

Investment Returns

As at 31 December 2018

Employer Super investment funds

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Integra Super as at: 31 December 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	0.01	0.08	0.24	0.36	0.24	0.31	0.49	0.80	1.28	Sep-95
OnePath Diversified Fixed Interest	0.72	0.49	0.49	0.49	1.28	1.72	2.56	2.55	3.23	Nov-99
OnePath Mortgages	-0.05	-0.28	-0.63	-1.35	-1.38	-1.39	2.35	2.16	1.87	Jun-04
OptiMix Australian Fixed Interest	1.14	1.41	1.49	2.37	2.05	1.66	2.42	2.66	3.41	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	0.20	-0.81	-0.64	-0.27	1.01	1.15	1.82	2.76	3.02	Oct-95
OptiMix Conservative	-0.47	-2.23	-1.59	-0.72	1.67	2.03	2.87	4.02	4.02	Jul-00
Perpetual Conservative Growth	0.41	-1.17	-0.09	0.51	2.28	2.41	2.77	4.46	4.57	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	-1.01	-3.98	-2.97	-1.95	2.05	2.61	3.51	5.09	4.61	Oct-95
OptiMix Moderate	-1.10	-4.08	-3.15	-2.16	2.06	2.56	3.46	5.20	4.92	Jun-03
Schroder Balanced	-0.83	-5.25	-3.43	-2.82	1.99	4.27	3.90	6.64	7.04	Jun-03
UBS Balanced	-2.47	-7.33	-6.38	-5.11	1.52	1.62	2.54	6.34	5.54	Jun-03
UBS Defensive	-0.28	-2.68	-2.19	-2.39	1.21	1.28	2.43	4.56	4.61	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	-1.34	-6.55	-5.05	-3.09	3.39	4.31	4.50	7.78	6.65	Jun-03
Colonial First State Diversified	-0.63	-4.70	-3.18	-0.43	3.92	4.68	4.68	7.29	6.47	Jul-02
OnePath Alternatives Growth	-0.13	-2.68	-3.62	-3.19	-0.35	-1.19	-0.37	-1.35	-2.02	Nov-08
OnePath Managed Growth	-1.60	-5.91	-4.53	-2.92	2.42	3.15	3.96	6.05	5.15	Oct-95
OptiMix Balanced	-1.67	-6.09	-4.81	-3.44	2.39	3.07	3.86	6.23	5.58	Jul-00
OptiMix Growth	-2.24	-7.54	-6.02	-4.44	2.59	3.44	4.17	7.08	6.19	Jul-00
Perpetual Balanced Growth	-0.56	-4.51	-2.20	-2.06	2.69	3.53	3.85	7.11	6.25	Aug-02
Zurich Managed Growth	-1.64	-6.37	-4.68	-2.77	2.97	3.96	4.23	7.31	6.24	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) [#]	-2.43	-11.52	-7.74	-3.87	3.32	3.19	5.30	9.17	5.45	Dec-05
Arrowstreet Global Equity (Hedged)	-6.31	-11.31	-5.83	-5.64	6.77	6.87	7.67	12.43	6.19	Jun-03
BlackRock Scientific Australian Equity	0.24	-8.50	-7.25	-2.97	4.25	5.57	4.78	8.89	8.66	Dec-05
BlackRock Scientific International Equity	-4.35	-11.56	-5.67	-1.39	6.49	5.38	7.75	13.14	7.80	Dec-05
Colonial First State Imputation	-0.56	-9.66	-8.44	0.14	5.44	3.80	4.43	8.41	8.25	Jun-03
Investors Mutual Australian Shares	-0.14	-6.75	-4.60	-3.54	1.57	4.45	5.24	5.24	9.19	Jun-03
MFS Global Equity	-3.39	-9.04	-3.22	-0.54	5.58	5.68	7.59	7.59	8.89	Dec-05
OnePath Australian Shares	-0.92	-10.04	-9.90	-9.73	-1.01	1.11	1.76	6.05	6.05	Nov-98
OnePath Blue Chip Imputation	-2.24	-10.12	-10.28	-10.53	-2.19	0.68	0.56	5.46	5.28	Sep-96
OnePath Emerging Companies	-1.89	-8.28	-8.88	-3.68	6.29	5.97	5.76	8.67	9.56	Jul-00
Pendal Core Hedged Global Shares [†]	-7.28	-14.75	-11.79	-13.02	2.15	2.87	3.64	8.42	7.04	Sep-99

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Integra Super as at: 31 December 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 [^]	-0.84	-15.06	-13.57	-8.78	3.34	6.73	4.43	11.56	9.89	Jul-06
OnePath Global Emerging Market Shares	1.06	-6.37	-6.19	-4.12	8.31	8.52	4.75	5.52	4.22	Jul-01
OnePath Global Property Securities	-6.03	-5.80	-5.75	-4.87	-0.77	-0.50	5.02	6.92	9.28	Sep-07
OnePath Global Shares	-3.08	-6.59	-1.48	5.06	11.23	8.77	10.78	14.81	9.71	Nov-98
OnePath High Growth	-2.64	-8.73	-6.62	-4.51	3.07	4.23	4.78	8.02	6.14	Jun-03
OnePath Property Securities	-0.47	-5.62	-6.62	-7.33	-1.05	2.91	7.60	10.37	7.51	Dec-98
OnePath Select Leaders	-0.62	-10.75	-10.23	-10.37	-1.02	1.32	0.95	5.65	6.93	Jun-04
OnePath Sustainable Investments - Australian Shares	-0.73	-9.09	-7.36	-6.77	-0.36	1.37	2.19	7.12	7.43	Jun-03
OptiMix Australian Shares	-1.47	-10.61	-9.83	-7.05	1.48	3.67	3.13	7.02	6.86	Jun-03
OptiMix Global Emerging Markets	2.01	-2.97	-1.99	-4.21	6.37	6.46	3.94	6.55	4.75	Nov-08
OptiMix Global Shares	-3.66	-8.78	-4.05	-1.06	5.36	5.60	7.47	11.81	7.88	Jul-02
OptiMix Global Smaller Company Shares	-4.35	-13.74	-10.01	-6.11	3.00	4.24	6.21	12.76	9.30	Jun-03
OptiMix High Growth	-2.82	-9.14	-7.23	-5.49	2.75	3.90	4.46	7.92	6.61	Jul-02
OptiMix Property Securities	1.21	-3.05	-2.29	-1.75	0.99	6.13	9.98	12.23	8.97	Jun-03
Perennial Value Shares	-1.16	-9.78	-8.97	-8.55	0.19	2.96	3.39	7.37	7.59	Aug-04
Perpetual Australian Shares	-1.01	-8.88	-6.32	-6.34	1.18	2.99	2.87	7.96	8.89	Oct-99
Platinum International	-0.71	-7.87	-8.11	-8.63	5.36	4.37	5.59	10.81	6.89	Dec-05
Schroder Australian Equity	-0.51	-8.89	-6.72	-4.05	3.10	7.19	3.75	8.06	8.64	Jun-03
SG Hiscock Property [†]	-0.49	-5.45	-6.78	-7.41	-0.96	2.54	7.57	10.52	8.17	Jun-03
Vanguard Australian Shares Index	-0.32	-7.47	-6.25	-2.91	3.51	5.74	4.75	8.15	7.74	Jul-01
Vanguard International Shares Index	-3.94	-10.37	-4.58	0.34	5.50	5.68	7.88	12.67	7.66	Jul-00
Vanguard International Shares Index (Hedged)	-7.58	-12.66	-8.51	-7.91	3.42	4.80	5.42	9.71	9.79	Nov-08
Vanguard Property Securities Index	1.51	-1.80	-0.40	1.42	2.89	5.47	9.83	11.52	8.50	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	-0.92	-8.28	-7.52	-6.10	0.31	5.07	3.25	7.87	7.14	Jun-03
AMP Capital Equity	-0.16	-7.88	-6.95	-3.06	2.15	2.84	3.65	7.73	7.45	Jun-03
MLC Platinum International	-0.71	-7.91	-8.13	-8.66	5.42	4.43	5.52	10.92	7.22	Jun-03
OnePath Capital Guaranteed**	-	-	-	1.80	1.97	2.60	3.61	3.73	2.67	Oct-95
Perpetual International Shares	-3.66	-9.05	-7.19	-3.63	6.21	5.39	7.43	11.19	5.92	Sep-99
UBS Diversified Fixed Income	0.79	0.79	0.81	1.08	1.78	1.98	2.54	2.75	3.46	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 "BT Core Hedged Global Shares"

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Integra Annuity & Pension as at: 31 December 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	0.02	0.10	0.25	0.40	0.30	0.38	0.61	1.00	1.58	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	0.21	-0.87	-0.63	-0.14	1.33	1.47	2.20	3.27	3.91	Feb-96
OptiMix Conservative	-0.53	-2.47	-1.71	-0.76	1.99	2.40	3.31	4.55	4.57	Sep-00
Rothschild Ethical Conservative Stable	-0.06	-2.68	-2.49	-2.56	0.59	0.96	1.78	2.98	3.42	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	-1.11	-4.36	-3.19	-1.90	2.55	3.12	4.08	5.81	5.37	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	-1.63	-9.09	-9.40	-4.48	1.93	4.26	5.37	8.55	7.51	Feb-96
OnePath Growth	-1.78	-6.51	-4.94	-3.08	2.93	3.72	4.55	6.84	5.96	Jan-96
OptiMix Balanced	-1.87	-6.74	-5.30	-3.84	2.61	3.41	4.29	6.85	6.13	Sep-00
OptiMix Growth	-2.40	-8.15	-6.51	-4.84	2.80	3.79	4.62	7.75	6.72	Sep-00
Rothschild Balanced Growth	-1.16	-7.29	-6.05	-4.59	2.91	2.89	4.52	7.06	6.31	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	0.07	-9.00	-7.82	1.59	5.90	4.32	5.66	9.94	8.95	Jun-98

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Market data and performance as at: 31 December 2018

Currencies

	Month end	Previous month	% Movement	1 year ago
AUD/USD	0.7040	0.7302	-3.5947	0.7821
AUD/GBP	0.5528	0.5723	-3.4206	0.5782
AUD/JPY	77.2394	82.9199	-6.8506	88.1092
AUD/EUR	0.6158	0.6450	-4.5139	0.6514
AUD/HKD	5.5119	5.7148	-3.5503	6.1143

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+	1.50%	2.24%	2.80%	4.54%	3.70%	4.67%	5.19%
Bloomberg Treasury 0+	1.92%	2.76%	3.23%	5.08%	3.69%	4.70%	4.49%
Bloomberg Semi 0+	1.26%	1.94%	2.44%	4.14%	3.54%	4.76%	5.36%
Bloomberg Credit 0+	0.90%	1.47%	2.35%	3.93%	4.26%	4.76%	6.01%
Bloomberg Govt Inflat 0+	1.29%	1.85%	1.34%	3.56%	2.82%	4.75%	5.56%
Bloomberg Bank Bill	0.15%	0.48%	0.99%	1.92%	1.91%	2.15%	3.07%
Bloomberg Non Govt (Core Credit) 0+	0.89%	1.48%	2.26%	3.79%	3.88%	4.54%	5.55%
Australia shares							
S&P ASX 300/OLD All Ordinaries	-0.23%	-8.41%	-7.03%	-3.06%	6.65%	5.60%	8.91%
S&P ASX 200/OLD All Ordinaries	-0.12%	-8.24%	-6.83%	-2.84%	6.69%	5.63%	9.00%
NEW All Ords/OLD All Ordinaries	-0.45%	-8.98%	-7.28%	-3.53%	6.60%	5.71%	9.14%
S&P ASX 20	0.73%	-6.15%	-4.72%	-0.43%	5.13%	3.84%	8.82%
S&P ASX 50	0.59%	-6.82%	-5.69%	-1.50%	6.12%	4.92%	8.96%
S&P ASX MIDCAP 50	-1.69%	-13.13%	-10.04%	-7.38%	10.02%	10.90%	10.10%
S&P ASX 100	0.27%	-7.73%	-6.31%	-2.35%	6.60%	5.60%	9.11%
S&P ASX Small Ords	-4.18%	-13.70%	-12.75%	-8.67%	7.45%	5.62%	6.87%
S&P ASX 200 Prop/Prop Trusts	-0.27%	-8.71%	-7.33%	-3.28%	6.66%	5.17%	8.86%
International fixed interest							
Barclays Capital Global Aggregate Hedged	1.43%	1.66%	1.59%	1.65%	3.51%	4.82%	6.35%
Barclays Capital Global Treasury Hdged A\$	1.57%	2.28%	1.83%	2.73%	3.57%	5.05%	5.90%
International shares							
(US) Dow Jones	-8.66%	-15.17%	-5.04%	-2.40%	12.59%	8.45%	10.98%
(US) S&P 500	-9.18%	-13.97%	-7.78%	-6.24%	7.04%	6.28%	10.75%
(UK) FTSE 100	-3.61%	-10.41%	-11.90%	-12.48%	2.53%	-0.06%	4.26%
(Japan) Nikkei 225	-10.45%	-17.02%	-10.27%	-12.08%	1.69%	4.20%	8.49%
(Hong Kong) Hang Seng	-2.48%	-6.73%	-9.06%	-10.55%	9.59%	5.83%	8.28%
(Germany) DAX	-6.20%	-13.78%	-14.20%	-18.26%	-0.57%	2.02%	8.18%
Market Performance							
MSCI Wid Ex Aus \$A	-8.02%	-13.18%	-8.39%	-6.98%	6.75%	6.67%	10.77%
MSCI World \$A	-7.83%	-13.04%	-8.34%	-6.86%	6.75%	6.63%	10.71%
MSCI Europe Gross - local	-5.31%	-11.20%	-10.10%	-10.02%	3.36%	4.14%	8.19%
MSCI Emerging Markets (Free)	-2.46%	-7.36%	-7.26%	-9.73%	9.20%	5.39%	9.95%
MSCI Emerging Markets (Free) in AUD	0.97%	-4.91%	-3.96%	-5.10%	10.45%	6.64%	8.00%
MSCI North America Gross - local	-8.84%	-13.50%	-7.40%	-4.76%	8.96%	8.09%	12.71%
FTSE EPRA/NAREIT Global Index ex Aust hedged to AUD	-6.74%	-6.72%	-6.97%	-7.15%	0.20%	3.85%	8.95%
	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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