

Investment Returns

As at 30 September 2018

Employer Super investment funds

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Integra Super as at: 30 September 2018

Profile 1 - Defensive	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Cash	0.08	0.16	0.24	0.31	0.23	0.32	0.52	0.89	1.39	Sep-95
OnePath Diversified Fixed Interest	-0.32	0.01	0.01	0.59	0.04	1.64	2.51	2.78	3.05	Nov-99
OnePath Mortgages	-0.11	-0.35	-0.73	-1.41	-1.41	-1.42	2.53	2.19	2.01	Jun-04
OptiMix Australian Fixed Interest	-0.44	0.08	0.52	1.90	0.04	1.05	2.18	2.65	3.74	Jun-03
Profile 2 - Conservative	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Capital Stable	-0.29	0.16	1.15	1.86	0.88	1.59	2.15	3.14	2.79	Oct-95
OptiMix Conservative	-0.34	0.66	2.13	3.51	2.88	3.04	3.71	4.66	3.86	Jul-00
Perpetual Conservative Growth	-0.25	1.10	2.37	3.67	3.06	3.15	3.44	4.89	4.25	Jun-03
Profile 3 - Moderate	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Balanced	-0.40	1.05	3.20	5.06	4.63	4.42	4.94	6.16	3.80	Oct-95
OptiMix Moderate	-0.43	0.97	3.09	4.96	4.70	4.42	4.91	6.23	4.44	Jun-03
Schroder Balanced	0.09	1.92	3.78	6.47	6.67	6.72	5.71	7.88	6.12	Jun-03
UBS Balanced	-0.58	1.03	3.55	6.62	6.71	5.16	5.07	7.90	4.92	Jun-03
UBS Defensive	-0.47	0.50	1.86	2.35	2.19	2.85	3.47	5.23	4.31	Jun-03
Profile 4 - Growth	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
BlackRock Scientific Diversified Growth	-0.76	1.61	4.95	8.31	8.17	7.63	6.84	9.25	5.72	Jun-03
Colonial First State Diversified	-0.78	1.60	6.07	9.05	6.91	7.13	6.45	8.44	5.72	Jul-02
OnePath Alternatives Growth	0.02	-0.96	-0.71	1.92	-1.99	-0.66	0.35	-1.74	-	Nov-08
OnePath Managed Growth	-0.46	1.47	4.61	7.12	6.54	5.92	6.01	7.48	4.22	Oct-95
OptiMix Balanced	-0.49	1.36	4.27	6.84	6.67	5.87	5.95	7.68	4.87	Jul-00
OptiMix Growth	-0.61	1.65	5.27	8.16	8.10	6.93	6.76	8.81	5.35	Jul-00
Perpetual Balanced Growth	-0.30	2.41	4.81	6.56	6.08	5.97	5.67	8.16	5.50	Aug-02
Zurich Managed Growth	-0.20	1.81	5.07	8.32	7.48	7.08	6.42	8.58	5.88	Oct-95
Profile 5 - High Growth	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Antipodes Global (Long only) [#]	1.37	4.27	6.30	14.60	10.68	7.95	9.92	11.13	6.30	Dec-05
Arrowstreet Global Equity (Hedged)	1.38	6.18	7.15	12.32	15.22	13.03	12.45	14.72	5.49	Jun-03
BlackRock Scientific Australian Equity	-1.24	1.36	9.14	12.64	10.52	11.06	7.19	10.59	7.20	Dec-05
BlackRock Scientific International Equity	0.21	6.67	10.40	18.79	16.68	10.09	12.99	15.45	7.50	Dec-05
BT Core Hedge Global Shares [†]	-0.15	3.47	4.39	6.90	11.61	10.31	8.51	12.14	7.77	Sep-99
Colonial First State Imputation	-1.76	1.35	12.39	19.47	11.47	9.86	7.27	10.35	7.60	Jun-03
Investors Mutual Australian Shares	-1.27	2.30	6.81	8.57	6.97	9.19	7.40	7.40	8.34	Jun-03
MFS Global Equity	0.22	6.39	9.82	13.69	13.13	9.19	12.04	12.04	8.92	Dec-05
OnePath Australian Shares	-1.23	0.16	4.46	8.96	6.72	6.37	4.31	8.50	4.96	Nov-98
OnePath Blue Chip Imputation	-0.13	-0.17	4.68	5.84	6.23	5.53	3.28	7.69	4.34	Sep-96
OnePath Emerging Companies	-0.90	-0.65	5.18	16.21	5.92	11.48	8.09	10.57	7.50	Jul-00

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Integra Super as at: 30 September 2018

Profile 5 - High Growth	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Geared Australian Shares Index [^]	-2.46	1.74	16.21	21.53	16.09	16.28	8.95	15.55	5.87	Jul-06
OnePath Global Emerging Market Shares	-1.59	0.20	-1.23	7.52	12.75	10.42	6.84	6.12	2.31	Jul-01
OnePath Global Property Securities	-2.15	0.06	6.67	3.39	0.13	2.98	6.40	9.19	4.88	Sep-07
OnePath Global Shares	-0.39	5.47	12.08	19.42	17.21	11.65	14.66	16.43	8.86	Nov-98
OnePath High Growth	-0.60	2.31	6.67	10.07	9.83	8.51	7.90	10.04	5.19	Jun-03
OnePath Property Securities	-2.07	-1.06	5.74	7.01	1.74	6.89	8.58	12.14	4.48	Dec-98
OnePath Select Leaders	-1.70	0.58	4.62	9.89	7.77	6.32	3.70	8.03	5.93	Jun-04
OnePath Sustainable Investments - Australian Shares	-1.15	1.91	5.77	9.44	6.53	6.34	4.70	9.45	6.00	Jun-03
OptiMix Australian Shares	-1.05	0.88	8.18	11.54	9.36	9.55	6.05	9.63	5.69	Jun-03
OptiMix Global Emerging Markets	-0.87	1.01	-3.53	3.35	8.61	7.04	5.96	6.47	-	Nov-08
OptiMix Global Shares	-0.04	5.18	8.33	13.66	13.87	9.00	11.71	13.80	7.18	Jul-02
OptiMix Global Smaller Company Shares	-0.94	4.33	7.10	14.02	14.94	8.98	11.74	15.70	8.72	Jun-03
OptiMix High Growth	-0.65	2.11	6.27	9.59	9.78	8.21	7.64	9.97	5.62	Jul-02
OptiMix Property Securities	-1.60	0.78	8.42	8.62	4.07	8.98	10.16	13.63	5.26	Jun-03
Perennial Value Shares	-0.13	0.90	6.06	8.88	7.65	8.46	6.36	9.18	6.40	Aug-04
Perpetual Australian Shares	-0.60	2.80	8.11	10.28	7.02	8.52	5.64	9.66	7.54	Oct-99
Platinum International	-0.03	-0.26	-0.83	5.44	11.35	7.88	9.45	11.76	8.06	Dec-05
Schroder Australian Equity	0.31	2.38	8.98	12.19	11.94	11.67	6.39	10.00	7.73	Jun-03
SG Hiscock Property [‡]	-2.12	-1.42	5.32	6.62	1.25	6.45	8.39	12.17	4.18	Jun-03
Vanguard Australian Shares Index	-1.11	1.33	8.63	12.05	9.85	10.58	7.03	9.67	6.47	Jul-01
Vanguard International Shares Index	0.45	6.47	11.57	17.58	15.13	10.14	12.67	14.77	7.58	Jul-00
Vanguard International Shares Index (Hedged)	0.68	4.75	7.99	10.32	13.00	11.67	9.95	13.07	-	Nov-08
Vanguard Property Securities Index	-1.47	1.43	9.63	9.93	3.43	7.93	9.87	12.36	4.59	Jun-03
Closed funds	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Advance Imputation	0.35	0.83	6.82	9.48	9.51	8.59	5.72	9.56	6.28	Jun-03
AMP Capital Equity	-1.27	1.01	8.33	12.24	8.60	7.52	5.98	9.47	6.30	Jun-03
MLC Platinum International	-0.02	-0.24	-0.83	5.50	11.42	7.89	9.59	11.92	8.13	Jun-03
OnePath Capital Guaranteed ^{**}	-	-	-	1.80	1.97	2.60	3.61	3.73	2.67	Oct-95
Perpetual International Shares	-1.96	2.04	6.41	11.13	14.91	8.93	11.48	13.26	5.99	Sep-99
UBS Diversified Fixed Income	-0.33	0.02	0.16	1.31	0.16	1.57	2.45	2.83	3.91	Jun-03

^{*} Formerly Credit Suisse International Shares

^{**} Current interim rate effective 1 July 2017 is 1.10%, this rate can be revised prospectively without notice.

[‡] Formerly Credit Suisse Property

[^] Formerly known as "OptiMix Geared Australian Shares"

[#] Formerly "Zurich Investments Global Thematic Shares"

[†] Formerly "Capital Group Global Equity Fund"

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Integra Annuity & Pension as at: 30 September 2018

Profile 1 - Defensive	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Cash	0.04	0.15	0.25	0.35	0.28	0.40	0.64	1.10	1.71	Feb-96
Profile 2 - Conservative	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
INVESCO Protected Growth Stable	-	-	-	-	-	-	-	-	-	May-00
OnePath Stable	-0.32	0.24	1.37	2.24	1.20	1.96	2.53	3.62	3.70	Feb-96
OptiMix Conservative	-0.38	0.79	2.42	3.91	3.35	3.52	4.24	5.19	4.51	Sep-00
Rothschild Ethical Conservative Stable	-0.76	0.19	1.40	2.20	1.45	2.39	2.46	3.66	3.45	Jan-97
Profile 3 - Moderate	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Balanced	-0.44	1.22	3.74	5.86	5.38	5.13	5.66	6.82	4.59	Mar-96
Profile 4 - Growth	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
INVESCO Investment Growth	-0.30	-0.33	4.22	9.02	9.48	8.80	8.41	10.76	6.93	Feb-96
OnePath Growth	-0.52	1.68	5.21	8.09	7.54	6.81	6.83	8.23	5.09	Jan-96
OptiMix Balanced	-0.56	1.54	4.77	7.52	7.42	6.53	6.62	8.27	5.59	Sep-00
OptiMix Growth	-0.66	1.79	5.70	8.77	8.87	7.60	7.47	9.41	6.04	Sep-00
Rothschild Balanced Growth	-0.80	1.34	4.58	8.02	7.98	6.54	6.84	8.56	5.74	Jan-97
Profile 5 - High Growth	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Colonial First State Leaders	-1.77	1.29	12.59	22.19	10.97	10.46	8.37	11.72	7.79	Jun-98
	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	

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Market data and performance as at: 30 September 2018

Currencies	Month end	Previous month	% Movement	1 year ago
AUD/USD	0.7235	0.7232	0.0484	0.7846
AUD/GBP	0.5548	0.5564	-0.2815	0.5848
AUD/JPY	82.1844	80.1920	2.4845	88.3241
AUD/EUR	0.6229	0.6216	0.2207	0.6637
AUD/HKD	5.6617	5.6763	-0.2575	6.1287

Market performance (local currency)

Market movement	1 month	3 months	6 months	1 year p.a.	3 years p.a.	5 years p.a.	10 years p.a.
Australian fixed interest							
Bloomberg Composite 0+	-0.42%	0.54%	1.36%	3.72%	2.85%	4.28%	5.60%
Bloomberg Treasury 0+	-0.58%	0.46%	1.23%	3.89%	2.60%	4.09%	5.06%
Bloomberg Semi 0+	-0.35%	0.49%	1.47%	3.47%	2.87%	4.52%	5.80%
Bloomberg Credit 0+	-0.14%	0.86%	1.59%	3.94%	3.75%	4.63%	6.42%
Bloomberg Govt Inflat 0+	-0.70%	-0.50%	0.77%	4.34%	2.04%	4.54%	5.04%
Bloomberg Bank Bill	0.16%	0.52%	1.01%	1.87%	1.94%	2.19%	3.19%
Bloomberg Non Govt (Core Credit) 0+	-0.16%	0.77%	1.54%	3.60%	3.33%	4.38%	5.95%
Australia shares							
S&P ASX 300/OLD All Ordinaries	-1.19%	1.50%	9.99%	14.03%	12.16%	8.19%	7.65%
S&P ASX 200/OLD All Ordinaries	-1.26%	1.53%	10.13%	13.97%	12.11%	8.19%	7.75%
NEW All Ords/OLD All Ordinaries	-1.06%	1.86%	10.05%	14.68%	12.37%	8.45%	7.71%
S&P ASX 20	-1.00%	1.52%	10.74%	12.58%	9.42%	6.01%	7.76%
S&P ASX 50	-1.39%	1.21%	10.32%	12.39%	10.69%	7.18%	7.81%
S&P ASX MIDCAP 50	-0.75%	3.56%	8.99%	19.30%	18.58%	14.88%	8.52%
S&P ASX 100	-1.30%	1.55%	10.13%	13.32%	11.68%	8.09%	7.92%
S&P ASX Small Ords	-0.35%	1.10%	8.86%	20.32%	16.97%	8.75%	4.78%
S&P ASX 200 Prop/Prop Trusts	-1.22%	1.51%	9.98%	14.02%	12.29%	7.89%	7.82%
International fixed interest							
Barclays Capital Global Aggregate Hedged	-0.38%	-0.07%	0.08%	0.89%	3.15%	4.64%	6.68%
Barclays Capital Global Treasury Hdged A\$	-0.37%	-0.44%	-0.17%	1.31%	3.01%	4.71%	6.34%
International shares							
(US) Dow Jones	1.97%	11.95%	11.02%	29.44%	21.65%	14.15%	10.45%
(US) S&P 500	0.43%	7.20%	10.34%	15.66%	14.92%	11.62%	9.59%
(UK) FTSE 100	1.05%	-1.66%	6.43%	1.86%	7.40%	3.05%	4.36%
(Japan) Nikkei 225	5.49%	8.14%	12.43%	18.49%	11.53%	10.78%	7.92%
(Hong Kong) Hang Seng	0.05%	-2.50%	-4.97%	4.39%	14.16%	7.79%	6.61%
(Germany) DAX	-0.95%	-0.48%	1.24%	-4.54%	8.23%	7.34%	7.70%
Market Performance							
MSCI Wld Ex Aus \$A	0.82%	5.51%	9.35%	12.89%	14.22%	11.58%	9.78%
MSCI World \$A	0.77%	5.41%	9.39%	12.91%	14.16%	11.47%	9.71%
MSCI Europe Gross - local	0.36%	1.24%	5.80%	2.67%	9.37%	7.90%	7.47%
MSCI Emerging Markets (Free)	-1.13%	0.11%	-3.30%	3.04%	12.60%	7.65%	8.08%
MSCI Emerging Markets (Free) in AUD	-0.58%	1.00%	-3.49%	7.56%	11.25%	9.07%	6.41%
MSCI North America Gross - local	0.39%	7.06%	11.05%	17.20%	16.72%	13.44%	11.53%
FTSE EPRA/NAREIT Global Index ex Aust hedged to AUD	-2.24%	-0.26%	5.81%	2.25%	4.02%	5.42%	4.80%
	1 month	3 months	6 months	1 year p.a.	3 years p.a.	5 years p.a.	10 years p.a.

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