

Annual Performance Report

Superannuation and investment products issued by AIA Australia

as at 30 June 2023



Allocated Annuity
Business Super Bonds
Corporate Super Bonds
Easy Saver
Easy Saver Plus
Endowment
Investment Bond
Investment Growth Bond
InvestorPlan
Life Umbrella
Lifebuilder
LifeLink
LifeLink Series 2
LifeLink Series 3
LifeWise Series 4
LifeWise Series 5
Managed Investment Plan
Managed Investment Super Plan - Corporate

Managed Savings Plan
Money Plan
Personal Superannuation Bond
PruPac
PruPlan Superannuation
PruPlan Superannuation "Unit-Linked"
Pure Endowment
Retirement Accumulation Plan
Retirement Investment Plan
Rollover Bond
Rollover Deferred Annuity
Rollover Deposit Plan
Rollover Fund
Rollover Plan
Rollover Plan "S" Series
Rollover Plan Goldseal
Savings Plan
Superannuation Bond
SuperBridge

SuperBridge - Investment Linked
SuperBridge - New Series
SuperBridge - Series III
SuperCash
SuperPlan Superannuation
SuperSpan - Limited Offer
SuperSpan (Limited Offer) Multi Option
SuperSpan II
SuperSpan II Multi Option
SuperSpan Plus
SuperSpan Plus Series III
SuperSpan Plus Series IV
Tailored Annuity Plan - Allocated Annuity
Umbrella Financial Plan
Umbrella Investment Plan
Umbrella Investment Plan Super
Wealth Portfolio
Wholesale Investment Portfolios
Whole of Life

Notices

Products are issued and administered by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). Unless expressly stated in your policy or product disclosure statement, the AIA Company Limited and its subsidiaries (together, the AIA Group) do not guarantee or in any way stand behind the performance of the investment options or the repayment of capital or interest.

Investments in these options are not deposits or other liabilities of the AIA Group (other than AIA Australia).

Investment-type products are subject to investment risk, including delays in repayment and loss of income and principal invested.

Annual Performance Report

Performance report as at 30 June 2023

Superannuation and investment products issued by AIA Australia

About this document:

This document outlines investment performance and investment strategies and objectives for your superannuation or investment product issued by AIA Australia Limited. The information and advice contained in this booklet is of a general nature and does not take into account your individual objectives, financial situation or needs. Because of this, you should consider the appropriateness of the information having regard to your own circumstances and refer to the relevant PDS and/or policy terms and schedule. Before making a decision to act on any of this information, it is recommended that you seek financial advice specific to you. You should seek advice from your taxation adviser in relation to taxation matters.

This document should be read in conjunction with your 2023 Annual Statement.

To find out which investment options you are currently invested in, please refer to your Annual Statement.

If you would like to change your investments, please contact us using the phone number listed on your Annual Statement.

Your specific sub-product or policy determines which investment options are available to you and you may not be eligible to invest in all investment options listed against your product in this booklet. Please contact us on the phone number listed on your Annual Statement for further details.

PERFORMANCE EXPLAINED

Unit-linked products

How we calculate performance

Returns are net of investment option fees and costs, taxes and charges (where applicable). Fees that are deducted directly from members' accounts (such as administration fees) are excluded when calculating performance returns. Performance is calculated on the change in the withdrawal unit prices for the period ended 30 June 2023, corresponding to the investment timeframe indicated.

Individual net returns

Your individual net return may differ from the returns quoted in this report. Your return depends on the timing of transactions such as contributions, withdrawals, switches or unit adjustments during the period and your mix of investment options. For the price of units on the dates of any deposits, withdrawals or switches (including any investment options you have switched into or out of), please call us on the phone number provided on your annual statement between 9 am and 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays.

Past performance is not indicative of future performance

Returns are not guaranteed and past performance is not indicative of future returns. Investments can go up and down and there is no guarantee that one investment option will outperform another. The performance of the investment options are generally dependent on economic conditions, investment management, taxation and superannuation laws.

Whole of Life and Endowment Policies

Annual bonuses are additional to the sum insured and are payable under the same conditions as the sum insured. Reversionary bonuses are guaranteed once declared and added to the policy.

Terminal bonuses are not guaranteed and they can increase, decrease, or be removed depending on investment performance.

The face value of bonuses are paid on death or maturity and are calculated per calendar year. Bonuses are worth less than their face value if cashed in early.

A smoothing methodology is used when calculating bonuses each year. The rationale for this is to produce declared bonus rates that are less volatile than the underlying investments. To achieve this, when the returns from the underlying investments are high, some of these returns will be retained and not included in the bonus declaration for that year, in order to provide a buffer if investment returns deteriorate. In times of low investment returns, these buffer amounts can then be drawn on to declare a higher bonus amount than would have been possible, if based solely on the returns of the underlying investments.

FURTHER INVESTMENT INFORMATION

Not all the investment options are available or applicable to your policy. Please refer to your policy document for the applicable options or contact one of our Customer Service Representatives for further details.

Participating capital guaranteed

Profits are distributed to policy holders through the declaration of bonus rates. No fees are allowed for in the determination of bonus rates. On those policies where the guaranteed rate is higher than the declared rate, the guaranteed rate would apply.

Participating capital guaranteed investment options do not have explicitly determined asset charges that are applied in the determination of crediting rates. For the purposes of annual disclosure a notional "ICR" is reported in Annual Statements which is calculated based on the expenses charged to the fund for the year.

Non-participating capital guaranteed

On those policies where the guaranteed rate is higher than the declared rate, the guaranteed rate would apply.

Financial markets commentary

Performance report as at 30 June 2023

In Q2 2023, the Reserve Bank of Australia lifted local interest rate by a further 50 bps to 4.10%. The unemployment rate fell to 3.6%, better than consensus forecast. The Australian Dollar closed the quarter 2.5% against US Dollar at 0.6664.

For Australian equities, S&P 200 Accumulation Index added 0.36% over the quarter. Communication Services sector added 1.4%; Consumer Discretionary sector retreated by -1.87%; Consumer Staples sector lost -0.13%; Energy sector added 3.56%; Financials sector added 1.46%; Healthcare sector lost -3.18%; Industrials sector added 3.05%; Information Technology sector added 21.03%; Materials sector lost -2.57%; Utilities sector; S&P/ASX Small Ordinaries Index has underperformed its large counterpart and returned -1.02% for the quarter.

Global equities have made positive progress across all major share markets in Q2 2023. The MSCI World Index returned 6.28% over the quarter. In the US, S&P 500 index added 8.3% during the period. The Nikkei 225 Index in Japan has added 18.36% in the period, becoming a standout performer.

For bond markets, the persistence of inflation and an increasing likelihood of interest rate hikes pushed bond yields higher in most major regions over Q2. 10 Year Australian Commonwealth Government Bonds rose 0.726% over the quarter, through the 4% level for the first time since January 2023. 10 Year government bond yields rose 0.370% for the same period.

Credit markets benefited from the general improvement in risk appetite over the quarter, with credit spreads narrowing. Corporate default rates have not yet risen materially, due to supportive economic data. It is noteworthy that credit valuations at this stage have not fully priced in the prospect of inflation remaining sticky for an extended period of time, which is a possibility.

Annual Investment Performance Report (AIA issued superannuation, pension and ordinary products)

as at 30 June 2023

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)					Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
Allocated Annuity																											
Capital Secure	AACS02	1.2316	-0.16	-0.11	1.89	1.10	-1.59	-0.09	0.97	1.64	21/09/2010	0.00	0.00	0.00	0.00	0.00	0.00	36.00	4.80	59.20	Low	3 years	1.50	0.02	0.07		
Growth	AAMG02	2.4645	1.04	1.86	6.22	11.30	6.93	5.65	7.12	7.33	21/09/2010	31.00	25.20	2.00	10.70	6.70	3.00	14.80	3.60	3.00	High	6 years	1.75	0.08	0.05		
Business Super Bonds																											
Capital Secure	E2	3.023857	-0.08	-0.10	1.49	0.56	-1.88	-0.57	0.22	3.17	26/03/1990	0.00	0.00	0.00	0.00	0.00	0.00	35.40	4.50	60.10	Low	3 years	1.75	0.02	0.06		
Capital Secure	E3	3.022738	-0.08	-0.10	1.53	0.60	-1.88	-0.58	0.22	3.17	26/03/1990	0.00	0.00	0.00	0.00	0.00	0.00	35.40	4.50	60.10	Low	3 years	1.76	0.02	0.06		
Balanced	BB	3.920377	0.53	0.92	4.25	6.54	3.24	3.07	4.14	4.74	4/01/1994	21.00	16.30	2.00	9.40	5.00	4.00	27.80	4.40	10.10	Medium to High	5 years	1.94	0.07	0.06		
Balanced	J2	3.941408	0.55	0.92	4.31	6.69	3.40	3.16	4.19	4.76	4/01/1994	21.00	16.30	2.00	9.40	5.00	4.00	27.80	4.40	10.10	Medium to High	5 years	1.76	0.07	0.06		
Growth	P2	8.508362	0.93	1.60	5.20	9.46	5.90	4.77	6.02	6.46	26/03/1990	31.10	25.10	2.00	10.60	6.70	3.00	14.90	3.50	3.10	High	6 years	1.75	0.07	0.05		
Growth	P3	8.522988	0.94	1.67	5.27	9.54	5.96	4.84	6.05	6.47	26/03/1990	31.10	25.10	2.00	10.60	6.70	3.00	14.90	3.50	3.10	High	6 years	1.75	0.07	0.05		
High Growth	BG	6.935504	1.17	2.01	5.97	11.45	7.73	5.90	7.16	6.87	2/05/1994	36.60	28.60	3.00	10.60	6.70	4.00	4.70	2.60	3.20	High	7 years	1.74	0.07	0.04		
High Growth	F2	6.929716	1.16	1.99	5.93	11.44	7.69	5.85	7.14	6.86	2/05/1994	36.60	28.60	3.00	10.60	6.70	4.00	4.70	2.60	3.20	High	7 years	1.76	0.07	0.04		
Corporate Super Bonds																											
Capital Secure	B3	3.797671	-0.03	0.07	1.83	1.23	-1.22	0.09	0.93	3.93	22/01/1990	0.00	0.00	0.00	0.00	0.00	0.00	35.40	4.50	60.10	Low	3 years	1.08	0.02	0.06		
Capital Secure	Z2	3.799207	-0.02	0.07	1.84	1.25	-1.22	0.10	0.94	3.93	22/01/1990	0.00	0.00	0.00	0.00	0.00	0.00	35.40	4.50	60.10	Low	3 years	1.07	0.02	0.06		
Balanced	CB	4.817094	0.60	1.13	4.70	7.45	4.13	3.90	4.96	5.48	4/01/1994	21.00	16.30	2.00	9.40	5.00	4.00	27.80	4.40	10.10	Medium to High	5 years	1.09	0.07	0.06		
Balanced	I2	4.819597	0.60	1.13	4.70	7.46	4.14	3.89	4.96	5.48	4/01/1994	21.00	16.30	2.00	9.40	5.00	4.00	27.80	4.40	10.10	Medium to High	5 years	1.08	0.07	0.06		
Growth	H2	10.704501	0.99	1.81	5.56	10.21	6.64	5.50	6.80	7.17	22/01/1990	31.10	25.10	2.00	10.60	6.70	3.00	14.90	3.50	3.10	High	6 years	1.08	0.07	0.05		
Growth	L3	10.716154	0.99	1.82	5.65	10.31	6.68	5.55	6.82	7.18	22/01/1990	31.10	25.10	2.00	10.60	6.70	3.00	14.90	3.50	3.10	High	6 years	1.05	0.07	0.05		
High Growth	L2	8.442516	1.22	2.17	6.29	12.16	8.44	6.58	7.92	7.59	2/05/1994	36.60	28.60	3.00	10.60	6.70	4.00	4.70	2.60	3.20	High	7 years	1.08	0.07	0.04		

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframes	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash						
Deferred Annuity																										
Capital Guaranteed (participating)	CGSUP1	203.7792	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.63	12/10/2007	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table			
Easy Saver																										
Capital Guaranteed (non participating)	AM	2.0562	0.10	0.38	0.69	1.21	0.59	0.56	1.08	3.15	31/01/1989	4.50	8.10	0.00	6.10	3.40	4.70	14.10	6.00	53.10	Very low	3 years	1.40	0.05	0.02	
Capital Secure	DM	2.4276	0.32	0.83	2.83	3.55	1.28	1.48	2.18	3.60	30/04/1991	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.35	0.10	0.06	
Guaranteed Cash	VM	1.651	0.13	0.38	0.70	1.01	0.34	0.28	0.30	1.89	31/01/1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.33	0.00	0.00	
Balanced	MM	3.5744	0.46	1.83	4.40	7.05	5.15	3.99	4.95	4.74	31/03/1992	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.39	0.10	0.04	
Managed Growth	LM	3.7044	0.46	1.82	4.41	7.07	5.10	3.96	4.93	4.89	31/01/1989	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.46	0.10	0.04	
Growth	PM	3.8015	0.45	1.80	4.41	7.04	5.10	3.95	4.94	4.68	30/04/1994	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.45	0.10	0.04	
Easy Saver Plus																										
Capital Guaranteed (non participating)	AM	2.0562	0.10	0.38	0.69	1.21	0.59	0.56	1.08	3.15	31/01/1989	4.50	8.10	0.00	6.10	3.40	4.70	14.10	6.00	53.10	Very low	3 years	1.40	0.05	0.02	
Capital Secure	DM	2.4276	0.32	0.83	2.83	3.55	1.28	1.48	2.18	3.60	30/04/1991	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.35	0.10	0.06	
Guaranteed Cash	VM	1.651	0.13	0.38	0.70	1.01	0.34	0.28	0.30	1.89	31/01/1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.33	0.00	0.00	
Balanced	MM	3.5744	0.46	1.83	4.40	7.05	5.15	3.99	4.95	4.74	31/03/1992	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.39	0.10	0.04	
Managed Growth	LM	3.7044	0.46	1.82	4.41	7.07	5.10	3.96	4.93	4.89	31/01/1989	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.46	0.10	0.04	
Growth	PM	3.8015	0.45	1.80	4.41	7.04	5.10	3.95	4.94	4.68	30/04/1994	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.45	0.10	0.04	
Family Bonds																										
Capital Secure Fund (policies opened before 1 July 1995)	C1	3.357792	0.38	0.57	2.77	3.56	1.12	1.43	2.13	3.54	14/09/1988	11.10	10.00	1.00	10.70	5.00	3.10	34.10	4.40	20.60	Medium	3 years	1.48	0.05	0.06	
Capital Secure Fund (policies opened on or after 1 July 1995)	C2	3.35857	0.38	0.56	2.77	3.55	1.11	1.40	2.13	3.54	14/09/1988	11.10	10.00	1.00	10.70	5.00	3.10	34.10	4.40	20.60	Medium	3 years	1.48	0.05	0.06	
Managed Fund (policies opened before 1 July 1995)	M1	5.850737	0.80	1.34	4.38	7.70	4.95	3.94	4.86	5.21	14/09/1988	30.90	25.20	2.00	10.70	6.70	3.00	14.60	4.20	2.70	High	6 years	1.46	0.06	0.04	
Managed Fund (policies opened on or after 1 July 1995)	M2	5.854175	0.81	1.35	4.39	7.72	4.94	3.87	4.85	5.21	14/09/1988	30.90	25.20	2.00	10.70	6.70	3.00	14.60	4.20	2.70	High	6 years	1.46	0.06	0.04	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment fee (%)	Transaction costs (%)	Operational costs (%)		
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash								
Insurance Bonds			-	-	-	-	-	-	-	-																		
Capital Secure Fund (policies opened before 1 July 1995)	C1	3.357792	0.38	0.57	2.77	3.56	1.12	1.43	2.13	3.54	14/09/1988	11.10	10.00	1.00	10.70	5.00	3.10	34.10	4.40	20.60	Medium	3 years	1.48	0.05	0.06			
Capital Secure Fund (policies opened on or after 1 July 1995)	C2	3.35857	0.38	0.56	2.77	3.55	1.11	1.40	2.13	3.54	14/09/1988	11.10	10.00	1.00	10.70	5.00	3.10	34.10	4.40	20.60	Medium	3 years	1.48	0.05	0.06			
Managed Fund (policies opened before 1 July 1995)	M1	5.850737	0.80	1.34	4.38	7.70	4.95	3.94	4.86	5.21	14/09/1988	30.90	25.20	2.00	10.70	6.70	3.00	14.60	4.20	2.70	High	6 years	1.46	0.06	0.04			
Managed Fund (policies opened on or after 1 July 1995)	M2	5.854175	0.81	1.35	4.39	7.72	4.94	3.87	4.85	5.21	14/09/1988	30.90	25.20	2.00	10.70	6.70	3.00	14.60	4.20	2.70	High	6 years	1.46	0.06	0.04			
Investment Bond			-	-	-	-	-	-	-	-																		
Capital Guaranteed	CGORD1	181.2735	0.29	0.87	1.74	3.55	3.55	3.52	3.69	3.86	12/10/2007	4.50	6.90	0.00	5.20	3.30	4.30	16.00	6.30	53.50	Very low	3 years	0.81	0.06	0.02			
Capital Guaranteed	CGIB	15.1161	0.10	0.38	0.69	1.21	0.59	0.56	1.08	2.20	30/06/2004	4.50	8.10	0.00	6.10	3.40	4.70	14.10	6.00	53.10	Very low	3 years	1.40	0.05	0.02			
Capital Guaranteed (non participating)	6BCG	2.776	0.13	0.13	0.13	0.21	0.50	0.91	1.34	3.14	2/11/1998	4.50	8.10	0.00	6.10	3.40	4.70	14.10	6.00	53.10	Very low	3 years	1.30	0.05	0.02			
Capital Guaranteed (non participating)	CGIB4	18.3305	0.12	0.37	0.74	1.50	1.50	1.50	2.15	3.24	30/06/2004	4.50	8.10	0.00	6.10	3.40	4.70	14.10	6.00	53.10	Very low	3 years	1.50	0.05	0.02			
Capital Guaranteed (non participating)	CGIBLO	15.1295	0.10	0.38	0.69	1.21	0.59	0.56	1.10	2.20	30/06/2004	4.50	8.10	0.00	6.10	3.40	4.70	14.10	6.00	53.10	Very low	3 years	1.40	0.05	0.02			
Capital Guaranteed (non participating)	CGTSB	16.7552	0.11	0.39	0.68	1.05	0.37	0.76	1.69	2.75	30/06/2004	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.50	0.05	0.02			
Capital Guaranteed (non participating)	CGTSB1	16.3504	0.11	0.39	0.68	1.05	0.37	0.76	1.61	2.62	30/06/2004	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.50	0.05	0.02			
Capital Guaranteed	6BON	2.254	0.14	0.14	0.14	0.21	0.50	1.00	1.51	3.35	2/11/1998	4.50	8.10	0.00	6.10	3.40	4.70	14.10	6.00	53.10	Very low	3 years	1.30	0.05	0.02			
Ordinary Funeral Bond	6FNR	1.7952	0.13	0.13	0.13	0.21	0.50	0.79	0.89	2.40	2/11/1998	4.50	8.10	0.00	6.10	3.40	4.70	14.10	6.00	53.10	Very low	3 years	1.30	0.05	0.02			
Ordinary Passbook Rate	6HIN	1.8487	0.14	0.14	0.14	0.21	0.50	0.79	0.96	2.52	2/11/1998	4.50	8.10	0.00	6.10	3.40	4.70	14.10	6.00	53.10	Very low	3 years	1.30	0.05	0.02			
Capital Guaranteed Cash	8BCA	1.549	0.19	0.55	1.02	1.51	0.52	0.52	0.40	1.34	2/11/1998	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.70	0.00	0.00			
Capital Secure	DA	4.3075	0.30	0.77	2.70	3.28	1.05	1.34	2.11	4.19	14/12/1987	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.60	0.10	0.06			
Capital Secure	DA4	2.3444	0.32	0.83	2.82	3.54	1.26	1.45	2.15	3.50	30/04/1991	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.36	0.10	0.06			
Capital Secure	CS02	1.4306	0.41	0.63	2.90	3.79	1.37	1.70	2.50	2.84	21/09/2010	11.10	10.00	1.00	10.70	5.00	3.10	34.10	4.40	20.60	Medium	3 years	1.25	0.05	0.06			
Cash	CAPFNG	18.755	0.12	0.33	0.55	0.55	0.18	0.14	0.15	1.54	30/06/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.57	0.00	0.00			
Cash	CASH-N	21.3606	0.10	0.28	0.50	0.50	0.17	0.13	0.15	1.56	30/06/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.75	0.00	0.00			

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframes	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash						
Cash	SCPFNG	18.8486	0.13	0.37	0.66	0.73	0.24	0.25	0.41	1.90	30/06/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.40	0.00	0.00	
Guaranteed Cash	VY	1.955	0.11	0.31	0.55	0.70	0.23	0.19	0.27	2.04	1/04/1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.63	0.00	0.00	
Guaranteed Cash	VY4	1.558	0.13	0.36	0.65	0.82	0.27	0.26	0.25	1.82	31/01/1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.42	0.00	0.00	
Guaranteed Cash	SOGB	3.5143	0.13	0.34	0.61	0.86	0.29	0.65	0.57	3.18	30/04/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00	
Guaranteed Cash	SOGA	3.3026	0.12	0.35	0.62	0.86	0.29	0.26	0.37	3.08	30/06/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00	
Guaranteed Cash	SSGB	6.1168	0.19	0.48	0.92	1.69	0.58	0.53	0.71	4.62	31/05/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00	
Guaranteed Cash	SSGA	5.8904	0.18	0.47	0.89	1.00	0.33	0.38	0.63	4.58	30/06/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00	
Guaranteed Cash	UW	2.6821	0.18	0.48	0.90	1.15	0.38	0.41	0.65	3.01	1/04/1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.47	0.00	0.00	
Australian Fixed Interest	ZB4	1.8868	-0.37	-0.83	1.93	-0.21	-2.98	-0.74	0.41	2.39	30/04/1994	0.00	0.00	0.00	0.00	0.00	89.10	9.80	1.10	Medium	3 years	1.35	0.34	0.13		
Fixed Interest	FI93NG	19.5956	-0.40	-0.90	1.78	-0.51	-3.27	-1.02	0.16	2.37	30/06/1994	0.00	0.00	0.00	0.00	0.00	89.10	9.80	1.10	Medium	3 years	1.66	0.34	0.13		
Capital Stable	CAPSNG	31.9789	0.30	0.78	2.71	3.29	1.01	1.23	1.96	3.06	30/06/1994	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.60	0.10	0.06	
Capital Stable	CS2NG	25.2721	0.30	0.78	2.72	3.33	1.07	1.26	1.97	3.02	30/06/1994	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.56	0.10	0.06	
Capital Stable	CS93NG	24.1807	0.29	0.76	2.67	3.23	0.97	1.16	1.87	2.96	30/06/1994	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.66	0.10	0.06	
Capital Stable	SCPSNG	32.0197	0.32	0.82	2.81	3.51	1.28	1.57	2.36	3.48	30/06/1994	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.39	0.10	0.06	
Balanced	BALANG	44.5931	0.44	1.77	4.33	6.87	4.93	3.76	4.73	4.31	30/06/1994	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.60	0.10	0.04	
Balanced	BOND4N	87.9993	0.46	1.83	4.46	7.11	5.20	4.12	5.16	4.75	30/06/1994	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.39	0.10	0.04	
Balanced	MB	9.0016	0.44	1.77	4.33	6.87	4.95	3.87	4.89	4.77	31/03/1992	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.61	0.10	0.04	
Balanced	MB4	3.459	0.42	1.65	4.30	7.00	5.18	4.05	5.00	4.63	31/03/1992	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.30	0.10	0.04	
Balanced	B93NG	36.5616	0.44	1.76	4.31	6.80	4.86	3.68	4.63	4.23	30/06/1994	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.66	0.10	0.04	
Balanced	BALI-N	44.0755	0.43	1.72	4.23	6.67	4.76	3.67	4.68	4.26	30/06/1994	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.79	0.10	0.04	
Balanced	SBALNG	47.4937	0.46	1.82	4.45	7.09	5.19	4.12	5.16	4.76	30/06/1994	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.39	0.10	0.04	
Growth	NS1	5.4326	0.50	2.29	5.59	9.13	6.44	5.08	6.35	6.21	31/03/1992	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.50	0.12	0.05	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Minimum suggested timeframes	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash	Risk profile				
Managed	MG02	1.8325	0.76	1.28	4.19	7.39	4.67	3.72	4.76	4.86	21/09/2010	30.90	25.20	2.00	10.70	6.70	3.00	14.60	4.20	2.70	High	6 years	1.75	0.06	0.04
Managed	8BMN	3.9948	0.47	1.86	4.51	7.24	5.31	4.09	5.01	4.36	2/11/1998	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.26	0.10	0.04
Managed Growth	LB	10.7982	0.44	1.77	4.34	6.90	4.97	3.89	4.91	6.08	30/09/1982	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.60	0.10	0.04
Managed Growth	PB4	3.7046	0.47	1.84	4.50	7.19	5.23	4.06	5.00	4.65	30/04/1994	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.32	0.10	0.04
Managed Growth	SOMB	12.3689	0.46	1.83	4.45	7.10	5.20	4.12	5.16	6.17	31/01/1982	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.38	0.10	0.04
Managed Growth	SOMA	12.9156	0.49	1.90	4.60	7.42	5.51	4.44	5.48	6.36	31/01/1982	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.09	0.10	0.04
Growth	SSMA	18.0458	0.51	2.30	5.61	9.19	6.50	5.22	6.56	7.56	30/06/1983	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.46	0.12	0.05
Growth	CS	45.5041	0.50	2.30	5.61	9.16	6.48	5.19	6.52	7.98	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.47	0.12	0.05
Growth	QS1	5.8505	0.50	2.29	5.59	9.10	6.39	5.04	6.34	7.08	31/01/1989	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.51	0.12	0.05
Global Property Securities	8BPF	3.4677	1.64	1.65	0.48	-4.84	1.92	0.63	3.04	4.20	2/11/1998	0.00	0.00	99.80	0.00	0.00	0.00	0.00	0.00	0.20	Very High	7 years	1.28	0.11	0.18
Australian Equities	8BAE	4.9984	0.10	1.33	3.59	9.12	8.19	5.03	5.78	6.14	2/11/1998	99.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	Very High	7 years	1.33	0.08	0.00
Australian Shares	YB4	5.2408	0.10	1.32	3.56	9.08	8.07	4.96	5.76	5.92	30/04/1994	99.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	Very High	7 years	1.37	0.08	0.00
Multi-Manager Australian Share	WS1	9.3241	0.05	1.58	4.32	11.47	10.38	6.38	7.45	7.96	30/04/1994	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.53	0.08	0.00
Equity Profile	EPNG	56.783	0.47	2.03	4.60	7.81	5.94	4.25	5.30	4.89	30/06/1994	36.20	28.60	3.00	10.60	6.60	4.00	4.90	2.60	3.50	High	7 years	1.60	0.12	0.03
Equity Profile	EP93NG	45.093	0.47	2.02	4.57	7.74	5.82	4.13	5.20	4.77	30/06/1994	36.20	28.60	3.00	10.60	6.60	4.00	4.90	2.60	3.50	High	7 years	1.66	0.12	0.03
Equity Profile	SEPNG	61.5565	0.49	2.09	4.72	8.04	6.20	4.58	5.72	5.46	30/06/1994	36.20	28.60	3.00	10.60	6.60	4.00	4.90	2.60	3.50	High	7 years	1.39	0.12	0.03
International Equities	8BIE	3.53	1.57	5.14	10.41	12.84	9.03	7.29	8.44	4.25	2/11/1998	0.00	99.70	0.00	0.00	0.00	0.00	0.00	0.00	0.30	Very High	7 years	1.12	0.09	0.01
Investment Growth Bond			-	-	-	-	-	-	-	-															
Capital Guaranteed (participating)	1ORD	3.2346	0.31	0.93	1.88	3.72	3.62	3.44	3.33	2.86	30/03/1993	4.50	6.90	0.00	5.20	3.30	4.30	16.00	6.30	53.50	Very low	3 years	*Refer to footnote at the bottom of this table		
Capital Guaranteed Cash	3CSH	3.3918	0.18	0.51	0.94	1.23	0.53	0.45	0.56	1.76	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.85	0.00	0.00
NC - Cash	3NCS	1.0892	0.17	0.51	0.94	1.45	0.48	0.57	-	0.83	18/03/2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	**Total Management Fee is 0.85%		
NC - Conservative	3NCO	1.2861	0.34	0.88	2.91	3.71	1.48	1.78	-	2.48	18/03/2013	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	**Total Management Fee is 1.20%		

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Minimum suggested timeframes	Investment fee (%)	Transaction costs (%)	Operational costs (%)	
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash	Risk profile					
Fixed Interest	3FIX	3.0332	-0.35	-0.77	2.05	0.11	-2.61	-0.44	0.66	2.45	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	89.10	9.80	1.10	Medium	3 years	1.08	0.34	0.13	
NC - Global Fixed Interest	3NFI	1.0894	-0.36	-0.65	2.17	0.15	-2.65	-0.29	-	0.84	18/03/2013	0.00	0.00	0.00	0.00	0.00	0.00	89.10	9.80	1.10	Medium	3 years	**Total Management Fee is 1.10%			
Consensus Stable	3CST	2.2889	0.15	0.63	2.68	3.80	1.66	1.73	2.39	3.13	9/08/1996	11.20	9.40	1.10	10.50	5.00	3.00	33.60	5.10	21.10	Medium	3 years	0.00	0.00	0.00	
Stable	3STB	2.9819	0.33	0.88	2.91	3.71	1.60	1.73	2.39	2.86	30/03/1993	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.19	0.10	0.06	
Consensus Managed	3CMG	3.6198	0.48	1.83	4.45	7.09	5.17	3.96	5.02	4.90	9/08/1996	30.40	25.00	1.80	10.60	6.60	3.00	14.70	4.00	3.90	High	6 years	0.00	0.00	0.00	
Managed	3MGD	6.9327	0.47	1.85	4.50	7.20	5.34	4.10	5.01	4.69	30/03/1993	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.29	0.10	0.04	
NC - Diversified	3NDI	1.4011	0.42	1.31	3.69	5.18	3.01	2.71	-	3.33	18/03/2013	20.40	16.60	2.00	9.10	4.90	4.00	27.10	4.20	11.70	Medium to High	5 years	**Total Management Fee is 1.30%			
NC - Managed	3NBA	1.6768	0.47	1.85	4.50	7.20	5.30	4.25	-	5.15	18/03/2013	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	**Total Management Fee is 1.30%			
NC - Growth	3NGR	1.7518	0.49	2.09	4.72	8.04	6.19	4.55	-	5.60	18/03/2013	36.20	28.60	3.00	10.60	6.60	4.00	4.90	2.60	3.50	High	7 years	**Total Management Fee is 1.40%			
Global Property Securities	3PRP	4.1425	1.64	1.61	0.42	-4.97	1.83	0.53	2.95	4.34	30/03/1993	0.00	0.00	99.80	0.00	0.00	0.00	0.00	0.00	0.20	Very High	7 years	1.50	0.11	0.18	
NC - Global Property	3NPR	1.3487	1.61	1.66	0.59	-4.89	1.62	0.55	-	2.95	18/03/2013	0.00	0.00	99.90	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	**Total Management Fee is 1.50%			
Australian Equities	3EQY	8.2346	0.10	1.34	3.61	9.15	8.29	5.10	5.81	6.40	30/03/1993	99.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	Very High	7 years	1.30	0.08	0.00	
NC - Australian Shares	3NAU	1.7538	0.10	1.33	3.61	9.16	8.18	5.20	-	5.62	18/03/2013	99.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	Very High	7 years	**Total Management Fee is 1.30%			
International Equities	3INT	5.9979	1.55	5.09	10.29	12.57	8.85	7.03	8.18	4.75	30/03/1993	-0.20	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.30	Very High	7 years	1.36	0.09	0.01	
NC - International Shares	3NIN	2.3543	1.54	5.09	10.29	12.56	8.77	7.17	-	8.68	18/03/2013	-0.20	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.30	Very High	7 years	**Total Management Fee is 1.40%			
InvestorPlan			-	-	-	-	-	-	-	-																
Capital Guaranteed	CGORD2	173.7622	0.29	0.87	1.74	3.55	3.55	3.52	3.69	3.79	29/08/2008	4.50	6.90	0.00	5.20	3.30	4.30	16.00	6.30	53.50	Very low	3 years	0.81	0.06	0.02	
Life Umbrella			-	-	-	-	-	-	-	-																
Ordinary	1LUO	2.6865	0.32	0.98	1.98	4.00	4.00	4.00	4.00	4.10	2/12/1998	4.50	6.90	0.00	5.20	3.30	4.30	16.00	6.30	53.50	Very low	3 years	0.00	0.06	0.02	
Lifebuilder			-	-	-	-	-	-	-	-																
Capital Guaranteed	CGORD2	173.7622	0.29	0.87	1.74	3.55	3.55	3.52	3.69	3.79	29/08/2008	4.50	6.90	0.00	5.20	3.30	4.30	16.00	6.30	53.50	Very low	3 years	0.81	0.06	0.02	
Capital Guaranteed	CGSUP5	192.4784	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.51	29/08/2008	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	0.69	0.05	0.02	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Minimum suggested timeframes	Investment fee (%)	Transaction costs (%)	Operational costs (%)	
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash	Risk profile					
Capital Stable	CAPGPN	36.3709	0.33	0.87	2.91	3.70	1.43	1.67	2.41	3.51	30/06/1994	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.21	0.10	0.06	
Capital Stable	CAPGPS	58.8413	0.12	0.86	3.49	5.54	2.29	2.50	3.37	4.77	30/06/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.19	0.09	0.07	
Balanced	BALGPN	50.985	0.48	1.87	4.55	7.34	5.36	4.20	5.21	4.72	30/06/1994	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.20	0.10	0.04	
Growth	BALGPS	93.9142	0.53	2.37	5.77	9.49	6.86	5.46	6.70	6.50	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.21	0.12	0.05	
Equity Profile	EQPGPN	60.4536	0.51	2.14	4.80	8.22	6.36	4.67	5.76	5.31	30/06/1994	36.20	28.60	3.00	10.60	6.60	4.00	4.90	2.60	3.50	High	7 years	1.21	0.12	0.03	
High Growth	EQPGPS	107.7337	0.63	2.80	6.25	10.94	8.58	6.44	7.74	6.93	30/06/1994	36.40	28.50	3.00	10.50	6.60	4.00	4.90	2.60	3.50	High	7 years	1.19	0.14	0.04	
LifeLink			-	-	-	-	-	-	-	-																
LL Managed Growth (Version 1)	LL1	16.7494	0.53	2.05	4.92	8.07	6.15	5.09	6.15	5.87	15/04/1990	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	0.49	0.10	0.04	
LifeLink Plus Series 2			-	-	-	-	-	-	-	-																
LL Managed Growth (Version 2)	LL2	16.7494	0.53	2.05	4.92	8.07	6.15	5.09	6.15	5.87	15/04/1990	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	0.49	0.10	0.04	
LifeLink Plus Series 3			-	-	-	-	-	-	-	-																
B Managed Growth	B	10.7532	0.44	1.80	4.26	6.79	4.95	3.86	4.88	4.31	22/10/1999	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.63	0.10	0.04	
LifeWise Series 4			-	-	-	-	-	-	-	-																
Capital Guaranteed (non participating)	J	2.0351	0.10	0.37	0.69	1.21	0.59	0.56	0.63	3.32	31/12/1983	4.50	8.10	0.00	6.10	3.40	4.70	14.10	6.00	53.10	Very low	3 years	1.40	0.05	0.02	
Managed Growth	LP	3.4569	0.42	1.71	4.20	6.61	4.71	3.63	4.19	5.03	31/10/1982	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.85	0.10	0.04	
LifeWise Series 5			-	-	-	-	-	-	-	-																
Capital Guaranteed (non participating)	J	2.0351	0.10	0.37	0.69	1.21	0.59	0.56	0.63	3.32	31/12/1983	4.50	8.10	0.00	6.10	3.40	4.70	14.10	6.00	53.10	Very low	3 years	1.40	0.05	0.02	
Capital Secure	DP	2.0831	0.28	0.72	2.59	3.07	0.84	1.14	1.48	3.13	14/12/1987	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.81	0.10	0.06	
Guaranteed Cash	VP	1.3634	0.13	0.36	0.65	0.92	0.31	0.28	0.16	1.23	1/04/1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.43	0.00	0.00	
Managed Growth	LP	3.4569	0.42	1.71	4.20	6.61	4.71	3.63	4.19	5.03	31/10/1982	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.85	0.10	0.04	
Managed Investment Plan			-	-	-	-	-	-	-	-																
Capital Guaranteed Protected	OG_PROT	3.2916	0.13	0.35	0.62	0.86	0.29	0.26	0.37	3.07	30/06/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframes	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash						
Capital Guaranteed Unprotected	OG_UNPRO	3.2916	0.13	0.35	0.62	0.86	0.29	0.26	0.37	3.07	30/06/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00	
Managed Growth Protected	OM_PROT	12.062	0.46	1.83	4.46	7.12	5.20	4.13	5.16	6.18	31/01/1982	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.38	0.10	0.04	
Managed Growth Unprotected	OM_UNPRC	12.062	0.46	1.83	4.46	7.12	5.20	4.13	5.16	6.18	31/01/1982	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.38	0.10	0.04	
Managed Investment Super Plan - Corporate			-	-	-	-	-	-	-	-																
Growth	SM_PROT	18.0421	0.51	2.30	5.61	9.17	6.47	5.21	6.55	7.56	30/06/1983	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.46	0.12	0.05	
Growth	SM_UNPRO	18.0421	0.51	2.30	5.61	9.17	6.47	5.21	6.55	7.56	30/06/1983	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.46	0.12	0.05	
Managed Savings Plan			-	-	-	-	-	-	-	-																
Capital Guaranteed Protected	OG_PROT	3.2916	0.13	0.35	0.62	0.86	0.29	0.26	0.37	3.07	30/06/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00	
Capital Guaranteed Unprotected	OG_UNPRO	3.2916	0.13	0.35	0.62	0.86	0.29	0.26	0.37	3.07	30/06/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00	
Managed Growth Protected	OM_PROT	12.062	0.46	1.83	4.46	7.12	5.20	4.13	5.16	6.18	31/01/1982	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.38	0.10	0.04	
Managed Growth Unprotected	OM_UNPRC	12.062	0.46	1.83	4.46	7.12	5.20	4.13	5.16	6.18	31/01/1982	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.38	0.10	0.04	
Money Plan			-	-	-	-	-	-	-	-																
Money Plan Ordinary	6MNY	2.254	0.14	0.14	0.14	0.21	0.50	1.00	1.51	3.32	4/07/2000	4.50	8.10	0.00	6.10	3.40	4.70	14.10	6.00	53.10	Very low	3 years	1.30	0.05	0.02	
Personal Superannuation Bond			-	-	-	-	-	-	-	-																
Capital Guaranteed (participating)	1SUP	9.1651	0.55	1.67	3.36	6.72	6.46	6.60	6.22	5.86	30/03/1993	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table			
Guaranteed Cash	2CSH	5.0265	0.18	0.49	0.93	1.41	0.47	0.41	0.56	2.44	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.41	0.00	0.00	
Multi-Manager Fixed Income	2FIX	4.7441	-0.50	-0.93	2.41	-0.20	-3.83	-0.89	0.66	3.37	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	90.80	9.10	0.10	Medium	3 years	1.47	0.34	0.16	
Capital Stable	2STB	4.735	0.08	0.76	3.28	5.09	1.82	2.01	2.86	4.08	30/03/1993	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.58	0.09	0.07	
Growth	2CMG	4.7487	0.50	2.15	5.51	9.01	6.44	4.98	6.25	5.96	9/08/1996	30.70	24.50	2.00	10.60	6.70	3.00	13.00	5.10	4.40	High	6 years	1.49	0.13	0.05	
Growth	2MGD	14.0057	0.50	2.27	5.56	9.07	6.32	4.93	6.16	6.34	30/03/1993	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.58	0.12	0.05	
Global Property Securities	2PRP	6.2847	2.15	2.15	0.61	-6.30	1.97	0.39	3.61	5.51	30/03/1993	0.00	0.00	99.40	0.00	0.00	0.00	0.00	0.00	0.60	Very High	7 years	1.67	0.12	0.22	
Multi-Manager Australian Share	2EQY	15.4269	0.04	1.55	4.26	11.35	10.23	6.18	7.20	8.32	30/03/1993	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.63	0.08	0.00	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment fee (%)	Transaction costs (%)	Operational costs (%)					
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash											
Multi-Manager Global Share	2INT	8.6794	1.88	6.49	13.45	16.67	10.56	8.50	9.84	5.57	30/03/1993	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.60	0.09	0.02	
Private Trustee			-	-	-	-	-	-	-	-																					
Capital Guaranteed (participating)	1LUS	4.3033	0.51	1.56	3.14	6.34	6.02	6.28	5.94	6.12	2/12/1998	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table								
PruPlan Superannuation			-	-	-	-	-	-	-	-																					
Capital Guaranteed (participating)	CGSUP4	192.4784	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.51	29/08/2008	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table								
Capital Guaranteed (participating)	CGSUP1	203.7792	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.63	12/10/2007	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table								
Capital Guaranteed (participating)	CGSUP3	120.8195	0.40	1.21	2.42	4.86	4.70	3.76	1.86	1.28	29/08/2008	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table								
PruPlan Superannuation "Unit-Linked"			-	-	-	-	-	-	-	-																					
Growth	PLAN5S	81.0264	0.49	2.26	5.54	9.02	6.31	4.93	6.21	5.79	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.60	0.12	0.05						
Retirement Accumulation Plan			-	-	-	-	-	-	-	-																					
Capital Guaranteed (participating)	1RAP	4.3179	0.51	1.56	3.14	6.33	6.02	6.28	5.94	6.13	2/12/1998	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table								
Retirement Investment Plan			-	-	-	-	-	-	-	-																					
Capital Guaranteed (participating)	1RIP	3.4969	0.44	1.34	2.71	5.43	5.12	5.38	5.04	5.23	2/12/1998	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table								
Roll-Over Bond			-	-	-	-	-	-	-	-																					
Capital Secure	C3	3.213853	-0.03	0.05	1.80	1.13	-1.41	-0.16	0.62	3.55	14/09/1989	0.00	0.00	0.00	0.00	0.00	0.00	33.70	3.10	63.20	Low	3 years	0.37	0.02	0.06						
Growth	M3	7.401106	0.96	1.70	5.37	9.75	6.04	4.85	6.05	6.40	14/09/1989	30.10	28.10	2.00	9.60	6.30	3.30	15.50	2.90	2.20	High	6 years	0.73	0.07	0.05						
Rollover Bond			-	-	-	-	-	-	-	-																					
Capital Guaranteed (participating)	1SUP	9.1651	0.55	1.67	3.36	6.72	6.46	6.60	6.22	5.86	30/03/1993	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table								
Capital Guaranteed (non participating)	6ROL	2.8796	0.09	0.09	0.09	0.09	0.03	0.88	1.87	4.38	2/11/1998	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.30	0.05	0.02						
Capital Guaranteed (non participating)	6RNF	2.6889	0.09	0.09	0.09	0.09	0.03	0.75	1.63	4.09	2/11/1998	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.30	0.05	0.02						
Capital Guaranteed (non participating)	6RCG	4.1052	0.09	0.09	0.09	0.09	0.03	0.88	1.87	4.37	2/11/1998	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.30	0.05	0.02						
Guaranteed Cash	2CSH	5.0265	0.18	0.49	0.93	1.41	0.47	0.41	0.56	2.44	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.41	0.00	0.00						

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)					Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframes	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
Guaranteed Cash	7RCA	1.8394	0.23	0.63	1.22	1.75	0.61	0.50	0.60	1.86	2/11/1998	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.85	0.00	0.00		
Capital Secure	RBCS02	1.1974	-0.04	0.03	1.73	1.06	-1.39	-0.07	0.83	1.42	21/09/2010	0.00	0.00	0.00	0.00	0.00	35.40	4.50	60.10	Low	3 years	1.25	0.02	0.06			
Multi-Manager Fixed Income	2FIX	4.7441	-0.50	-0.93	2.41	-0.20	-3.83	-0.89	0.66	3.37	30/03/1993	0.00	0.00	0.00	0.00	0.00	90.80	9.10	0.10	Medium	3 years	1.47	0.34	0.16			
Capital Stable	2CST	2.8855	0.18	0.82	3.28	4.15	1.48	1.85	2.84	4.02	9/08/1996	10.90	9.60	1.00	10.60	5.00	34.10	5.10	20.70	Medium	3 years	1.51	0.09	0.07			
Capital Stable	2STB	4.735	0.08	0.76	3.28	5.09	1.82	2.01	2.86	4.08	30/03/1993	11.00	10.00	1.00	10.70	5.00	34.00	5.30	20.00	Medium	3 years	1.58	0.09	0.07			
Growth	2CMG	4.7487	0.50	2.15	5.51	9.01	6.44	4.98	6.25	5.96	9/08/1996	30.70	24.50	2.00	10.60	6.70	13.00	5.10	4.40	High	6 years	1.49	0.13	0.05			
Growth	RBMG02	2.2436	0.95	1.69	5.33	9.69	6.14	5.03	6.39	6.54	21/09/2010	31.10	25.10	2.00	10.60	6.70	14.90	3.50	3.10	High	6 years	1.55	0.07	0.05			
Growth	2MGD	14.0057	0.50	2.27	5.56	9.07	6.32	4.93	6.16	6.34	30/03/1993	31.10	25.20	2.00	10.60	6.70	14.90	3.70	2.80	High	6 years	1.58	0.12	0.05			
Growth	7RMN	6.6891	0.52	2.35	5.72	9.42	6.77	5.30	6.49	5.84	2/11/1998	31.10	25.20	2.00	10.60	6.70	14.90	3.70	2.80	High	6 years	1.23	0.12	0.05			
Growth	M3	8.122766	0.96	1.70	5.37	9.75	6.04	4.85	6.05	6.40	14/09/1989	31.10	25.10	2.00	10.60	6.70	14.90	3.50	3.10	High	6 years	0.73	0.07	0.05			
Global Property Securities	2PRP	6.2847	2.15	2.15	0.61	-6.30	1.97	0.39	3.61	5.51	30/03/1993	0.00	0.00	99.40	0.00	0.00	0.00	0.00	0.60	Very High	7 years	1.67	0.12	0.22			
Global Property Securities	7RPF	4.6284	2.19	2.25	0.81	-5.89	2.52	0.87	4.04	5.16	2/11/1998	0.00	0.00	99.40	0.00	0.00	0.00	0.00	0.60	Very High	7 years	1.25	0.12	0.22			
Multi-Manager Australian Share	2EQY	15.4269	0.04	1.55	4.26	11.35	10.23	6.18	7.20	8.32	30/03/1993	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.63	0.08	0.00			
Multi-Manager Australian Share	7RAE	7.9609	0.07	1.65	4.47	11.79	10.76	6.63	7.60	7.75	29/01/1999	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.24	0.08	0.00			
Multi-Manager Global Share	7RIE	4.2663	1.92	6.60	13.68	17.15	11.16	9.02	10.29	4.88	2/11/1998	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.18	0.09	0.02			
Multi-Manager Global Share	2INT	8.6794	1.88	6.49	13.45	16.67	10.56	8.50	9.84	5.57	30/03/1993	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.60	0.09	0.02			
Rollover Deferred Annuity			-	-	-	-	-	-	-	-																	
Guaranteed Cash	SSGA	5.8904	0.18	0.47	0.89	1.00	0.33	0.38	0.63	4.58	30/06/1983	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00			
Growth	SSMA	18.0458	0.51	2.30	5.61	9.19	6.50	5.22	6.56	7.56	30/06/1983	31.10	25.20	2.00	10.60	6.70	14.90	3.70	2.80	High	6 years	1.46	0.12	0.05			
Rollover Deposit Plan			-	-	-	-	-	-	-	-																	
Capital Guaranteed (participating)	1SUP	9.1651	0.55	1.67	3.36	6.72	6.46	6.60	6.22	5.86	30/03/1993	4.50	7.00	0.00	5.30	3.30	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table					

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)					Compound annual returns (%)					Asset allocation (%)										Minimum suggested timeframes	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash	Risk profile					
Rollover Fund			-	-	-	-	-	-	-	-	-															
Capital Secure	D2	3.354506	-0.05	0.01	1.70	0.97	-1.48	-0.20	0.64	3.44	22/06/1990	0.00	0.00	0.00	0.00	0.00	0.00	35.40	4.50	60.10	Low	3 years	1.34	0.02	0.06	
Capital Secure	D3	3.35443	-0.05	0.01	1.70	0.97	-1.48	-0.20	0.64	3.44	22/06/1990	0.00	0.00	0.00	0.00	0.00	0.00	35.40	4.50	60.10	Low	3 years	1.34	0.02	0.06	
Savings	S2	2.427178	0.25	0.72	1.41	2.37	0.64	0.69	1.24	2.76	1/10/1996	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Low	No Minimum	0.47	0.00	0.00	
Savings	RS	2.426904	0.27	0.74	1.43	2.39	0.65	0.69	1.24	2.76	1/10/1996	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Low	No Minimum	0.47	0.00	0.00	
Balanced	RB	3.84292	0.56	1.00	4.42	6.89	3.60	3.32	4.35	4.81	29/04/1994	21.00	16.30	2.00	9.40	5.00	4.00	27.80	4.40	10.10	Medium to High	5 years	1.62	0.07	0.06	
Balanced	R2	3.84047	0.56	1.01	4.42	6.88	3.58	3.28	4.33	4.80	29/04/1994	21.00	16.30	2.00	9.40	5.00	4.00	27.80	4.40	10.10	Medium to High	5 years	1.62	0.07	0.06	
Growth	N2	8.106218	0.94	1.65	5.26	9.56	5.97	4.79	6.06	6.29	22/06/1990	31.10	25.10	2.00	10.60	6.70	3.00	14.90	3.50	3.10	High	6 years	1.71	0.07	0.05	
Growth	N3	8.106794	0.94	1.66	5.27	9.57	5.97	4.82	6.07	6.29	22/06/1990	31.10	25.10	2.00	10.60	6.70	3.00	14.90	3.50	3.10	High	6 years	1.71	0.07	0.05	
High Growth	G2	6.581206	1.16	2.01	5.96	11.44	7.70	5.80	7.11	6.66	1/08/1995	36.60	28.60	3.00	10.60	6.70	4.00	4.70	2.60	3.20	High	7 years	1.76	0.07	0.04	
High Growth	RG	6.586139	1.17	2.01	5.98	11.47	7.73	5.85	7.14	6.67	1/08/1995	36.60	28.60	3.00	10.60	6.70	4.00	4.70	2.60	3.20	High	7 years	1.75	0.07	0.04	
Rollover Plan			-	-	-	-	-	-	-	-																
Capital Guaranteed (participating)	CGSUP1	203.7792	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.63	12/10/2007	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table			
Guaranteed Cash	FI93SG	21.7409	0.19	0.51	0.96	1.22	0.41	0.39	0.44	2.83	30/06/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.35	0.00	0.00	
Capital Stable	CAPSSG	49.5009	0.09	0.76	3.29	5.11	1.84	2.05	2.92	4.25	30/06/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.56	0.09	0.07	
Capital Stable	CS2SG	35.9022	0.09	0.76	3.30	5.12	1.87	2.07	2.94	4.19	30/06/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.54	0.09	0.07	
Growth	BALASG	79.378	0.50	2.27	5.55	9.04	6.33	4.96	6.22	5.97	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.57	0.12	0.05	
High Growth	FI93SG	21.7409	0.19	0.51	0.96	1.22	0.41	0.39	0.44	2.83	30/06/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.35	0.00	0.00	
Rollover Plan "S" Series			-	-	-	-	-	-	-	-																
Capital Guaranteed (participating)	CGSUP1	203.7792	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.63	12/10/2007	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table			
Guaranteed Cash	SCPFSG	23.8297	0.18	0.50	0.94	1.36	0.45	0.48	0.73	2.63	30/06/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.40	0.00	0.00	
Capital Stable	SCPSSG	46.4912	0.10	0.80	3.37	5.28	2.07	2.37	3.32	4.69	30/06/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.40	0.09	0.07	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash						
Capital Stable	SCS2SG	40.653	0.10	0.80	3.37	5.28	2.08	2.38	3.32	4.60	30/06/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.40	0.09	0.07	
Growth	SBALSG	77.385	0.51	2.32	5.65	9.26	6.58	5.30	6.63	6.39	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.39	0.12	0.05	
High Growth	SEPSG	98.3046	0.61	2.75	6.15	10.75	8.44	6.34	7.69	6.94	30/06/1994	36.40	28.50	3.00	10.50	6.60	4.00	4.90	2.60	3.50	High	7 years	1.36	0.14	0.04	
Rollover Plan Goldseal			-	-	-	-	-	-	-	-																
Growth	BOND5S	241.853	0.53	2.35	5.72	9.37	6.64	5.33	6.65	6.43	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.31	0.12	0.05	
Savings Plan			-	-	-	-	-	-	-	-																
Capital Secure	CS02	1.4306	0.41	0.63	2.90	3.79	1.37	1.70	2.50	2.84	21/09/2010	11.10	10.00	1.00	10.70	5.00	3.10	34.10	4.40	20.60	Medium	3 years	1.25	0.05	0.06	
Managed	MG02	1.8325	0.76	1.28	4.19	7.39	4.67	3.72	4.76	4.86	21/09/2010	30.90	25.20	2.00	10.70	6.70	3.00	14.60	4.20	2.70	High	6 years	1.75	0.06	0.04	
Superannuation Bond			-	-	-	-	-	-	-	-																
Capital Guaranteed (participating)	CGSUP1	203.7792	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.63	12/10/2007	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table			
Capital Guaranteed (participating)	1SUP	9.1651	0.55	1.67	3.36	6.72	6.46	6.60	6.22	5.86	30/03/1993	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table			
Guaranteed Cash	2CSH	5.0265	0.18	0.49	0.93	1.41	0.47	0.41	0.56	2.44	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.41	0.00	0.00	
Guaranteed Cash	FI93SG	21.7409	0.19	0.51	0.96	1.22	0.41	0.39	0.44	2.83	30/06/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.35	0.00	0.00	
Multi-Manager Fixed Income	2FIX	4.7441	-0.50	-0.93	2.41	-0.20	-3.83	-0.89	0.66	3.37	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	91.10	8.80	0.10	Medium	3 years	1.47	0.34	0.16	
Capital Stable	CAPSSG	49.5009	0.09	0.76	3.29	5.11	1.84	2.05	2.92	4.25	30/06/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.56	0.09	0.07	
Capital Stable	CS2SG	35.9022	0.09	0.76	3.30	5.12	1.87	2.07	2.94	4.19	30/06/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.54	0.09	0.07	
Capital Stable	2STB	4.735	0.08	0.76	3.28	5.09	1.82	2.01	2.86	4.08	30/03/1993	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.58	0.09	0.07	
Growth	BALASG	79.378	0.50	2.27	5.55	9.04	6.33	4.96	6.22	5.97	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.57	0.12	0.05	
Growth	BOND5S	241.853	0.53	2.35	5.72	9.37	6.64	5.33	6.65	6.43	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.31	0.12	0.05	
Growth	2MGD	14.0057	0.50	2.27	5.56	9.07	6.32	4.93	6.16	6.34	30/03/1993	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.58	0.12	0.05	
Global Property Securities	2PRP	6.2847	2.15	2.15	0.61	-6.30	1.97	0.39	3.61	5.51	30/03/1993	0.00	0.00	99.40	0.00	0.00	0.00	0.00	0.00	0.60	Very High	7 years	1.67	0.12	0.22	
Multi-Manager Australian Share	2EQY	15.4269	0.04	1.55	4.26	11.35	10.23	6.18	7.20	8.32	30/03/1993	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.63	0.08	0.00	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash						
High Growth	EP5G	99.3594	0.60	2.70	6.04	10.52	8.15	5.98	7.26	6.48	30/06/1994	36.40	28.50	3.00	10.50	6.60	4.00	4.90	2.60	3.50	High	7 years	1.57	0.14	0.04	
Multi-Manager Global Share	2INT	8.6794	1.88	6.49	13.45	16.67	10.56	8.50	9.84	5.57	30/03/1993	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.60	0.09	0.02	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)					Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframes	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
Growth	SBALSG	77.385	0.51	2.32	5.65	9.26	6.58	5.30	6.63	6.39	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.39	0.12	0.05		
SuperBridge			-	-	-	-	-	-	-	-																	
Capital Guaranteed (non participating)	CGSB	16.7552	0.11	0.39	0.68	1.05	0.37	0.76	1.69	2.75	30/06/2004	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.50	0.05	0.02		
Guaranteed Cash	UW	2.6821	0.18	0.48	0.90	1.15	0.38	0.41	0.65	3.01	1/04/1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.47	0.00	0.00		
Growth	NS	27.6461	0.50	2.29	5.60	9.17	6.49	5.19	6.52	6.44	31/03/1992	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.48	0.12	0.05		
Growth	CS	45.5041	0.50	2.30	5.61	9.16	6.48	5.19	6.52	7.98	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.47	0.12	0.05		
Capital Stable	FG	4.8408	-1.95	-3.32	-5.17	-3.58	0.47	1.87	3.34	5.01	1/04/1991	10.40	9.60	0.90	9.40	4.60	3.10	34.40	3.70	23.90	Low to Medium	3 years	1.47	0.09	0.07		
SuperBridge - Investment Linked			-	-	-	-	-	-	-	-																	
Growth	CS	45.5041	0.50	2.30	5.61	9.16	6.48	5.19	6.52	7.98	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.47	0.12	0.05		
SuperBridge - New Series			-	-	-	-	-	-	-	-																	
Growth	CS	45.5041	0.50	2.30	5.61	9.16	6.48	5.19	6.52	7.98	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.47	0.12	0.05		
SuperBridge - Series III			-	-	-	-	-	-	-	-																	
Capital Guaranteed (non participating)	CGSB1	16.3504	0.11	0.39	0.68	1.05	0.37	0.76	1.61	2.62	30/06/2004	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.50	0.05	0.02		
Capital Stable	FG1	3.4626	0.10	0.78	3.33	5.20	1.95	2.18	3.08	4.79	30/04/1991	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.48	0.09	0.07		
Guaranteed Cash	UW1	1.9713	0.18	0.47	0.90	1.00	0.34	0.33	0.51	2.64	31/01/1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00		
Growth	NS1	5.4326	0.50	2.29	5.59	9.13	6.44	5.08	6.35	6.21	31/03/1992	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.50	0.12	0.05		
Growth	QS1	5.8505	0.50	2.29	5.59	9.10	6.39	5.04	6.34	7.08	31/01/1989	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.51	0.12	0.05		
Multi-Manager Australian Share	WS1	9.3241	0.05	1.58	4.32	11.47	10.38	6.38	7.45	7.96	30/04/1994	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.53	0.08	0.00		
SuperBridge - Series IV			-	-	-	-	-	-	-	-																	
Capital Guaranteed (non participating)	CGSB4	22.8153	0.12	0.37	0.74	1.50	1.50	1.50	2.13	4.44	30/06/2004	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.50	0.05	0.02		
Capital Stable	FG4	3.3078	0.11	0.83	3.43	5.41	2.13	2.30	3.14	4.82	30/04/1991	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.29	0.09	0.07		
Guaranteed Cash	UW4	1.9074	0.19	0.51	0.97	1.48	0.49	0.43	0.56	2.68	31/01/1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.33	0.00	0.00		

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)					Compound annual returns (%)					Asset allocation (%)										Minimum suggested timeframes	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash	Risk profile					
Multi-Manager Fixed Income	XS4	2.6958	-0.49	-0.88	2.51	-0.03	-3.65	-0.71	0.82	3.67	30/04/1994	0.00	0.00	0.00	0.00	0.00	0.00	90.80	9.10	0.10	Medium	3 years	1.29	0.34	0.16	
Growth	NS4	5.2993	0.52	2.34	5.71	9.36	6.63	5.21	6.45	6.27	31/03/1992	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.29	0.12	0.05	
Growth	QS4	5.7271	0.52	2.34	5.71	9.38	6.64	5.22	6.44	7.15	31/12/1990	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.29	0.12	0.05	
-Multi-Manager Australian Share	WS4	9.2116	0.06	1.63	4.44	11.74	10.57	6.50	7.55	8.03	30/04/1994	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.31	0.08	0.00	
SuperCash			-	-	-	-	-	-	-	-																
Guaranteed Cash	UX	2.0376	0.16	0.40	0.75	0.95	0.32	0.33	0.20	2.16	1/04/1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.78	0.00	0.00	
SuperPlan Superannuation			-	-	-	-	-	-	-	-																
Capital Guaranteed (participating)	CGSUP5	192.4784	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.51	29/08/2008	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table			
SuperSpan - Limited Offer			-	-	-	-	-	-	-	-																
Capital Guaranteed (non participating)	CGSSLO	16.3433	0.11	0.39	0.68	1.05	0.37	0.76	1.63	2.62	30/06/2004	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.50	0.05	0.02	
SuperSpan (Limited Offer) Multi Option			-	-	-	-	-	-	-	-																
Growth	NS	27.6461	0.50	2.29	5.60	9.17	6.49	5.19	6.52	6.44	31/03/1992	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.48	0.12	0.05	
SuperSpan II			-	-	-	-	-	-	-	-																
Capital Guaranteed (non participating)	CGSSLO	16.3433	0.11	0.39	0.68	1.05	0.37	0.76	1.63	2.62	30/06/2004	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.50	0.05	0.02	
SuperSpan II Multi Option			-	-	-	-	-	-	-	-																
Growth	NS	27.6461	0.50	2.29	5.60	9.17	6.49	5.19	6.52	6.44	31/03/1992	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.48	0.12	0.05	
Growth	CS	45.5041	0.50	2.30	5.61	9.16	6.48	5.19	6.52	7.98	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.47	0.12	0.05	
SuperSpan Plus			-	-	-	-	-	-	-	-																
Capital Guaranteed (non participating)	CGSB	16.7552	0.11	0.39	0.68	1.05	0.37	0.76	1.69	2.75	30/06/2004	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.50	0.05	0.02	
Guaranteed Cash	UW	2.6821	0.18	0.48	0.90	1.15	0.38	0.41	0.65	3.01	1/04/1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.47	0.00	0.00	
Growth	NS	27.6461	0.50	2.29	5.60	9.17	6.49	5.19	6.52	6.44	31/03/1992	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.48	0.12	0.05	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)				Compound annual returns (%)					Asset allocation (%)											Minimum suggested timeframe	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash	Risk profile					
Growth	CS	45.5041	0.50	2.30	5.61	9.16	6.48	5.19	6.52	7.98	15/01/1982	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.47	0.12	0.05	
Capital Stable	FG	4.8408	-1.95	-3.32	-5.17	-3.58	0.47	1.87	3.34	5.01	1/04/1991	10.40	9.60	0.90	9.40	4.60	3.10	34.40	3.70	23.90	Low to Medium	3 years	1.47	0.09	0.07	
SuperSpan Plus Series III			-	-	-	-	-	-	-	-																
Capital Guaranteed (non participating)	CGSB1	16.3504	0.11	0.39	0.68	1.05	0.37	0.76	1.61	2.62	30/06/2004	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.50	0.05	0.02	
Capital Stable	FG1	3.4626	0.10	0.78	3.33	5.20	1.95	2.18	3.08	4.79	30/04/1991	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.48	0.09	0.07	
Guaranteed Cash	UW1	1.9713	0.18	0.47	0.90	1.00	0.34	0.33	0.51	2.64	31/01/1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.49	0.00	0.00	
Multi-Manager Fixed Income	XS1	2.8205	-0.50	-0.92	2.44	-0.16	-3.77	-0.80	0.77	3.62	30/04/1994	0.00	0.00	0.00	0.00	0.00	0.00	91.10	8.80	0.10	Medium	3 years	1.44	0.34	0.16	
Growth	NS1	5.4326	0.50	2.29	5.59	9.13	6.44	5.08	6.35	6.21	31/03/1992	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.50	0.12	0.05	
Growth	QS1	5.8505	0.50	2.29	5.59	9.10	6.39	5.04	6.34	7.08	31/01/1989	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.51	0.12	0.05	
Multi-Manager Australian Share	WS1	9.3241	0.05	1.58	4.32	11.47	10.38	6.38	7.45	7.96	30/04/1994	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.53	0.08	0.00	
SuperSpan Plus Series IV			-	-	-	-	-	-	-	-																
Capital Guaranteed (non participating)	CGSB4	22.8153	0.12	0.37	0.74	1.50	1.50	1.50	2.13	4.44	30/06/2004	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	1.50	0.05	0.02	
Capital Stable	FG4	3.3078	0.11	0.83	3.43	5.41	2.13	2.30	3.14	4.82	30/04/1991	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.29	0.09	0.07	
Guaranteed Cash	UW4	1.9074	0.19	0.51	0.97	1.48	0.49	0.43	0.56	2.68	31/01/1991	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.33	0.00	0.00	
Multi-Manager Fixed Income	XS4	2.6958	-0.49	-0.88	2.51	-0.03	-3.65	-0.71	0.82	3.67	30/04/1994	0.00	0.00	0.00	0.00	0.00	0.00	91.10	8.80	0.10	Medium	3 years	1.29	0.34	0.16	
Growth	NS4	5.2993	0.52	2.34	5.71	9.36	6.63	5.21	6.45	6.27	31/03/1992	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.29	0.12	0.05	
Growth	QS4	5.7271	0.52	2.34	5.71	9.38	6.64	5.22	6.44	7.15	31/12/1990	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.29	0.12	0.05	
Multi-Manager Australian Share	WS4	9.2116	0.06	1.63	4.44	11.74	10.57	6.50	7.55	8.03	30/04/1994	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	1.31	0.08	0.00	
Tailored Annuity Plan - Allocated Annuity			-	-	-	-	-	-	-	-																
Capital Guaranteed (non participating)	KST2	4.1063	0.13	0.40	0.79	1.60	1.60	1.60	1.96	5.02	1/09/1994	4.60	8.30	0.00	6.20	3.50	4.70	15.10	6.90	50.70	Very low	3 years	1.50	0.07	0.03	
Capital Stable	FGT2	6.0553	0.13	0.98	3.90	5.33	2.19	2.55	3.72	6.45	1/09/1994	10.80	10.00	1.00	10.90	5.20	3.00	33.20	5.50	20.40	Medium	3 years	1.34	0.14	0.09	
Guaranteed Cash	UWT2	2.3694	0.25	0.71	1.45	2.52	1.12	0.95	1.05	3.04	1/09/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	1.28	0.00	0.00	

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)					Compound annual returns (%)					Asset allocation (%)										Risk profile	Minimum suggested timeframe	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash							
Multi-Manager Fixed Income	XST2	3.3252	-0.52	-1.04	2.99	0.20	-3.68	-0.43	1.32	4.26	1/09/1994	0.00	0.00	0.00	0.00	0.00	91.69	8.30	0.01	Medium	3 years	1.34	0.39	0.19			
Growth	NST2	6.5996	0.55	2.61	6.44	10.68	7.55	5.96	7.39	6.77	1/09/1994	31.20	25.20	2.00	10.90	6.80	3.00	14.50	3.70	2.70	High	6 years	1.34	0.16	0.05		
Growth	QST2	7.0664	0.55	2.61	6.44	10.69	7.55	5.99	7.40	7.02	1/09/1994	31.20	25.20	2.00	10.90	6.80	3.00	14.50	3.70	2.70	High	6 years	1.34	0.16	0.05		
Multi-Manager Australian Share	WST2	11.3652	0.73	2.33	4.84	14.49	13.96	8.76	9.31	8.80	1/09/1994	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	1.33	0.16	0.00		
Umbrella Financial Plan			-	-	-	-	-	-	-	-																	
Capital Guaranteed (participating)	1ORD	3.2346	0.31	0.93	1.88	3.72	3.62	3.44	3.33	2.86	30/03/1993	4.50	6.90	0.00	5.20	3.30	4.30	16.00	6.30	53.50	Very low	3 years	0.59	0.06	0.02		
Capital Guaranteed Cash	3CSH	3.3918	0.18	0.51	0.94	1.23	0.53	0.45	0.56	1.76	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.85	0.00	0.00		
Fixed Interest	3FIX	3.0332	-0.35	-0.77	2.05	0.11	-2.61	-0.44	0.66	2.45	30/03/1993	0.00	0.00	0.00	0.00	0.00	89.10	9.80	1.10	Medium	3 years	1.08	0.34	0.13			
Stable	3STB	2.9819	0.33	0.88	2.91	3.71	1.60	1.73	2.39	2.86	30/03/1993	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.19	0.10	0.06		
Managed	3MGD	6.9327	0.47	1.85	4.50	7.20	5.34	4.10	5.01	4.69	30/03/1993	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.29	0.10	0.04		
Global Property Securities	3PRP	4.1425	1.64	1.61	0.42	-4.97	1.83	0.53	2.95	4.34	30/03/1993	0.00	0.00	99.80	0.00	0.00	0.00	0.00	0.20	Very High	7 years	1.50	0.11	0.18			
Australian Equities	3EQY	8.2346	0.10	1.34	3.61	9.15	8.29	5.10	5.81	6.40	30/03/1993	99.80	0.00	0.00	0.00	0.00	0.00	0.00	0.20	Very High	7 years	1.30	0.08	0.00			
International Equities	3INT	5.9979	1.55	5.09	10.29	12.57	8.85	7.03	8.18	4.75	30/03/1993	0.00	99.70	0.00	0.00	0.00	0.00	0.00	0.30	Very High	7 years	1.36	0.09	0.01			
Umbrella Investment Plan			-	-	-	-	-	-	-	-																	
Capital Guaranteed (participating)	1ORD	3.2346	0.31	0.93	1.88	3.72	3.62	3.44	3.33	2.86	30/03/1993	4.50	6.90	0.00	5.20	3.30	4.30	16.00	6.30	53.50	Very low	3 years	0.59	0.06	0.02		
Capital Guaranteed Cash	3CSH	3.3918	0.18	0.51	0.94	1.23	0.53	0.45	0.56	1.76	30/03/1993	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.85	0.00	0.00			
Fixed Interest	3FIX	3.0332	-0.35	-0.77	2.05	0.11	-2.61	-0.44	0.66	2.45	30/03/1993	0.00	0.00	0.00	0.00	0.00	89.10	9.80	1.10	Medium	3 years	1.08	0.34	0.13			
Stable	3STB	2.9819	0.33	0.88	2.91	3.71	1.60	1.73	2.39	2.86	30/03/1993	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.19	0.10	0.06		
Managed	3MGD	6.9327	0.47	1.85	4.50	7.20	5.34	4.10	5.01	4.69	30/03/1993	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.29	0.10	0.04		
Global Property Securities	3PRP	4.1425	1.64	1.61	0.42	-4.97	1.83	0.53	2.95	4.34	30/03/1993	0.00	0.00	99.80	0.00	0.00	0.00	0.00	0.20	Very High	7 years	1.50	0.11	0.18			
Australian Equities	3EQY	8.2346	0.10	1.34	3.61	9.15	8.29	5.10	5.81	6.40	30/03/1993	99.80	0.00	0.00	0.00	0.00	0.00	0.00	0.20	Very High	7 years	1.30	0.08	0.00			
International Equities	3INT	5.9979	1.55	5.09	10.29	12.57	8.85	7.03	8.18	4.75	30/03/1993	0.00	99.70	0.00	0.00	0.00	0.00	0.00	0.30	Very High	7 years	1.36	0.09	0.01			

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)					Compound annual returns (%)					Asset allocation (%)											Risk profile	Minimum suggested timeframes	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash								
Umbrella Investment Plan Super																												
Capital Guaranteed (participating)	1SUU	8.164	0.49	1.49	3.00	6.10	5.87	6.04	5.67	5.80	2/10/1997	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table					
Guaranteed Cash	2CSU	4.6326	0.21	0.56	1.08	1.29	0.43	0.43	0.46	2.13	31/03/1994	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.49	0.00	0.00			
Multi-Manager Fixed Income	2FIU	4.4554	-0.48	-0.86	2.55	0.04	-3.77	-0.88	0.56	3.15	31/03/1994	0.00	0.00	0.00	0.00	0.00	0.00	91.10	8.80	0.10	Medium	3 years	0.58	0.34	0.16			
Capital Stable	2STU	4.3133	0.11	0.82	3.42	5.34	1.91	2.05	2.77	3.58	31/03/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.69	0.09	0.07			
Growth	2MGU	12.8811	0.52	2.32	5.67	9.25	6.35	4.90	6.02	5.69	31/03/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.74	0.12	0.05			
Global Property Securities	2PRU	5.8098	2.19	2.22	0.75	-6.05	2.05	0.43	3.50	5.18	31/03/1994	0.00	0.00	99.40	0.00	0.00	0.00	0.00	0.00	0.60	Very High	7 years	0.73	0.12	0.22			
Multi-Manager Australian Share	2EQU	14.9904	0.06	1.61	4.39	11.61	10.28	6.18	7.07	7.62	31/03/1994	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.76	0.08	0.00			
Multi-Manager Global Share	2INU	8.1539	1.90	6.55	13.58	16.95	10.53	8.43	9.67	4.73	31/03/1994	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Very High	7 years	0.76	0.09	0.02			
Wealth Portfolio																												
Capital Guaranteed	CGORD2	173.7622	0.29	0.87	1.74	3.55	3.55	3.52	3.69	3.79	29/08/2008	4.50	6.90	0.00	5.20	3.30	4.30	16.00	6.30	53.50	Very low	3 years	0.81	0.06	0.02			
Capital Guaranteed	CGSUP5	192.4784	0.40	1.21	2.42	4.86	4.70	5.01	4.65	4.51	29/08/2008	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	0.69	0.05	0.02			
Capital Stable	CAPGPN	36.3709	0.33	0.87	2.91	3.70	1.43	1.67	2.41	3.51	30/06/1994	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.21	0.10	0.06			
Capital Stable	CAPGPS	58.8413	0.12	0.86	3.49	5.54	2.29	2.50	3.37	4.77	30/06/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.19	0.09	0.07			
Capital Stable Growth	CAPGN	32.4725	0.32	0.72	2.73	3.44	1.22	1.47	2.11	3.16	30/06/1994	11.10	10.30	1.10	10.70	5.10	3.00	34.20	4.70	19.80	Medium	3 years	1.38	0.10	0.06			
Capital Stable	CAPGS	54.9788	0.13	0.88	3.52	5.58	4.59	3.80	3.83	4.59	30/06/1994	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	1.34	0.09	0.07			
Balanced	BALGPN	50.985	0.48	1.87	4.55	7.34	5.36	4.20	5.21	4.72	30/06/1994	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.20	0.10	0.04			
Growth	BALGPS	93.9142	0.53	2.37	5.77	9.49	6.86	5.46	6.70	6.50	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.21	0.12	0.05			
Balanced Growth	BALGN	45.4375	0.46	1.81	4.43	7.07	5.13	3.96	4.86	4.36	30/06/1994	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	1.42	0.10	0.04			
Growth	BALGS	82.1673	0.51	2.32	5.66	9.45	6.58	5.20	6.36	6.07	30/06/1994	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	1.41	0.12	0.05			
Equity Profile	EQPGPN	60.4536	0.51	2.14	4.80	8.22	6.36	4.67	5.76	5.31	30/06/1994	36.20	28.60	3.00	10.60	6.60	4.00	4.90	2.60	3.50	High	7 years	1.21	0.12	0.03			
High Growth	EQPGPS	107.7337	0.63	2.80	6.25	10.94	8.58	6.44	7.74	6.93	30/06/1994	36.40	28.50	3.00	10.50	6.60	4.00	4.90	2.60	3.50	High	7 years	1.19	0.14	0.04			

Product and investment options	Investment option code (PAS)	Unit price (\$)	Return for specified period (%)					Compound annual returns (%)					Asset allocation (%)										Minimum suggested timeframes	Investment fee (%)	Transaction costs (%)	Operational costs (%)
			1 mth	3 mths	6 mths	1 yr	3 yrs (p.a.)	5 yrs (p.a.)	10 yrs (p.a.)	Since inception (p.a.)	Inception date	Australian Shares	Global Shares	Global Property Securities	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private Debt	Cash	Risk profile					
Equity Profile Growth	EQPGN	53.8691	0.48	2.05	4.66	7.96	6.10	4.37	5.39	4.93	30/06/1994	36.20	28.60	3.00	10.60	6.60	4.00	4.90	2.60	3.50	High	7 years	1.49	0.12	0.03	
High Growth	EQPGS	94.8833	0.61	2.73	6.10	10.66	8.44	6.20	7.39	6.54	30/06/1994	36.40	28.50	3.00	10.50	6.60	4.00	4.90	2.60	3.50	High	7 years	1.51	0.14	0.04	
Wholesale Investment Portfolios			-	-	-	-	-	-	-	-																
Capital Guaranteed (non participating)	SCOLFG	242.2625	0.14	0.49	0.86	1.47	0.72	1.25	2.44	3.72	24/05/1999	4.60	8.20	0.00	6.10	3.40	4.70	14.50	6.20	52.30	Very low	3 years	0.50	0.05	0.02	
Capital Guaranteed (participating)	SCPGTD	7956.6035	0.62	1.90	3.82	7.68	7.15	7.11	6.32	6.39	1/01/1990	4.50	7.00	0.00	5.30	3.30	4.20	16.30	6.20	53.20	Very low	3 years	*Refer to footnote at the bottom of this table			
Capital Stable	ECAPSF	78.5195	0.19	1.12	4.19	5.99	2.93	3.44	4.73	6.84	1/08/1991	10.80	10.00	1.00	10.90	5.20	3.00	33.20	5.50	20.40	Medium	3 years	0.75	0.14	0.09	
Capital Stable	SCAPSF	72.3394	0.16	0.99	3.76	6.08	2.87	3.18	4.13	6.15	19/11/1990	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.64	0.09	0.07	
Capital Stable	ECAPSF03	78.5195	0.19	1.12	4.19	5.99	2.93	3.44	4.73	6.84	1/08/1991	10.80	10.00	1.00	10.90	5.20	3.00	33.20	5.50	20.40	Medium	3 years	0.75	0.14	0.09	
Capital Stable	SCAPSF03	72.3394	0.16	0.99	3.76	6.08	2.87	3.18	4.13	6.15	19/11/1990	11.00	10.00	1.00	10.70	5.00	3.00	34.00	5.30	20.00	Medium	3 years	0.64	0.09	0.07	
Guaranteed Cash	SPACAS	48.76	0.27	0.76	1.49	2.54	0.99	1.26	1.71	4.10	1/06/1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	Very Low	No Minimum	0.30	0.00	0.00	
Growth	EDISCR	129.0957	0.56	2.71	6.70	11.25	8.25	6.84	8.42	8.36	23/08/1991	31.20	25.20	2.00	10.90	6.80	3.00	14.50	3.70	2.70	High	6 years	0.78	0.16	0.05	
Growth	SDISCR	456.8733	0.57	2.49	6.02	10.02	7.36	6.09	7.45	7.65	1/06/1990	31.10	25.20	2.00	10.60	6.70	3.00	14.90	3.70	2.80	High	6 years	0.69	0.12	0.05	
Balanced - Ordinary	ODISCR	46.2043	0.52	2.01	4.85	7.95	6.02	4.96	6.01	5.40	1/06/1994	30.80	25.00	2.00	10.60	6.70	3.00	14.70	4.10	3.10	High	6 years	0.62	0.10	0.04	
Multi-Manager Australian Share	EPAEQU	226.8321	0.09	2.03	5.31	14.83	13.34	8.82	9.93	10.78	15/12/1992	99.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	Very High	7 years	0.77	0.16	0.00	

* Participating capital guaranteed investment options do not have explicitly determined asset charges that are applied in the determination of crediting rates. For the purposes of annual disclosure, a notional rate is reported in Annual Statements which is calculated based on the distribution of shareholder profits for the relevant year.

**Management fee includes investment costs, administration costs, any premiums associated with the Death Benefit Guarantee and any guarantees associated with the Investment Growth Bond.

Investment option strategies and objectives

Superannuation and Pensions issued by AIA

For details on the investment options applicable to Superannuation and Pension products issued by AIA, visit resolutionlife.com.au/aia/investment-options.

The investment option booklet provides you with full information on each investment option including investment strategies and strategic asset allocation.

Investment option strategies and objectives

Ordinary policies issued by AIA

Product and investment options	Investment option code	Strategy	Objective
Easy Saver			
Capital Guaranteed (non participating)	AM	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital
Capital Secure	DM	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Guaranteed Cash	VM	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Balanced	MM	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed Growth	LM	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Growth	PM	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Easy Saver Plus			
Capital Guaranteed (non participating)	AM	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital
Capital Secure	DM	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Guaranteed Cash	VM	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Balanced	MM	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
Managed Growth	LM	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Growth	PM	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Family Bonds			
Capital Secure Fund (policies opened before 1 July 1995)	C1	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Secure Fund (policies opened on or after 1 July 1995)	C2	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Managed Fund (policies opened before 1 July 1995)	M1	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed Fund (policies opened on or after 1 July 1995)	M2	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Insurance Bonds			
Capital Secure Fund (policies opened before 1 July 1995)	C1	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Secure Fund (policies opened on or after 1 July 1995)	C2	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Managed Fund (policies opened before 1 July 1995)	M1	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed Fund (policies opened on or after 1 July 1995)	M2	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
Investment Bond			
Capital Guaranteed	CGORD1	Invest primarily in defensive investments while maintaining some exposure to growth investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital
Capital Guaranteed	CGIB	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital
Capital Guaranteed (non participating)	6BCG	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital
Capital Guaranteed (non participating)	CGIB4	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital
Capital Guaranteed (non participating)	CGIBLO	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital
Capital Guaranteed (non participating)	CGTSB	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital
Capital Guaranteed (non participating)	CGTSB1	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital
Capital Guaranteed	6BON	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital
Ordinary Funeral Bond	6FNR	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital

Product and investment options	Investment option code	Strategy	Objective
Ordinary Passbook Rate	6HIN	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital
Capital Guaranteed Cash	8BCA	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Capital Secure	DA	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Secure	DA4	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Secure	CS02	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Cash	CAPFNG	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Cash	CASH-N	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Cash	SCPFNG	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Guaranteed Cash	VY	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Guaranteed Cash	VY4	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Guaranteed Cash	SOGB	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Guaranteed Cash	SOGA	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Guaranteed Cash	SSGB	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
Guaranteed Cash	SSGA	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Guaranteed Cash	UW	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Australian Fixed Interest	ZB4	To invest in a diversified portfolio of Australian and global fixed income securities in order to provide relatively stable returns. The portfolio aims to hedge currency risk.	To outperform the option's composite benchmark of 50% Bloomberg AusBond Composite 0+ Yr Index and 50% Bloomberg Barclays Global Aggregate Bond Index hedged in AUD over a rolling three-year period before fees and taxes.
Fixed Interest	FI93NG	To invest in a diversified portfolio of Australian and global fixed income securities in order to provide relatively stable returns. The portfolio aims to hedge currency risk.	To outperform the option's composite benchmark of 50% Bloomberg AusBond Composite 0+ Yr Index and 50% Bloomberg Barclays Global Aggregate Bond Index hedged in AUD over a rolling three-year period before fees and taxes.
Capital Stable	CAPSNG	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Stable	CS2NG	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Stable	CS93NG	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Stable	SCPSNG	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Balanced	BALANG	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Balanced	BOND4N	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Balanced	MB	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
Balanced	MB4	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Balanced	B93NG	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Balanced	BALI-N	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Balanced	SBALNG	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Growth	NS1	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed	MG02	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed	8BMN	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed Growth	LB	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed Growth	PB4	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed Growth	SOMB	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed Growth	SOMA	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Growth	SSMA	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
Growth	CS	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Growth	QS1	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Global Property Securities	8BPF	To invest in a portfolio of global listed property securities in order to seek total return through a combination of current income and long-term capital appreciation. The portfolio aims to hedge currency risk. This option may have a high level of short to medium-term volatility.	To outperform the FTSE EPRA NAREIT Developed Net Total Return Index hedged in AUD over a rolling seven-year period before fees and taxes.
Australian Equities	8BAE	To invest in a diversified portfolio of predominantly Australian listed company shares in order to provide long term capital growth. This option may have a high level of short to medium-term volatility.	To outperform the S&P/ASX 300 Accumulation Index over a rolling seven-year period before fees and taxes.
Australian Shares	YB4	To invest in a diversified portfolio of predominantly Australian listed company shares in order to provide long term capital growth. This option may have a high level of short to medium-term volatility.	To outperform the S&P/ASX 300 Accumulation Index over a rolling seven-year period before fees and taxes.
Multi-Manager Australian Share	WS1	To invest in a diversified portfolio of predominantly Australian listed company shares in order to provide long term capital growth. This option may have a high level of short to medium-term volatility.	To outperform the S&P/ASX 300 Accumulation Index over a rolling seven-year period before fees and taxes.
Equity Profile	EPNG	To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes.
Equity Profile	EP93NG	To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes.
Equity Profile	SEPNG	To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes.
International Equities	8BIE	To invest in a diversified portfolio of global listed company shares in order to provide long-term capital growth. The portfolio aims to leave currency risk unhedged. This option may have a high level of short to medium-term volatility.	To outperform the MSCI ACWI Index over a rolling seven-year period before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
Investment Growth Bond			
Capital Guaranteed (participating)	1ORD	Invest primarily in defensive investments while maintaining some exposure to growth investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Capital Guaranteed Cash	3CSH	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
NC - Cash	3NCS	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
NC - Conservative	3NCO	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Fixed Interest	3FIX	To invest in a diversified portfolio of Australian and global fixed income securities in order to provide relatively stable returns. The portfolio aims to hedge currency risk.	To outperform the option's composite benchmark of 50% Bloomberg AusBond Composite 0+ Yr Index and 50% Bloomberg Barclays Global Aggregate Bond Index hedged in AUD over a rolling three-year period before fees and taxes.
NC - Global Fixed Interest	3NFI	To invest in a diversified portfolio of Australian and global fixed income securities in order to provide relatively stable returns. The portfolio aims to hedge currency risk.	To outperform the option's composite benchmark of 50% Bloomberg AusBond Composite 0+ Yr Index and 50% Bloomberg Barclays Global Aggregate Bond Index hedged in AUD over a rolling three-year period before fees and taxes.
Consensus Stable	3CST	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Stable	3STB	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Consensus Managed	3CMG	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed	3MGD	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
NC - Diversified	3NDI	To invest in a diversified portfolio with a balance between growth and defensive assets expected to generate a mix of long-term capital growth and income with a moderate level of security and relatively stable returns.	To achieve a return of Consumer Price Index (CPI) plus 3.0% p.a. over a rolling five-year period before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
NC - Managed	3NBA	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
NC - Growth	3NGR	To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes.
Global Property Securities	3PRP	To invest in a portfolio of global listed property securities in order to seek total return through a combination of current income and long-term capital appreciation. The portfolio aims to hedge currency risk. This option may have a high level of short to medium-term volatility.	To outperform the FTSE EPRA NAREIT Developed Net Total Return Index hedged in AUD over a rolling seven-year period before fees and taxes.
NC - Global Property	3NPR	To invest in a portfolio of global listed property securities in order to seek total return through a combination of current income and long-term capital appreciation. The portfolio aims to hedge currency risk. This option may have a high level of short to medium-term volatility.	To outperform the FTSE EPRA NAREIT Developed Net Total Return Index hedged in AUD over a rolling seven-year period before fees and taxes.
Australian Equities	3EQY	To invest in a diversified portfolio of predominantly Australian listed company shares in order to provide long term capital growth. This option may have a high level of short to medium-term volatility.	To outperform the S&P/ASX 300 Accumulation Index over a rolling seven-year period before fees and taxes.
NC - Australian Shares	3NAU	To invest in a diversified portfolio of predominantly Australian listed company shares in order to provide long term capital growth. This option may have a high level of short to medium-term volatility.	To outperform the S&P/ASX 300 Accumulation Index over a rolling seven-year period before fees and taxes.
International Equities	3INT	To invest in a diversified portfolio of global listed company shares in order to provide long-term capital growth. The portfolio aims to leave currency risk unhedged. This option may have a high level of short to medium-term volatility.	To outperform the MSCI ACWI Index over a rolling seven-year period before fees and taxes.
NC - International Shares	3NIN	To invest in a diversified portfolio of global listed company shares in order to provide long-term capital growth. The portfolio aims to leave currency risk unhedged. This option may have a high level of short to medium-term volatility.	To outperform the MSCI ACWI Index over a rolling seven-year period before fees and taxes.
InvestorPlan			
Capital Guaranteed	CGORD2	Invest primarily in defensive investments while maintaining some exposure to growth investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Life Umbrella			
Ordinary	1LUO	Invest primarily in defensive investments while maintaining some exposure to growth investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.

Product and investment options	Investment option code	Strategy	Objective
Lifebuilder			
Capital Guaranteed	CGORD2	Invest primarily in defensive investments while maintaining some exposure to growth investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Capital Guaranteed	CGSUP5	Invest primarily in defensive investments while maintaining some exposure to growth investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Capital Stable	CAPGPN	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Stable	CAPGPS	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Balanced	BALGPN	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Growth	BALGPS	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Equity Profile	EQPGPN	To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes.
High Growth	EQPGPS	To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes.
LifeLink			
LL Managed Growth (Version 1)	LL1	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
LifeLink Plus Series 2			
LL Managed Growth (Version 2)	LL2	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
LifeLink Plus Series 3 B Managed Growth	B	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
LifeWise Series 4 Capital Guaranteed (non participating)	J	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Managed Growth	LP	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
LifeWise Series 5 Capital Guaranteed (non participating)	J	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Capital Secure	DP	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Guaranteed Cash	VP	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Managed Growth	LP	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed Investment Plan Capital Guaranteed Protected	OG_PROT	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Capital Guaranteed Unprotected	OG_UNPRO	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Managed Growth Protected	OM_PROT	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed Growth Unprotected	OM_UNPRO	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
Managed Savings Plan			
Capital Guaranteed Protected	OG_PROT	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Capital Guaranteed Unprotected	OG_UNPRO	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Managed Growth Protected	OM_PROT	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Managed Growth Unprotected	OM_UNPRO	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Money Plan			
Money Plan Ordinary	6MNY	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Savings Plan			
Capital Secure	CS02	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Managed	MG02	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Umbrella Financial Plan			
Capital Guaranteed (participating)	1ORD	Invest primarily in defensive investments while maintaining some exposure to growth investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Capital Guaranteed Cash	3CSH	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Fixed Interest	3FIX	To invest in a diversified portfolio of Australian and global fixed income securities in order to provide relatively stable returns. The portfolio aims to hedge currency risk.	To outperform the option's composite benchmark of 50% Bloomberg AusBond Composite 0+ Yr Index and 50% Bloomberg Barclays Global Aggregate Bond Index hedged in AUD over a rolling three-year period before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
Stable	3STB	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Managed	3MGD	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Global Property Securities	3PRP	To invest in a portfolio of global listed property securities in order to seek total return through a combination of current income and long-term capital appreciation. The portfolio aims to hedge currency risk. This option may have a high level of short to medium-term volatility.	To outperform the FTSE EPRA NAREIT Developed Net Total Return Index hedged in AUD over a rolling seven-year period before fees and taxes.
Australian Equities	3EQY	To invest in a diversified portfolio of predominantly Australian listed company shares in order to provide long term capital growth. This option may have a high level of short to medium-term volatility.	To outperform the S&P/ASX 300 Accumulation Index over a rolling seven-year period before fees and taxes.
International Equities	3INT	To invest in a diversified portfolio of global listed company shares in order to provide long-term capital growth. The portfolio aims to leave currency risk unhedged. This option may have a high level of short to medium-term volatility.	To outperform the MSCI ACWI Index over a rolling seven-year period before fees and taxes.
Umbrella Investment Plan			
Capital Guaranteed (participating)	1ORD	Invest primarily in defensive investments while maintaining some exposure to growth investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Capital Guaranteed Cash	3CSH	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Fixed Interest	3FIX	To invest in a diversified portfolio of Australian and global fixed income securities in order to provide relatively stable returns. The portfolio aims to hedge currency risk.	To outperform the option's composite benchmark of 50% Bloomberg AusBond Composite 0+ Yr Index and 50% Bloomberg Barclays Global Aggregate Bond Index hedged in AUD over a rolling three-year period before fees and taxes.
Stable	3STB	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Managed	3MGD	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
Global Property Securities	3PRP	To invest in a portfolio of global listed property securities in order to seek total return through a combination of current income and long-term capital appreciation. The portfolio aims to hedge currency risk. This option may have a high level of short to medium-term volatility.	To outperform the FTSE EPRA NAREIT Developed Net Total Return Index hedged in AUD over a rolling seven-year period before fees and taxes.
Australian Equities	3EQY	To invest in a diversified portfolio of predominantly Australian listed company shares in order to provide long term capital growth. This option may have a high level of short to medium-term volatility.	To outperform the S&P/ASX 300 Accumulation Index over a rolling seven-year period before fees and taxes.
International Equities	3INT	To invest in a diversified portfolio of global listed company shares in order to provide long-term capital growth. The portfolio aims to leave currency risk unhedged. This option may have a high level of short to medium-term volatility.	To outperform the MSCI ACWI Index over a rolling seven-year period before fees and taxes.
Wealth Portfolio			
Capital Guaranteed	CGORD2	Invest primarily in defensive investments while maintaining some exposure to growth investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Capital Guaranteed	CGSUP5	Invest primarily in defensive investments while maintaining some exposure to growth investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Capital Stable	CAPGPN	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Stable	CAPGPS	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Stable Growth	CAPGN	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Stable	CAPGS	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Balanced	BALGPN	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
Growth	BALGPS	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Balanced Growth	BALGN	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Growth	BALGS	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Equity Profile	EQPGPN	To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes.
High Growth	EQPGPS	To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes.
Equity Profile Growth	EQPGN	To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes.
High Growth	EQPGS	To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 4.0% p.a. over a rolling seven-year period before fees and taxes.
Wholesale Investment Portfolios			
Capital Guaranteed (non participating)	SCOLFG	Invest in a broad range of assets with a majority in defensive investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Capital Guaranteed (participating)	SCPGTD	Invest primarily in defensive investments while maintaining some exposure to growth investments.	To meet policy holder reasonable expectations by: - Investing to maintain long term stable returns (before tax) in excess of inflation; managing medium term risks to support delivery of stable bonus rates from period to period, consistent with the objectives of the Bonus Philosophy Policy; and maintain security of capital.
Capital Stable	ECAPSF	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.

Product and investment options	Investment option code	Strategy	Objective
Capital Stable	SCAPSF	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Stable	ECAPSF03	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Capital Stable	SCAPSF03	To invest in a diversified portfolio of defensive oriented assets with a moderate allocation to growth assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a reasonably high level of security.	To achieve a return of Consumer Price Index (CPI) plus 2.5% p.a. over a rolling three-year period before fees and taxes.
Guaranteed Cash	SPACAS	To invest in predominantly short-term money market securities in order to provide both income and the highest level of security.	To outperform the Bloomberg AusBond Bank Bill Index before fees and taxes.
Growth	EDISCR	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Growth	SDISCR	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Balanced - Ordinary	ODISCR	To invest in a diversified portfolio with an emphasis on growth assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.	To achieve a return of Consumer Price Index (CPI) plus 3.5% p.a. over a rolling six-year period before fees and taxes.
Multi-Manager Australian Share	EPAEQU	To invest in a diversified portfolio of predominantly Australian listed company shares in order to provide long term capital growth. This option may have a high level of short to medium-term volatility.	To outperform the S&P/ASX 300 Accumulation Index over a rolling seven-year period before fees and taxes.

WHOLE OF LIFE AND ENDOWMENT PRODUCTS

Reversionary bonuses: Ordinary

	Contract/ component code	Statutory fund	2022 bonus rate (per \$1000)		2021 bonus rate (per \$1000)		2020 bonus rate (per \$1000)		2019 bonus rate (per \$1000)		2018 bonus rate (per \$1000)	
			Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)
Whole of Life - Large	C01H, C01I, C01U	5PT	20.0	20.0	11.0	11.0	11.0	11.0	11.0	11.0	11.5	11.5
Endowment - Large	C02E, C02I	5 PT	45.0	45.0	32.0	32.0	32.0	32.0	32.0	32.0	25.0	25.0
Endowment - Small	C02G, C02H, C02J	5 PT	38.5	38.5	25.5	25.5	25.5	25.5	25.5	25.5	18.5	18.5
Pure Endowment	C03B	5 PT	16.0	16.0	11.5	11.5	11.5	11.5	11.5	11.5	10.5	10.5
Whole of Life 1996 Series	C01G	5 PT	3.5	3.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
Whole of Life, Endowment and Pure Endowment 1960	C01A, C01B, C02A, C02B	5 PT	40.0	40.0	33.0	33.0	33.0	33.0	29.0	29.0	30.0	30.0
Whole of Life, Endowment and Pure Endowment 1974	C01D, C01E, C02C, C02D	5 PT	31.0	31.0	25.0	25.0	25.0	25.0	20.0	20.0	20.5	20.5
Premium Paying - Reversionary	I02, I04, I06, I07, I08, I09	5 PT	9.0	9.0	5.0	5.0	5.0	5.0	5.0	5.0	3.5	3.5
Paid Up - Reversionary	I02, I04, I06, I07, I08, I09	5 PT	9.0	9.0	5.0	5.0	5.0	5.0	5.0	5.0	3.5	3.5
Series 2 - Reversionary	C11D, C11E, C12B, C12C, C13A	5 PT	16.0	16.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0
Series 4 - Reversionary	C11G, C12E, C13B	5 PT	14.0	14.0	10.0	10.0	10.0	10.0	10.0	10.0	10.5	10.5
Series 5 - Reversionary	C11I, C12G	5 PT	12.5	12.5	8.5	8.5	8.5	8.5	8.5	8.5	9.0	9.0
Series 6 - Reversionary	C11F	5 PT	16.0	16.0	10.0	10.0	10.0	10.0	10.0	10.0	10.5	10.5
Series A, B, C, D, E, F, G, I, J, K, L, M, N, P, Q, R, S, T, U, V, X & Z - Reversionary	C11C, C11H, C11J, C11Q, C11R, C12I, C12J, C12K, C13D, C20A, C20B, C20C, C20D, C20E, C20F, C20G, C20H	5 PT	11.0	11.0	7.0	7.0	7.0	7.0	7.0	7.0	7.5	7.5
PruPac Series 1	C25A	5 PI	11.5	11.5	20.0	20.0	20.0	20.0	14.5	14.5	10.5	10.5
PruPac Series 2	C25B	5 PI	13.0	13.0	21.5	21.5	21.5	21.5	16.0	16.0	12.0	12.0
PruPac Series 3	C25C	5 PI	14.5	14.5	23.0	23.0	23.0	23.0	17.5	17.5	13.5	13.5
PruPac Series 4	C25D	5 PI	16.5	16.5	25.0	25.0	25.0	25.0	19.5	19.5	15.5	15.5
PruPac Series 5	C25E	5 PI	20.5	20.5	29.0	29.0	29.0	29.0	23.5	23.5	19.5	19.5
PruPac Series 6	C25F	5 PI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Reversionary bonuses: Superannuation

	Contract/ component code	Statutory fund	2022 bonus rate (per \$1000)		2021 bonus rate (per \$1000)		2020 bonus rate (per \$1000)		2019 bonus rate (per \$1000)		2018 bonus rate (per \$1000)	
			Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)
Whole of Life - Large	G01I	1 PT	20.0	20.0	15.0	15.0	15.0	15.0	15.0	15.0	14.0	14.0
Whole of Life - Small	G01Q	1 PT	15.5	15.5	10.5	10.5	10.5	10.5	10.5	10.5	9.5	9.5
Pure Endowment	G03B	1 PT	19.0	19.0	9.5	9.5	9.5	9.5	9.5	9.5	4.5	4.5
Endowment - Large	G02E, G02I	1 PT	19.0	19.0	9.5	9.5	9.5	9.5	9.5	9.5	4.5	4.5
Endowment - Small	G02G, G02J	1 PT	19.0	19.0	9.5	9.5	9.5	9.5	9.5	9.5	4.5	4.5
Whole of Life 1996 Series	G01G	1 PT	10.0	10.0	6.0	6.0	6.0	6.0	6.0	6.0	5.5	5.5
Whole of Life, Endowment and Pure Endowment 1960	G01B, G02A	1 PT	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	23.0	23.0
Whole of Life, Endowment and Pure Endowment 1974	G01E, G02C, G03A	1 PT	24.0	24.0	19.0	19.0	19.0	19.0	19.0	19.0	16.5	16.5
Premium Paying - Reversionary	N02, N04, N06, N08	1 PT	10.0	10.0	3.0	3.0	3.0	3.0	3.0	3.0	2.5	2.5
Paid Up - Reversionary	N02, N04, N06, N08	1 PT	10.0	10.0	3.0	3.0	3.0	3.0	3.0	3.0	2.5	2.5
Series 1 - Reversionary	G11B	1 PT	46.0	46.0	38.5	38.5	38.5	38.5	33.5	33.5	35.0	35.0
Series 2 - Reversionary	G11E, G12C, G13A	1 PT	13.0	13.0	8.5	8.5	8.5	8.5	8.5	8.5	9.0	9.0
Series 3 - Reversionary	G11K, G12L	1 PT	33.0	33.0	27.0	27.0	27.0	27.0	27.0	27.0	19.5	19.5
Series 4 - Reversionary	G11G, G12E, G13B	1 PT	18.0	18.0	12.5	12.5	12.5	12.5	12.5	12.5	12.0	12.0
Series 5 - Reversionary	G11I, G12G	1 PT	20.0	20.0	12.5	12.5	12.5	12.5	12.5	12.5	14.5	14.5
Series A, C, E, G, H, I, J, L, M, Q, R, U & Z - Reversionary	G11Q, G11R, G12I, G12J, G12K, G13D, G13E, G20A, G20B, G20D, G20E, G20G, G20H	1 PT	30.0	30.0	18.5	18.5	18.5	18.5	18.5	18.5	15.5	15.5
PruPac Series 1	G25A	1 PI	24.5	24.5	31.5	31.5	31.5	31.5	31.5	31.5	14.0	14.0
PruPac Series 2	G25B	1 PI	26.5	26.5	33.5	33.5	33.5	33.5	33.5	33.5	16.0	16.0
PruPac Series 3	G25C	1 PI	27.0	27.0	34.0	34.0	34.0	34.0	34.0	34.0	16.5	16.5
PruPac Series 4	G25D	1 PI	27.5	27.5	34.5	34.5	34.5	34.5	34.5	34.5	17.0	17.0
PruPac Series 5	G25E	1 PI	28.5	28.5	35.5	35.5	35.5	35.5	35.5	35.5	18.0	18.0
PruPac Series 6	G25F	1 PI	29.5	29.5	36.5	36.5	36.5	36.5	36.5	36.5	19.0	19.0
PruPac Series 7	G25G	1 PI	31.5	31.5	38.5	38.5	38.5	38.5	38.5	38.5	21.0	21.0
PruPac Series 8	G25H	1 PI	43.5	43.5	50.5	50.5	50.5	50.5	50.5	50.5	33.0	33.0
PruPac Series 9	G25I	1 PI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Terminal bonuses: Ordinary

	Contract/ component code	Statutory fund	2022 bonus rate (per \$1000)		2021 bonus rate (per \$1000)		2020 bonus rate (per \$1000)		2019 bonus rate (per \$1000)		2018 bonus rate (per \$1000)	
			Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)
Whole of Life - Large	C01H, C01I, C01U	5 PT	50.0-510.0	50.0-510.0	70.0-530.0	70.0-530.0	50.0-470.0	50.0-470.0	40.0-410.0	40.0-410.0	40.0-410.0	40.0-410.0
Whole of Life - Small	C01P, C01Q, C01T	5 PT	50.0-510.0	50.0-510.0	70.0-530.0	70.0-530.0	50.0-470.0	50.0-470.0	40.0-410.0	40.0-410.0	40.0-410.0	40.0-410.0
Endowment - Large	C02E, C02I	5 PT	230.0-870.0	230.0-870.0	240.0-870.0	240.0-870.0	210.0-820.0	210.0-820.0	180.0-770.0	180.0-770.0	180.0-700.0	180.0-700.0
Endowment - Small	C02G, C02H, C02J	5 PT	230.0-870.0	230.0-870.0	240.0-870.0	240.0-870.0	210.0-820.0	210.0-820.0	180.0-770.0	180.0-770.0	180.0-700.0	180.0-700.0
Pure Endowment	C03B	5 PT	200.0-660.0	200.0-660.0	200.0-660.0	200.0-660.0	180.0-600.0	180.0-600.0	170.0-570.0	170.0-570.0	160.0-530.0	160.0-530.0
Whole of Life 1996 Series	C01G	5 PT	130.0	130.0	120.0	120.0	90.0	90.0	40.0	40.0	40.0	40.0
Whole of Life, Endowment and Pure Endowment 1960	C01A, C01B, C02A, C02B	5 PT	100.0-510.0	100.0-510.0	100.0-510.0	100.0-510.0	90.0-470.0	90.0-470.0	90.0-430.0	90.0-430.0	90.0-460.0	90.0-460.0
Whole of Life, Endowment and Pure Endowment 1974	C01D, C01E, C02C, C02D	5 PT	160.0-830.0	160.0-830.0	160.0-830.0	160.0-830.0	150.0-810.0	150.0-810.0	150.0-810.0	150.0-810.0	160.0-840.0	160.0-840.0
Premium Paying - Terminal	I02, I04, I06, I07, I08, I09	5 PT	340.0	340.0	340.0	340.0	280.0	280.0	240.0	240.0	230.0	230.0
Paid Up - Terminal	I02, I04, I06, I07, I08, I09	5 PT	340.0	340.0	340.0	340.0	280.0	280.0	240.0	240.0	230.0	230.0
Series 1 - Terminal	C11A, C11B, C12A	5 PT	0.0-6410.0	N/A	0.0-5790.0	N/A	0.0-5390.0	N/A	0.0-4940.0	N/A	0.0-4760.0	N/A
Series 2 - Terminal	C11D, C11E, C12B, C12C, C13A	5 PT	430.0-7220.0	N/A	430.0-7220.0	N/A	360.0-6580.0	N/A	290.0-6050.0	N/A	290.0-6030.0	N/A
Series 4 - Terminal	C11G, C12E, C13B	5 PT	390.0-1050.0	N/A	370.0-970.0	N/A	310.0-860.0	N/A	270.0-780.0	N/A	270.0-760.0	N/A
Series 5 - Terminal	C11I, C12G	5 PT	570.0-840.0	N/A	570.0-840.0	N/A	470.0-700.0	N/A	400.0-620.0	N/A	440.0-640.0	N/A
Series 6 - Terminal	C11F	5 PT	540.0-950.0	N/A	540.0-1010.0	N/A	470.0-880.0	N/A	400.0-780.0	N/A	430.0-810.0	N/A
Series A, B, C, D, E, F, G, I, J, K, L, M, N, P, Q, R, S, T, U, V, X & Z - Terminal	C11C, C11H, C11J, C11Q, C11R, C12I, C12J, C12K, C13D, C20A, C20B, C20C, C20D, C20E, C20F, C20G, C20H	5 PT	330.0-1590.0	N/A	330.0-1460.0	N/A	260.0-1260.0	N/A	230.0-1100.0	N/A	170.0-940.0	N/A

Terminal bonuses: Superannuation

	Contract/ component code	Statutory fund	2022 bonus rate (per \$1000)		2021 bonus rate (per \$1000)		2020 bonus rate (per \$1000)		2019 bonus rate (per \$1000)		2018 bonus rate (per \$1000)	
			Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)	Sum assured (\$)	Reversionary bonus (\$)
Whole of Life - Large	G01I	1 PT	110.0-860.0	110.0-860.0	110.0-830.0	110.0-830.0	80.0-770.0	80.0-770.0	80.0-770.0	80.0-770.0	80.0-770.0	80.0-770.0
Whole of Life - Small	G01Q	1 PT	110.0-860.0	110.0-860.0	110.0-830.0	110.0-830.0	80.0-770.0	80.0-770.0	80.0-770.0	80.0-770.0	80.0-770.0	80.0-770.0
Pure Endowment	G03B	1 PT	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Endowment - Large	G02E, G02I	1 PT	260.0-930.0	260.0-930.0	250.0-910.0	250.0-910.0	210.0-850.0	210.0-850.0	170.0-780.0	170.0-780.0	140.0-720.0	140.0-720.0
Endowment - Small	G02G, G02J	1 PT	260.0-930.0	260.0-930.0	250.0-910.0	250.0-910.0	210.0-850.0	210.0-850.0	170.0-780.0	170.0-780.0	140.0-720.0	140.0-720.0
Whole of Life 1996 Series	G01G	1 PT	330.0	330.0	320.0	320.0	280.0	280.0	270.0	270.0	270.0	270.0
Whole of Life, Endowment and Pure Endowment 1960	G01B, G02A	1 PT	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0	60.0-460.0
Whole of Life, Endowment and Pure Endowment 1974	G01E, G02C, G03A	1 PT	170.0-1460.0	170.0-1460.0	170.0-1440.0	170.0-1440.0	140.0-1350.0	140.0-1350.0	140.0-1350.0	140.0-1350.0	130.0-1300.0	130.0-1300.0
Premium Paying - Terminal	N02, N04, N06, N08	1 PT	240.0	240.0	240.0	240.0	210.0	210.0	160.0	160.0	100.0	100.0
Paid Up - Terminal	N02, N04, N06, N08	1 PT	240.0	240.0	240.0	240.0	210.0	210.0	160.0	160.0	100.0	100.0
Series 1 - Terminal	G11B	1 PT	580.0-10320.0	N/A	530.0-9780.0	N/A	450.0-8650.0	N/A	450.0-8650.0	N/A	430.0-8310.0	N/A
Series 2 - Terminal	G11E, G12C, G13A	1 PT	650.0-9780.0	N/A	640.0-9070.0	N/A	530.0-8010.0	N/A	490.0-7520.0	N/A	420.0-6940.0	N/A
Series 3 - Terminal	G11K, G12L	1 PT	450.0-1910.0	N/A	450.0-1830.0	N/A	390.0-1600.0	N/A	330.0-1400.0	N/A	330.0-1350.0	N/A
Series 4 - Terminal	G11G, G12E, G13B	1 PT	460.0-960.0	N/A	410.0-890.0	N/A	350.0-790.0	N/A	300.0-730.0	N/A	300.0-730.0	N/A
Series 5 - Terminal	G11I, G12G	1 PT	540.0-990.0	N/A	540.0-990.0	N/A	450.0-860.0	N/A	370.0-780.0	N/A	380.0-750.0	N/A
Series A, C, E, G, H, I, J, L, M, Q, R, U & Z - Terminal	G11Q, G11R, G12I, G12J, G12K, G13D, G13E, G20A, G20B, G20D, G20E, G20G, G20H	1 PT	540.0-2850.0	N/A	540.0-2850.0	N/A	460.0-2470.0	N/A	400.0-2150.0	N/A	350.0-1800.0	N/A

Advance Contribution Account (ACA)

Statutory fund		Yearly returns as at 30 June (%)							5 years (%p.a.)	10 years (%p.a.)	Investment management fee (%p.a.)
		2023	2022	2021	2020	2019					
		Ordinary	5NPI	2.61	1.48	0.99	1.10	1.27			
Superannuation	1NPI	3.34	2.00	1.40	1.56	1.80	2.02	1.93	0.5		

Asset allocation (%) as at 30 June 2023

Statutory fund		Global Shares	Unlisted Infrastructure	Unlisted Property	Alternatives	Fixed Income	Private debt	Cash
Whole of Life and Endowment - Ordinary	5PT	25.90	10.60	7.30	11.70	20.60	11.00	12.90
PruPac - Ordinary	5PI	12.50	4.70	3.10	4.90	18.20	5.60	51.00
Whole of Life and Endowment - Super	1PT	17.90	7.60	6.70	7.80	21.20	7.50	31.30
PruPac - Super	1PI	11.80	4.70	3.10	4.70	17.00	5.30	53.40
Advance Contribution Account (ACA) - Ordinary	5NPI	12.60	5.20	3.00	5.60	14.50	5.10	54.00
Advance Contribution Account (ACA) - Super	1NPI	12.30	5.20	3.00	5.50	14.10	5.10	54.80