	1.20	5.33	8.72	9.71
	Nil Entry Fee	19/09/05	10.73	11.96	12.40	0.44	4.55	7.91	8.90
	//Select	11/12/06	12.28	13.54	13.55	1.70	6.02	9.31	10.37
Vanguard International Shares Index	Entry Fee	20/09/04	10.54	13.92	13.27	-0.63	23.24	11.80	11.02
	Nil Entry Fee	20/09/04	9.71	13.07	12.42	-1.37	22.32	10.97	10.19
	//Select	11/12/06	11.26	14.66	13.57	-0.14	24.04	12.41	11.68

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
Vanguard International Shares Index (Hedged)	Entry Fee	19/09/05	4.63	9.82	18.91	-2.50	9.63	7.87	12.01
	Nil Entry Fee	19/09/05	3.85	9.00	18.02	-3.23	8.80	7.06	11.17
	//Select	11/12/06	5.32	10.54	19.24	-2.03	10.35	8.46	12.68
Vanguard Property Securities Index	Entry Fee	19/09/05	17.73	11.74	-6.63	22.93	18.38	12.32	12.55
	Nil Entry Fee	19/09/05	16.85	10.91	-7.33	22.01	17.49	11.47	11.71
	//Select	11/12/06	18.50	12.47	-6.38	23.53	19.15	12.93	13.22
Walter Scott Global Equity (Hedged)	Entry Fee	30/05/11	12.62	13.29	14.62	0.90	9.93	10.16	10.95
	Nil Entry Fee	30/05/11	11.78	12.44	13.76	0.15	9.11	9.33	10.12
	//Select	30/05/11	13.36	14.03	15.36	1.56	10.65	10.88	11.68

Yearly returns (except for ANZ Cash Advantage and OnePath Capital Guaranteed) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for ANZ Cash Advantage and OnePath Capital Guaranteed) are calculated in accordance with FSC Standard No. 6.

Yearly returns for OnePath Capital Guaranteed are the declared rates. Five-year and ten-year returns for OnePath Capital Guaranteed are the compound average returns of the yearly returns over the last five and ten years respectively.

Yearly returns for ANZ Cash Advantage are the time-weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Cash Advantage are the compound average of the yearly returns since start date.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

§ For the latest interest rates for ANZ Term Deposit Options available through OneAnswer, visit onepath.com.au/superandinvestment/performance/current-rates

Σ This part-year return shows performance from start date to 30 June.

‡ For this investment fund, the performance of the equivalent investment fund in OneAnswer Pension has been shown.

#1 Formerly Zurich Investments Global Thematic Shares.

#2 Formerly BlackRock Balanced.

#3 Formerly OnePath Diversified High Yield.

#4 Formerly OnePath Global Property Securities.

#5 Formerly BT Core Australian Shares.

#6 Formerly BT Core Hedged Global Shares.

#7 Formerly BT Smaller Companies.

INVESTMENT RETURNS – INTEGRA SUPER

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 40 for the footnotes applicable to the following returns.

Investment fund	Start date*	2019	2018	2017	2016	2015	Five year return†	Ten year return†
Antipodes Global (Long only) ^{#1}	17/12/05	2.78	10.79	7.46	-2.31	20.31	7.54	6.86
Arrowstreet Global Equity (Hedged)	01/07/03	5.63	10.00	17.62	-2.73	12.73	8.43	8.55
BlackRock Scientific Australian Equity	17/12/05	10.54	12.66	11.99	2.04	3.44	8.04	9.54
BlackRock Scientific Diversified Growth	01/07/03	8.08	8.33	9.41	1.46	6.62	6.74	7.94
BlackRock Scientific International Equity	17/12/05	9.57	14.61	12.84	-4.57	25.39	11.14	10.40
Colonial First State Diversified	02/07/02	7.65	8.58	5.75	2.74	7.17	6.36	7.32
Colonial First State Imputation	01/07/03	8.93	17.61	7.51	0.18	5.31	7.76	9.00
Investors Mutual Australian Shares	01/07/03	7.66	3.95	11.40	4.80	9.05	7.34	10.01
MFS Global Equity	17/12/05	14.30	7.09	14.45	0.62	21.91	11.44	11.66
OnePath Alternatives Growth	03/11/08	-1.50	3.69	-6.11	-1.70	4.78	-0.25	-1.46
OnePath Australian Shares	08/11/98	7.63	7.69	9.48	-3.45	3.39	4.84	7.45
OnePath Balanced	31/10/95	5.29	4.69	5.16	1.64	6.69	4.68	5.61
OnePath Blue Chip Imputation	22/09/96	3.28	5.63	11.15	-6.82	2.02	2.88	6.44
OnePath Capital Guaranteed	01/10/95	1.95	1.80	2.15	3.85	5.25	2.99	2.87
OnePath Capital Stable	31/10/95	3.99	1.64	0.69	2.12	2.77	2.24	3.65
OnePath Cash	30/09/95	0.48	0.15	0.23	0.55	0.86	0.45	1.25
OnePath Diversified Fixed Interest	10/11/99	5.07	0.46	0.54	4.87	3.15	2.80	3.98
OnePath Emerging Companies	12/07/00	3.17	17.91	-0.96	16.88	5.98	8.34	9.44
OnePath Geared Australian Shares Index	20/07/06	17.60	20.19	19.35	-4.73	2.81	10.57	11.74
OnePath Global Emerging Markets Shares	04/07/01	4.85	13.21	16.64	-5.68	8.98	7.31	3.97
OnePath Global Property Securities Index ^{#2}	01/10/07	5.33	3.29	-2.99	11.73	7.20	4.80	11.17
OnePath Global Shares	30/11/98	14.46	13.95	13.49	6.98	24.34	14.51	11.93
OnePath High Growth	01/07/03	6.51	9.15	11.45	-0.57	9.71	7.16	7.67
OnePath Managed Growth	31/10/95	5.43	6.46	7.46	0.71	7.84	5.55	6.44
OnePath Property Securities	31/12/98	2.77	9.23	-3.83	17.79	13.23	7.56	9.70
OnePath Select Leaders	30/06/04	7.43	8.16	9.30	-6.24	2.78	4.12	7.43
OnePath Sustainable Investments – Australian Shares	01/07/03	12.62	6.20	9.43	-6.02	5.19	5.29	8.57
OptiMix Australian Fixed Interest	01/07/03	6.87	1.27	-0.85	3.82	3.02	2.80	4.01
OptiMix Australian Shares	01/07/03	5.48	10.96	11.63	-0.27	3.01	6.06	7.57
OptiMix Balanced	25/07/00	5.09	6.36	7.73	0.65	7.81	5.50	6.40
OptiMix Conservative	24/07/00	4.77	2.99	3.17	2.44	4.96	3.66	4.61
OptiMix Global Emerging Markets Shares	03/11/08	6.74	5.98	13.34	-6.48	10.90	5.86	4.38
OptiMix Global Shares	03/07/02	9.66	9.68	13.69	-0.71	21.37	10.51	10.20
OptiMix Global Smaller Companies Shares	01/07/03	0.11	13.52	13.11	-4.35	21.46	8.35	10.76

Investment fund	Start date*	2019	2018	2017	2016	2015	Five year return†	Ten year return†
OptiMix Growth	12/07/00	5.60	7.50	9.54	0.08	8.69	6.23	7.13
OptiMix High Growth	03/07/02	5.91	8.70	11.70	-0.71	9.38	6.91	7.75
OptiMix Moderate	01/07/03	5.12	4.47	5.49	1.75	6.60	4.68	5.67
OptiMix Property Securities	01/07/03	10.44	8.69	-2.32	20.78	15.29	10.30	10.94
Pendal Core Hedged Global Shares#3	26/09/99	-2.33	7.60	17.47	-4.36	8.89	5.15	8.73
Perennial Value Shares	30/06/04	5.03	7.21	13.36	-3.33	7.38	5.79	7.43
Perpetual Australian Shares	07/10/99	5.34	8.78	9.26	0.33	2.17	5.12	8.95
Perpetual Balanced Growth	07/08/02	6.50	5.42	7.40	0.94	5.76	5.18	7.21
Perpetual Conservative Growth	01/07/03	5.69	3.01	3.33	1.88	3.48	3.47	5.05
Platinum International	17/12/05	-0.45	11.14	18.29	-6.05	16.97	7.54	7.29
Schroder Australian Equity	01/07/03	8.39	11.51	17.88	-5.68	2.43	6.60	9.22
Schroder Balanced	01/07/03	5.61	5.70	9.92	-0.32	6.08	5.35	7.29
SG Hiscock Property	01/07/03	2.37	9.42	-4.33	17.26	13.17	7.29	9.64
UBS Balanced	01/07/03	3.02	6.71	8.70	-5.09	7.41	4.03	6.37
UBS Defensive Investment	30/06/03	4.55	1.97	3.63	0.13	5.09	3.06	5.21
Vanguard Australian Shares Index	26/07/01	10.15	11.32	12.01	0.67	4.49	7.64	8.57
Vanguard International Shares Index	12/07/00	9.82	12.70	12.19	-0.56	21.53	10.91	10.20
Vanguard International Shares Index (Hedged)	03/11/08	4.24	8.87	16.41	-2.45	8.99	7.03	10.79
Vanguard Property Securities Index	01/07/03	15.69	10.10	-5.94	20.59	16.29	10.94	11.37
Zurich Investments Managed Growth	08/10/95	6.22	7.52	8.86	-0.21	8.13	6.05	7.18
Closed investment funds								
Advance Imputation	01/07/03	6.93	16.51	-6.96	5.78	14.46	5.89	7.94
AMP Capital Equity	01/07/03	9.50	7.03	-1.97	5.21	14.10	6.25	8.30
MLC Platinum Global	01/07/03	-0.27	18.33	-6.14	16.38	16.09	7.47	7.46
Perpetual International Shares	26/09/99	8.51	16.97	-5.25	23.39	12.41	10.88	9.05
UBS Diversified Fixed Income	01/07/03	5.17	-0.70	5.00	1.91	5.60	2.53	4.04

Yearly returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for OnePath Capital Guaranteed) are calculated in accordance with FSC Standard No. 6.

Yearly returns for OnePath Capital Guaranteed are the declared rates. Five-year and ten-year returns for OnePath Capital Guaranteed are the compound average returns of the yearly returns over the last five and ten years respectively.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

#1 Formerly Zurich Investments Global Thematic Shares.

#2 Formerly OnePath Global Property Securities.

#3 Formerly BT Core Hedged Global Shares.

INVESTMENT RETURNS – INTEGRA ALLOCATED PENSION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees..

Investment fund	Start date*	2019	2018	2017	2016	2015	Five year return†	Ten year return†
Colonial First State Wholesale Leaders	29/06/98	8.06	21.58	4.00	4.98	7.56	9.06	9.47
INVESCO Investment Growth	01/02/96	0.96	9.78	14.05	0.43	12.52	7.39	8.61
OnePath Balanced	31/03/96	6.08	5.48	5.94	2.05	7.56	5.40	6.45
OnePath Capital Stable	28/02/96	4.66	2.11	0.87	2.55	3.26	2.68	4.50
OnePath Cash	29/02/96	1.05	0.25	0.29	0.68	1.04	0.56	1.53
OnePath Managed Growth	31/01/96	6.27	7.64	8.36	1.01	8.86	6.39	7.37
OptiMix Balanced	30/09/00	5.68	7.04	8.63	0.74	8.69	6.12	7.07
OptiMix Conservative	30/09/00	5.37	3.56	3.63	2.75	5.63	4.18	5.23
OptiMix Growth	30/01/97	6.07	8.24	10.48	0.09	9.66	6.84	7.77
Rothschild Balanced‡	30/01/97	3.22	8.77	8.65	0.12	10.25	6.13	7.11
Rothschild Ethical Conservative‡	30/01/97	2.86	2.45	1.45	2.03	3.65	2.49	3.93

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

‡ Managed by Pandal Group (Previously BT Financial Group).

INVESTMENT RETURNS – OPTIMIX SUPERANNUATION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OnePath Geared Australian Shares Index	Nil Entry Fee	20/07/06	16.79	19.94	18.58	-5.60	1.84	9.82	11.06
	Entry Fee	20/07/06	17.54	20.71	19.35	-4.98	2.49	10.52	11.78
OptiMix Australian Fixed Interest	Nil Entry Fee	10/09/03	6.02	0.49	-1.63	3.00	2.20	1.98	3.24
	Entry Fee	10/09/03	6.70	1.14	-1.00	3.66	2.85	2.64	3.90
OptiMix Australian Share	Nil Entry Fee	15/03/01	4.75	10.09	10.64	-1.06	2.16	5.22	6.69
	Entry Fee	15/03/01	5.41	10.79	11.34	-0.43	2.81	5.89	7.36
OptiMix Balanced	Nil Entry Fee	07/03/01	4.28	5.37	6.91	-0.13	6.86	4.63	5.58
	Entry Fee	07/03/01	4.95	6.04	7.60	0.51	7.55	5.30	6.26
OptiMix Conservative	Nil Entry Fee	15/03/01	3.96	2.17	2.40	1.60	4.08	2.84	3.82
	Entry Fee	14/03/01	4.62	2.81	3.04	2.24	4.74	3.49	4.47
OptiMix Enhanced Cash	Nil Entry Fee	28/02/01	0.56	0.37	-0.17	0.15	0.19	0.22	1.05
	Entry Fee	28/02/01	0.62	0.40	0.47	0.80	0.84	0.63	1.58
OptiMix Global Share	Nil Entry Fee	15/03/01	8.80	8.92	13.14	-1.59	20.35	9.69	9.38
	Entry Fee	15/03/01	9.50	9.62	13.86	-0.94	21.12	10.39	10.08
OptiMix Global Smaller Companies Share	Nil Entry Fee	31/03/03	-0.67	12.63	12.46	-5.23	21.39	7.68	9.98
	Entry Fee	31/03/03	-0.03	13.36	13.19	-4.61	22.17	8.37	10.69
OptiMix Growth	Nil Entry Fee	28/02/01	4.76	6.63	8.73	-0.70	7.74	5.38	6.29
	Entry Fee	28/02/01	5.43	7.32	9.42	-0.06	8.44	6.06	6.97
OptiMix High Growth	Nil Entry Fee	28/02/01	5.06	7.85	10.75	-1.43	8.51	6.06	6.93
	Entry Fee	28/02/01	5.74	8.54	11.46	-0.79	9.21	6.75	7.61
OptiMix Moderate	Nil Entry Fee	10/09/03	4.31	3.61	4.68	0.93	5.71	3.83	4.85
	Entry Fee	10/09/03	4.98	4.27	5.36	1.58	6.38	4.50	5.53
OptiMix Property Securities	Nil Entry Fee	28/02/01	9.55	7.85	-3.18	25.12	16.57	10.78	10.38
	Entry Fee	28/02/01	10.24	8.54	-2.57	25.90	17.30	11.48	11.08

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

INVESTMENT RETURNS – OPTIMIX ALLOCATED PENSION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return [†]	Ten year return [†]
OnePath Geared Australian Shares Index	Nil Entry Fee	20/07/06	17.77	22.37	19.86	-5.94	1.50	10.52	11.85
	Entry Fee	20/07/06	18.59	23.28	20.77	-5.23	2.27	11.34	12.68
OptiMix Australian Fixed Interest	Nil Entry Fee	10/09/03	6.97	0.81	-1.44	3.84	2.75	2.55	3.97
	Entry Fee	10/09/03	7.77	1.58	-0.70	4.62	3.52	3.32	4.75
OptiMix Australian Share	Nil Entry Fee	22/02/01	5.47	11.34	12.28	-0.74	2.76	6.10	7.61
	Entry Fee	22/02/01	6.26	12.17	13.13	0.01	3.54	6.90	8.42
OptiMix Balanced	Nil Entry Fee	22/02/01	4.89	6.24	7.82	-0.02	7.88	5.32	6.27
	Entry Fee	22/02/01	5.68	7.04	8.64	0.74	8.69	6.12	7.07
OptiMix Conservative	Nil Entry Fee	15/03/01	4.59	2.79	2.85	1.98	4.84	3.40	4.44
	Entry Fee	15/03/01	5.37	3.56	3.63	2.75	5.63	4.18	5.23
OptiMix Enhanced Cash	Nil Entry Fee	28/02/01	0.82	0.30	-0.08	0.32	0.40	0.35	1.34
	Entry Fee	28/02/01	0.88	0.60	0.67	1.08	1.16	0.88	1.99
OptiMix Global Share	Nil Entry Fee	22/02/01	9.55	9.73	14.62	-1.86	23.12	10.73	10.22
	Entry Fee	22/02/01	10.38	10.55	15.49	-1.12	24.05	11.57	11.05
OptiMix Global Smaller Companies Share	Nil Entry Fee	31/03/03	-0.41	14.04	14.05	-5.24	23.48	8.67	11.02
	Entry Fee	31/03/03	0.34	14.90	14.91	-4.53	24.41	9.49	11.86
OptiMix Growth	Nil Entry Fee	14/03/01	5.28	7.43	9.66	-0.66	8.84	6.04	6.97
	Entry Fee	15/03/01	6.07	8.24	10.48	0.09	9.66	6.84	7.77
OptiMix High Growth	Nil Entry Fee	22/02/01	5.63	8.70	11.86	-1.54	9.67	6.76	7.61
	Entry Fee	22/02/01	6.43	9.52	12.70	-0.79	10.49	7.57	8.42
OptiMix Moderate	Nil Entry Fee	10/09/03	4.88	4.34	5.32	1.19	6.63	4.46	5.52
	Entry Fee	10/09/03	5.67	5.12	6.12	1.96	7.44	5.25	6.32
OptiMix Property Securities	Nil Entry Fee	27/03/01	10.65	9.15	-3.31	23.20	15.36	10.66	11.12
	Entry Fee	27/03/01	11.48	9.97	-2.58	24.13	16.22	11.50	11.96

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

INVESTMENT RETURNS – OPTIMIX TERM ALLOCATED PENSION

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Investment fund	Fee option	Start date*	2019	2018	2017	2016	2015	Five year return†	Ten year return†
OnePath Geared Australian Shares Index	Nil Entry Fee	20/07/06	17.77	22.37	19.86	-5.94	1.50	10.52	11.85
	Entry Fee	20/07/06	18.59	23.28	20.77	-5.23	2.27	11.34	12.68
OptiMix Australian Fixed Interest	Nil Entry Fee	20/09/04	6.97	0.81	-1.44	3.84	2.74	2.55	3.97
	Entry Fee	20/09/04	7.77	1.57	-0.69	4.62	3.52	3.32	4.75
OptiMix Australian Share	Nil Entry Fee	20/09/04	5.47	11.33	12.28	-0.74	2.76	6.10	7.61
	Entry Fee	20/09/04	6.27	12.17	13.12	0.02	3.53	6.90	8.42
OptiMix Balanced	Nil Entry Fee	20/09/04	4.89	6.24	7.82	-0.01	7.87	5.32	6.27
	Entry Fee	20/09/04	5.68	7.04	8.64	0.74	8.69	6.12	7.07
OptiMix Conservative	Nil Entry Fee	20/09/04	4.58	2.79	2.85	1.98	4.84	3.40	4.44
	Entry Fee	20/09/04	5.37	3.56	3.63	2.75	5.62	4.18	5.23
OptiMix Enhanced Cash	Nil Entry Fee	20/09/04	0.83	0.35	-0.08	0.32	0.40	0.36	1.35
	Entry Fee	20/09/04	0.88	0.60	0.67	1.08	1.16	0.88	1.99
OptiMix Global Share	Nil Entry Fee	20/09/04	9.56	9.73	14.62	-1.85	23.11	10.73	10.23
	Entry Fee	20/09/04	10.38	10.55	15.49	-1.11	24.03	11.57	11.05
OptiMix Global Smaller Companies Share	Nil Entry Fee	20/09/04	-0.45	1.81	1.67	-11.34	23.48	2.44	7.79
	Entry Fee	20/09/04	0.34	14.89	14.91	-4.53	24.41	9.49	11.86
OptiMix Growth	Nil Entry Fee	20/09/04	5.28	7.43	9.66	-0.66	8.84	6.04	6.97
	Entry Fee	20/09/04	6.07	8.24	10.48	0.09	9.66	6.84	7.77
OptiMix High Growth	Nil Entry Fee	20/09/04	5.63	8.70	11.87	-1.54	9.67	6.76	7.61
	Entry Fee	20/09/04	6.43	9.52	12.70	-0.79	10.49	7.57	8.42
OptiMix Moderate	Nil Entry Fee	20/09/04	4.88	4.34	5.33	1.19	6.63	4.46	5.52
	Entry Fee	20/09/04	5.67	5.12	6.12	1.96	7.43	5.24	6.32
OptiMix Property Securities	Nil Entry Fee	20/09/04	10.65	9.15	-3.31	23.20	15.36	10.66	11.12
	Entry Fee	20/09/04	11.48	9.97	-2.58	24.13	16.22	11.50	11.96

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

† Five-year and ten-Year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

INVESTMENT RETURNS – PERSONAL RETIREMENT PLAN AND TRADITIONAL POLICIES (SUPERANNUATION)

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Investment fund	2019	2018	2017	2016	2015	Five year return*	Ten year return*
Personal Retirement Plan [^]	4.00	6.80	4.00	5.75	8.05	5.07	4.80
Traditional [†]	5.00	1.70	5.00	5.50	5.50	5.30	4.85

Yearly returns for the Personal Retirement Plan and Traditional Policies are the declared rate. Five-year and ten-year returns for the Personal Retirement Plan and Traditional Policies are the compound average returns of the yearly returns over the last five and ten years respectively.

* Five-year and ten-year returns for each investment fund are calculated over the last five and ten years respectively.

[^] A terminal bonus of 7.5% of the surrender value of your policy is currently payable on exit from Personal Retirement Plan policies. This is not guaranteed and may be varied or discontinued at any time on advice of the Appointed Actuary.

[†] A terminal bonus of 27.5% of the surrender value of your policy is currently payable on exit from Participating Traditional policies. This is not guaranteed and may be varied or discontinued at any time on advice of the Appointed Actuary.

Investments can go up and down. Past performance is not indicative of future performance. While every care has been taken in the preparation of this information, no warranty is given as to the correctness of the information contained in the investment returns tables and no liability is accepted by OnePath Custodians or any other ANZ Group company for any error or omission.

INVESTMENT MANAGERS

- Advance Asset Management Limited
- Altrinsic Global Advisors, LLC
- Antipodes Partners Limited
- AMP Capital Investors Limited
- Arrowstreet Capital, L.P.
- Ausbil Investment Management Limited
- Australia and New Zealand Banking Group Limited
- Bennelong Australian Equity Partners
- Bentham Asset Management Pty Limited
- BlackRock Investment Management (Australia) Limited
- Colonial First State Global Asset Management
- Fidelity International
- Fulcrum Asset Management LLP
- GMO
- Greencape Capital
- Invesco Australia Limited
- Investors Mutual Limited
- Janus Henderson Investors (Australia) Funds Management Limited
- Kapstream Capital Pty Limited
- Karara Capital
- Legg Mason Asset Management Australia Limited
- Macquarie Investment Management Australia Limited
- Magellan Asset Management Limited
- Man Investments Australia Limited
- Maple-Brown Abbott Limited
- Merlon Capital Partners Pty Limited
- MFS Investment Management
- Nikko AM Limited
- OnePath Funds Management Limited
- Pandal Institutional Limited
- Perennial Value Management Limited
- Perpetual Investment Management Limited
- PIMCO Australia Pty Limited
- Platinum Investment Management Limited
- RARE Infrastructure Limited
- Renaissance Property Securities Pty Limited
- Schroder Investment Management Australia Limited
- SG Hiscock & Company Limited
- Stewart Investors
- T. Rowe Price Australia Limited
- UBS Asset Management (Australia) Limited
- Vanguard Investments Australia Limited
- Vontobel Asset Management Inc., US
- Walter Scott & Partners Limited
- Zurich Investment Management.

IMPORTANT INFORMATION ABOUT THE TRUSTEE

TRUSTEE

The trustee of the Fund is OnePath Custodians Pty Limited. The Trustee has indemnity insurance cover in respect of its trusteeship of the Fund.

TRUST DEED

The Fund is governed by a Trust Deed, a copy of which is available from onepath.com.au > Trustee and Fund Information > Fund Trust Deed or upon request by contacting Customer Services.

FINANCIAL REPORTING

If you would like a copy of the audited financial reports and Auditor's Reports, please call Customer Services.

FEES AND CHARGES

Fees and charges are debited from your individual account or are deducted from the assets of the investment funds. Please refer to your disclosure documents or your Annual Statement for details of the fees and charges applicable to your membership and how they are charged. If you pay a superannuation contribution by direct debit, a fee may also be charged by your financial institution and debited from your bank/financial institution account.

DIRECTORS OF ONEPATH CUSTODIANS PTY LIMITED

The Directors of OnePath Custodians Pty Limited for the period 1 July 2018 to 30 June 2019 (the Trustee of the Fund) are:

Name	Date of appointment	Date of resignation
C J Colley	01/01/2018	-
C M Tatley	26/10/2016	-
P G Mullin	01/03/2015	-
A H Chonowitz	01/03/2015	-
C G Clark	01/03/2013	-
S J Chapman	01/08/2011	-
V S M Weekes	01/08/2011	-

POLICY COMMITTEE

Integra Super members

The Trustee is required to make reasonable attempts to establish a policy committee in one of the following circumstances:

- Where an employer pays contributions into the plan on behalf of more than 49 of its employees.
- Where an employer pays contributions into the plan on behalf of less than 49 of its employees, and five or more of those members write to the Trustee requesting that a policy committee be established.

Your employer plan's policy committee should:

- meet at least once a year to consider issues about your superannuation plan
- provide the Trustee with feedback and make recommendations about the operation of the plan.

The committee must include an equal number of employer and employee representative members.

Your Annual Statement will include details of your policy committee (if any) and the names of the policy committee representatives.

Recovery of policy committee costs from you will only be sought in certain circumstances, if applicable.

For more information on policy committees and how members are appointed, please visit onepath.com.au or call Customer Services.

UNIT PRICING POLICY

There are many factors used to calculate a unit price, including asset valuations, liabilities, debtors, the number of units on issue and transaction costs.

Whilst the Trustee has procedures in place to check the accuracy of unit prices, errors do sometimes occur. Errors occur for a number of reasons, including incorrect valuations, estimates or delays from third parties.

The threshold varies depending on the asset class and is currently set at between 0.05% for cash and 0.30% for equities. This threshold may be subject to change.

If a unit pricing error is greater than or equal to these variances, we will:

- compensate your account balance if you have transacted on the incorrect unit price or make other adjustments as we may consider appropriate
- where your account is closed, send you a payment if the amount of the adjustment is more than \$20, or
- if we are not able to contact you, the Trustee, acting in members' interests, will deal with unallocated amounts as permitted under the Fund's Trust Deed and any relevant superannuation law.

These tolerance levels are consistent with regulatory practice guidelines and industry standards.

OTHER INFORMATION

PROTECTING YOUR SUPER MEASURES INTRODUCED FROM 1 JULY 2019

The Federal Government's Protecting Your Super package came into effect on 1 July 2019. The new package is designed to protect super account balances from unnecessary erosion by fees and insurance costs.

Changes affecting insurance cover

If your super account is classified as inactive, that is an amount is not received in your account for a continuous 16 month period, your insurance cover in your super account will be cancelled (unless an employer-sponsored exemption applies). If this is the case, you will be notified in writing that your cover is at risk of being cancelled. You must opt-in if you want to retain your insurance cover, even if you are not contributing to your account.

Before making a decision about your insurance cover, we encourage you to speak to your financial adviser to determine if your insurance cover is still appropriate for you.

Note, cancellations as a result of these regulatory changes will occur on or after 1 July, so your annual statement will still show an insured benefit as at 30 June even if your insurance cover is subsequently cancelled after that date.

Changes to fees and costs

Super accounts with small balances (less than \$6,000) will now have their administration, investment fees and indirect costs capped at no more than 3% of the account balance per annum. This means that if your account balance is less than \$6,000 at the end of the financial year, and the total investment, administration fees and indirect costs charged to your account exceeds 3% of that balance, then the excess above 3% will be refunded within 3 months of the end of the financial year. This also applies to accounts of less than \$6,000 that are closed during the year.

Transfer of inactive low-balance accounts to the Australian Taxation Office

If your account was or becomes inactive for 16 months and the balance is less than \$6,000, we are required to transfer your account to the Australian Taxation Office (ATO).

The ATO will then try to transfer the money into an active super account, if you have one.

There are a few ways that you can prevent your account from becoming an inactive low-balance account, including:

- make a contribution or have your employer contribute to your account;
- change your insurance;
- nominate a valid beneficiary; or
- combine your super accounts so your balance is \$6,000 or more.

CONFIRMING TRANSACTIONS

You can request confirmation of your transactions or any other information about your investment by contacting your financial adviser, or in the following ways:

- Online through Account Access on the OnePath website – please visit onepath.com.au to register.
- Contact Customer Services to have your query answered over the phone, or ask for written confirmation of your recent transactions to be sent to you.
- Email us.

Please refer to page 54 of this document for the relevant contact information for your product.

If you have made a request and do not receive confirmation within a reasonable timeframe, you should contact Customer Services to confirm we have received your request.

ELIGIBLE ROLLOVER FUND (ERF)

This section is not applicable to pension product members and Traditional policy members.

Integra Super, OneAnswer Personal Super, OptiMix Superannuation and Personal Retirement Plan members

An ERF is a low risk, low return investment fund which does not offer insurance cover. Your superannuation benefits may be transferred to an ERF if your account balance is less than \$1,000 and:

- we have not received a contribution from you (or received on your behalf) for two consecutive years; and
- where one item of correspondence is returned to us as unclaimed mail from your last known address.

Before transferring your superannuation benefits to an ERF, the Trustee will attempt to communicate this to you and provide you with an option to nominate another fund.

All superannuation members

If your benefits are transferred to the ERF, you may contact the ERF to claim your benefits or nominate another fund.

The ERF chosen for the Fund is:

Australian Eligible Rollover Fund (AERF)
C/-Jacques Martin Administration & Consulting Pty Limited
Locked Bag 5429
Parramatta NSW 2124
Phone 1800 677 424

The Trustee of the AERF is Perpetual Superannuation Limited (ABN 84 008 416 831).

For detailed information about the AERF, please contact the AERF directly.

If your benefits are transferred to the AERF, you will cease to be a member of the Fund and become a member of the AERF.

CHANGE OF PERSONAL DETAILS

It is important that we always have your current details on record so that we can keep you informed about your superannuation investment and pay any benefits directly to you. Please refer to your Annual Statement and let us know if anything has changed or has not been reported accurately e.g. address details – both postal and residential, beneficiaries, salary (where reported), insurance benefits, Tax File Number, etc.

To update your details, please visit onepath.com.au or contact us.

UNCLAIMED MONEY

Superannuation members

Your superannuation may be treated as unclaimed money if you:

- have reached age 65 and we have not received an amount on your behalf for at least two years and five years have passed since we last had contact with you; or
- were a temporary resident who has permanently departed Australia and you did not claim your benefits within six months of your departure (except if you are an Australian or New Zealand citizen); or
- have passed away, and after a reasonable period has passed, we are unable to ensure that the benefit is received by the person(s) who are entitled to receive the benefit.

Where your benefits become unclaimed money, we are required to pay them to the ATO within certain timeframes. After payment to the ATO, we are discharged from any further liability for payment of the benefit and you may claim your benefit by contacting the ATO. In some circumstances, tax may be payable.

LOST MEMBER REPORTING AND PAYMENTS

It is important that you stay in touch with us and keep your account active, so you do not become 'lost'.

You may be classified as a 'lost member' if you are uncontactable, that is:

- we have made one or more attempts to send written communications to you at your last known address; and
- we believe on reasonable grounds that you can no longer be contacted at any address known to the Fund; and
- you have not contacted us (by written communication or otherwise) within the last 12 months of your membership of the Fund; and
- you have not accessed details about your account online within the last 12 months of your membership of the Fund; and
- we have not received a contribution or rollover from you, or on your behalf, in the last 12 months of your membership of the Fund.

We are required to report 'lost members' to the ATO. Additionally, we are required to transfer a lost member's account to the ATO if:

- the account balance is less than \$6,000; and
- we have insufficient records to pay an amount to the member.

If your account does become 'lost' and paid to the ATO you will lose any insurance associated with the account, and will need to contact the ATO about payment options.

TEMPORARY RESIDENTS (HOLDING A TEMPORARY VISA UNDER THE *MIGRATION ACT* 1958 OTHER THAN A RETIREMENT VISA SUBCLASS 405 OR 410)

If you are a temporary resident, as defined above, you are only able to access preserved benefits on meeting one of the following conditions of release:

- eligibility for a Departing Australia Superannuation Payment (DASP)
- permanent incapacity[‡]
- terminal medical condition[§]
- death.

If you are a temporary resident and you permanently depart Australia and no longer hold a visa, we are obliged to transfer your unclaimed super to the ATO after six months from your departure or cessation of your visa (as notified by the ATO).

Irrespective of whether you later return to Australia or remain overseas, you can apply to the ATO for release of your super. Transferred super benefits can be claimed via the ATO's website at ato.gov.au

On transfer of your super benefit to the ATO, you will cease to be a member of the Fund. In this case, the Trustee relies on ASIC exemption to the effect that it is not required to provide you with prior notification or an Exit Statement. We can provide you with further information about applying to the ATO for your superannuation monies should you wish to contact us. If you become an Australian or New Zealand citizen or permanent resident, the obligation to transfer your super benefit to the ATO does not apply and you can continue to be a member of the Fund.

‡ 'Permanent incapacity' means the Trustee must be reasonably satisfied that you are unlikely, because of ill health (whether physical or mental) to engage in gainful employment for which you are reasonably qualified by education, training or experience.

§ 'Terminal medical condition' means that the following circumstances exist:

- a. two registered medical practitioners have certified, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a certification period that ends not more than 24 months after the date of the certification
- b. at least one of the registered medical practitioners is a specialist practicing in an area related to the illness or injury suffered by the person
- c. for each of the certificates, the certification period has not ended.

ENQUIRIES AND COMPLAINTS

We value your feedback regarding our performance and we're committed to resolving any concerns you may have. Our customer service team is your first point of contact for any enquiries, raising concerns or providing feedback. Our contact details are below. We will do our best to resolve your concerns genuinely, promptly, fairly and consistently, and keep you informed of the progress. If you are not satisfied with the response to your complaint or feedback, your concerns will be escalated to our Complaints Resolution Centre.

Phone: 133 665

Email: superfeedback@onepath.com.au

In Writing:

GPO Box 5306

Sydney NSW 2001.

Further help – the Australian Financial Complaints Authority (AFCA)

If your concerns have not been resolved to your satisfaction, you can lodge a complaint with AFCA, a body which provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

FSC STANDARD NO. 20: SUPERANNUATION GOVERNANCE POLICY

The Trustee is a member of the Financial Services Council (FSC) and adopts the FSC Standards. The FSC has developed Standard No. 20: Superannuation Governance Policy to promote strong governance arrangements by trustees of superannuation entities.

Key requirements under FSC Standard No. 20 and how the Trustee achieves compliance:

Requirement	How the Trustee achieves compliance
<p>The Trustee should ensure the necessary governance arrangements are in place to satisfy an independence criterion. This has the following main elements:</p> <ul style="list-style-type: none"> i. a requirement that the Chair of the entity's Board be independent; ii. a requirement that a majority of directors of that Board be independent; and iii. a requirement that a quorum for proceedings of the Board (when acting as the Board) is satisfied only if independent directors constitute a majority of directors present and entitled to vote at those proceedings. 	<p>The Board consists of a majority of independent, non-executive directors and the Chair of the Board is an independent, non-executive director.</p> <p>The quorum requirements in the Board's Charter align with the requirements of the Standard.</p>
<p>The directors of the Trustee should not accept or hold multiple and competing positions on Trustee Boards.</p>	<p>Directors of the Trustee do not hold multiple or competing positions on Trustee Boards.</p>
<p>The Trustee is required to develop and implement in relation to each Registrable Superannuation Entity (RSE) it operates, an Environmental, Social and Governance (ESG) Risk Management Policy. This requirement only applies to a MySuper product.</p>	<p>The Trustee has developed an ESG Risk Management Policy for its MySuper product – which is available at onepath.com.au/public/pdfs/esg-risk-management-policy-rps.pdf</p>
<p>The Trustee should develop and implement in relation to each RSE it operates, a policy concerning diversity of Board membership and disclose to Fund members the policy or a summary of that policy requirement for the Board to establish measurable objectives for achieving gender diversity and for the Board to assess annually both the objectives and progress in achieving them and to disclose to Fund members that information.</p>	<p>The Trustee has developed a Board Diversity Policy – which is available at onepath.com.au/public/pdfs/OPC_Board_Diversity_Policy.pdf</p>
<p>The Trustee should develop and publicly disclose to Fund members in relation to each RSE it operates, its voting policy and to publish its Australian Proxy Voting record in accordance with FSC Standard 13 Voting Policy, Voting Record and Disclosure.</p>	<p>The Trustee has developed a Proxy Voting Policy – which is available at onepath.com.au/public/pdfs/Proxy-voting-policy_rps.pdf together with details of the Fund's voting records.</p>

ABRIDGED FINANCIAL INFORMATION

Financial Report

Retirement Portfolio Service was operating with a smaller set of products prior to 13 April 2019, when a Successor Fund Transfer into the Fund occurred and led to a substantial increase in the size of the Fund.

Retirement Portfolio Service*

Statement of financial position As at 30 June 2019	30 June 2019 \$'000	30 June 2018 \$'000
Assets		
Cash and cash equivalents	2,268,410	131,786
Investment assets		
Life insurance policies	1,002,881	–
Term deposits	719,451	41,087
Equities	336,881	304,241
Derivatives	161	6
Interest bearing securities	17,580	21,830
Units in unlisted unit trusts	33,596,812	874,043
Total investment assets	35,673,766	1,241,207
Receivables	1,402,598	22,019
Tax assets		
Current tax asset	–	3,657
Deferred tax asset	–	1,627
Total tax assets	–	5,284
Total assets	39,344,774	1,400,296
Liabilities		
Investment liabilities		
Derivative Liabilities	1,511	–
Total investment liabilities	1,511	–
Payables	77,399	1,367
Tax liabilities		
Current tax liability	190,227	–
Deferred tax liability	293,395	–
Total tax liabilities	483,622	–
Total liabilities (excluding member benefits)	562,532	1,367
Net assets available for member benefits	38,782,242	1,398,929
Member benefits		
Defined contribution member liabilities	38,606,808	1,391,845
Defined benefit member liabilities	131,615	–
Total Member Benefits	38,738,423	1,391,845
Total net assets	43,819	7,084
Equity		
Operational Risk Financial Requirement reserve	3,073	3,030
Tax reserve	6,292	4,054
Unallocated benefits reserve	15,373	–
Defined benefits that are over/(under) funded	19,081	–
Total equity	43,819	7,084

* The financial information on pages 52-53 are shown for the Retirement Portfolio Service (Fund) as a whole, and not for individual products offered by the Fund.

Financial Report Retirement Portfolio Service*

Income statement For the year ended 30 June 2019	30 June 2019 \$'000	30 June 2018 \$'000
Revenue		
Interest income	10,627	1,691
Dividend income	19,955	13,386
Distributions	1,404,787	46,772
Rebates received	11,139	–
Net change in fair value of investments	(29,450)	26,793
Other revenue	1,596	182
Total investment revenue	1,418,654	88,824
Expenses		
General administration expenses	100,566	14,952
Interest expenses	95	–
Other expenses	1,771	–
Total expenses	102,432	14,952
Profit/(loss) from operating activities	1,316,222	73,872
Less: Net benefits allocated to defined contribution members' accounts	(1,134,710)	(75,601)
Less: Net change in defined benefit member liabilities	19,081	–
Profit/(loss) before income tax	200,593	(1,729)
Income tax (expense)/benefit	(181,409)	4,975
Profit/(loss) after income tax	19,184	3,246

* The financial information on pages 52-53 are shown for the Retirement Portfolio Service (Fund) as a whole, and not for individual products offered by the Fund.

CONTACT DETAILS

Customer Services			
Product	Phone Email	Postal address	Website
Personal Retirement Plan Traditional Policies (Superannuation)	133 667 8.30am to 6.00pm (AEST) customer.risk@onepath.com.au	GPO Box 4148 Sydney NSW 2001	onepath.com.au
OneAnswer Personal Super and Pensions Integra Super Integra Allocated Pension OptiMix Superannuation and Pensions	133 665 8.30am to 6.30pm weekdays (AEST) customer@onepath.com.au	GPO Box 5306 Sydney NSW 2001	onepath.com.au

Role	Organisation	Responsibility	Contact
Trustee	OnePath Custodians Pty Limited	<ul style="list-style-type: none"> Ensures the Retirement Portfolio Service is operated in accordance with the Fund's Trust Deed, the <i>Superannuation Industry (Supervision) Act 1993</i> and the <i>Superannuation Industry (Supervision) Regulations</i> and other relevant legislation. 	347 Kent Street Sydney NSW 2000 Phone 133 665
Insurer	OnePath Life Limited	<ul style="list-style-type: none"> Issues a master life insurance policy to the Trustee in respect of the Retirement Portfolio Service. 	347 Kent Street Sydney NSW 2000 Phone 133 667
Administrator	Oasis Asset Management Limited	<ul style="list-style-type: none"> Administers the following products on behalf of the Trustee: <ul style="list-style-type: none"> – OneAnswer Personal Super and Pensions – OptiMix Superannuation and Pensions – Integra Super – Integra Allocated Pension 	347 Kent Street Sydney NSW 2000 Phone 133 665
	OnePath Life Limited	<ul style="list-style-type: none"> Administers the following products on behalf of the Trustee: <ul style="list-style-type: none"> – Personal Retirement Plan – Traditional policies (Superannuation) 	347 Kent Street Sydney NSW 2000 Phone 133 667
Auditor	KPMG	<ul style="list-style-type: none"> Conducts a yearly audit of the Retirement Portfolio Service, certifying that assets exist and that certain requirements of the superannuation laws are met. 	Tower Three International Towers Sydney 300 Barangaroo Ave Sydney NSW 2000

For all contact details please refer to page 54.

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