

FY2019/20 – Fully Retired Super Income Stream Investment Options

Investment performance* to 30 June 2020

	High Growth (%)	Growth (%)	Conservative Growth (%) ^	Conservative (%)	Cash Savings (%)
1 year	0.49	1.15	2.59	3.15	0.93
3 years p.a.	7.81	7.11	6.61	5.58	1.65
5 years p.a.	8.95	8.16	7.20	5.77	1.82
7 years p.a.	10.84	9.60	n/a	6.35	2.07
10 years p.a.	10.56	9.59	n/a	6.73	2.72
Since inception p.a.	10.72	9.63	7.61	6.90	2.81
Inception date	1/07/2009	1/07/2009	2/12/2013	1/07/2009	1/07/2009

^The Conservative Growth Option commenced 2 December 2013 and is the default Fully Retired investment option.

*Cbus' crediting rates are based on returns minus investment fees, taxes and until 31 January 2020, the percentage-based administration fee. Excludes fees and costs that are deducted directly from members' accounts. Past performance is not a reliable indicator of future performance.