Investment Returns

As at 31 October 2025

Wholesale Investment Funds

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OnePath Wholesale Inv	estmer	nt Trust	s as at	: 31 (Octobe	r 2025	5			
Profile 1 - Defensive	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Diversified Fixed Interest	0.50	1.58	2.84	6.29	7.83	5.25	0.42	1.98	2.37	Apr-01
Profile 2 - Conservative	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Capital Stable	0.45	1.49	3.16	5.74	6.61	4.66	1.94	2.45	2.43	May-98
Profile 3 - Moderate	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Balanced	1.02	2.79	6.72	8.16	10.79	8.15	6.36	5.68	5.24	Oct-96
Profile 4 - Growth	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Managed Growth	1.31	3.34	9.11	10.09	13.68	10.44	8.75	7.34	6.65	Mar-98
OnePath Multi Asset Income ²										
Oneradi Piditi Asset Income	0.45	2.57	9.24	10.74	16.41	10.74	9.25	6.77	6.06	Feb-04
Profile 5 - High Growth	0.45 1 month %	2.57 3 mths %	9.24 6 mths %	10.74 1 year % p.a.	16.41 2 years % p.a.	10.74 3 years % p.a.	9.25 5 years % p.a.	6.77 7 years % p.a.	6.06 10 years % p.a.	Feb-04 Fund start date
	1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
Profile 5 - High Growth	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Profile 5 - High Growth OnePath Australian Shares	1 month %	3 mths % 1.46	6 mths % 10.51	1 year % p.a. 13.49	2 years % p.a. 18.85	3 years % p.a. 13.02	5 years % p.a. 12.75	7 years % p.a. 10.40	10 years % p.a. 8.25	Fund start date Oct-96

 $^{^{\}rm 1}\,\mbox{Formerly}$ known as OptiMix Wholesale Geared Australian Share Trust.

 $^{^{\}rm 2}\,\mbox{Formerly}$ known as OnePath Tax Effective Income

OptiMix Wholesale Investment Trusts as at: 31 October 2025											
Class A Units	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date	
OptiMix Wholesale Australian Fixed Interest	0.00	0.00	0.00	0.00	0.02	0.01	0.02	1.48	1.79	Apr-08	
OptiMix Wholesale Australian Shares	0.48	2.76	11.38	10.79	16.98	11.45	11.64	8.88	8.19	Mar-04	
OptiMix Wholesale Balanced	1.31	3.36	9.18	10.11	13.79	10.52	8.98	7.33	6.61	Jun-05	
OptiMix Wholesale Conservative	0.80	2.26	4.78	6.95	8.49	6.63	4.78	4.52	4.23	Jun-05	
OnePath Global Smaller Companies Shares ¹	1.42	5.65	15.02	25.59	25.56	20.38	20.45	15.55	12.98	Mar-04	
OptiMix Wholesale Growth	0.00	0.00	0.00	0.00	6.88	6.40	7.20	6.02	5.86	Jun-05	
OptiMix Wholesale Moderate	1.03	2.81	6.76	8.20	10.80	8.18	6.54	5.70	5.26	Jun-05	
OptiMix Wholesale Property Securities	0.00	0.00	0.00	0.06	-0.02	-0.01	1.78	0.04	2.46	Mar-04	

¹ Formerly known as OptiMix Wholesale Global Smaller Companies

OptiMix Wholesale Investment Trusts as at: 31 October 2025												
Class B Units	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date		
OptiMix Wholesale Australian Fixed Interest	0.45	1.14	2.40	7.45	7.47	4.82	-0.04	1.90	2.14	Apr-08		
OptiMix Wholesale Australian Shares	0.51	2.81	11.49	11.02	17.36	11.77	11.92	9.14	8.44	Mar-04		
OptiMix Wholesale Balanced	1.33	3.41	9.29	10.35	14.01	10.74	9.20	7.54	6.82	Jun-05		
OptiMix Wholesale Conservative	0.81	2.32	4.90	7.16	8.74	6.86	5.00	4.74	4.45	Jun-05		
OptiMix Wholesale Global Smaller Companies	1.47	5.77	15.20	25.94	25.82	20.66	20.71	15.78	13.21	Mar-04		
OptiMix Wholesale Growth	1.45	3.69	10.67	10.91	15.34	12.04	10.68	8.52	7.67	Jun-05		
OptiMix Wholesale Moderate	1.05	2.86	6.87	8.41	11.04	8.40	6.76	5.92	5.47	Jun-05		
OptiMix Wholesale Property Securities	0.51	2.52	12.96	10.58	28.67	17.09	13.44	8.18	8.29	Mar-04		

OnePath Wholesale Superannuation as at: 31 October 2025												
Profile 1 - Defensive	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date		
	-	-	-	-	-	-	-	-	-			
Profile 2 - Conservative	1 month _ % -	3 mths %	6 mths 	1 year % p.a	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date		
Profile 3 - Moderate	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date		
	-	-	-	-	_	_	_	-	-			
Profile 4 - Growth	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date		
	_	-	-	-	-	-	-	-	-			
Profile 5 - High Growth	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date		
		-	-		-	_	_		-	_		

OnePath Wholesale Annuity & Pension as at: 31 October 2025												
Profile 1 - Defensive	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date		
	_	_	-	-		_						
Profile 2 - Conservative	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date		
	-	-	-	-	-	-	-	-	-			
Profile 3 - Moderate	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date		
	-	-	-	-		-	-	-	_			
Profile 4 - Growth	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date		
	-	-	-	-		-	-	-	-			
Profile 5 - High Growth	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date		
	-	-	-	-	-	-	-	-	-			

OnePath Wholesale Investment Trusts (Income/Growth splits) as at: 31 October 2025										
Profile 1 - Defe	nsive	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
	Distribution	0.00	0.43	2.38	3.14	1.91	1.57	2.42	3.29	4.11
OnePath Diversified Fixed Interest	Growth	0.50	1.15	0.46	3.15	5.92	3.68	-2.00	-1.31	-1.74
	Total	0.50	1.58	2.84	6.29	7.83	5.25	0.42	1.98	2.37
Profile 2 - Conservative		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
	Distribution	0.00	0.51	1.33	2.20	1.70	1.51	2.42	3.34	3.87
OnePath Capital Stable	Growth	0.45	0.98	1.83	3.54	4.91	3.15	-0.48	-0.89	-1.44
	Total	0.45	1.49	3.16	5.74	6.61	4.66	1.94	2.45	2.43
Profile 3 - Mode	erate	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
	Distribution	0.00	0.00	1.99	3.07	2.77	2.50	4.02	4.65	5.40
OnePath Balanced	Growth	1.02	2.79	4.73	5.09	8.02	5.65	2.34	1.03	-0.16
	Total	1.02	2.79							
			2.75	6.72	8.16	10.79	8.15	6.36	5.68	5.24
Profile 4 - Grow	vth	1 month %	3 mths	6.72 6 mths %	8.16 1 year % p.a.	10.79 2 years % p.a.	8.15 3 years % p.a.	6.36 5 years % p.a.	5.68 7 years % p.a.	5.24 10 years % p.a.
Profile 4 - Grow	vth Distribution		3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
Profile 4 - Grow OnePath Managed Growth		% -	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
	Distribution	0.00	3 mths %	6 mths % 8.30	1 year % p.a. 9.50	2 years % p.a. 10.42	3 years % p.a. 7.71	5 years % p.a. 8.00	7 years % p.a. 7.69	10 years % p.a. 7.86
OnePath Managed Growth	Distribution Growth	0.00	3 mths % 0.00 3.34	6 mths % 8.30 0.81	1 year % p.a. 9.50 0.59	2 years % p.a. 10.42 3.26	3 years % p.a. 7.71 2.73	5 years % p.a. 8.00	7 years % p.a. 7.69 -0.35	10 years % p.a. 7.86 -1.21
	Distribution Growth Total	0.00 1.31 1.31	3 mths % 0.00 3.34 3.34	6 mths % 8.30 0.81 9.11	1 year % p.a. 9.50 0.59 10.09	2 years % p.a. 10.42 3.26 13.68	3 years % p.a. 7.71 2.73 10.44	5 years % p.a. 8.00 0.75 8.75	7 years % p.a. 7.69 -0.35 7.34	10 years % p.a. 7.86 -1.21 6.65

 $^{^{\}rm 1}$ Formerly known as OnePath Tax Effective Income

OnePath Wholesale	OnePath Wholesale Investment Trusts (Income/Growth splits) as at: 31 October 2025												
Profile 5 - High (Growth	1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.			
	Distribution	0.00	0.97	14.68	16.26	11.19	9.48	10.29	9.43	7.59			
OnePath Australian Shares	Growth	-0.11	0.49	-4.17	-2.77	7.66	3.54	2.46	0.97	0.66			
	Total	-0.11	1.46	10.51	13.49	18.85	13.02	12.75	10.40	8.25			
	Distribution	0.00	0.00	2.39	4.11	3.71	4.03	8.87	11.95	8.93			
OnePath Emerging Companies	Growth	2.36	18.43	28.04	24.92	25.38	14.31	0.70	-2.92	0.04			
	Total	2.36	18.43	30.43	29.03	29.09	18.34	9.57	9.03	8.97			
	Distribution	0.00	0.00	0.00	0.00	7.11	6.93	6.91	6.01	5.71			
OnePath Geared Australian Share Index ¹	Growth	0.21	4.02	19.49	16.40	3.12	-1.17	3.95	2.55	3.03			
	Total	0.21	4.02	19.49	16.40	10.23	5.76	10.86	8.56	8.74			
OnePath Sustainable	Distribution	0.00	0.00	1.16	2.69	3.69	3.62	3.15	3.37	3.42			
Investments - Australian Shares	Growth	-0.03	1.39	9.09	10.97	16.05	9.66	8.47	7.71	5.20			
Silai es	Total	-0.03	1.39	10.25	13.66	19.74	13.28	11.62	11.08	8.62			

¹ Formerly known as OptiMix Wholesale Geared Australian Share Trust

OptiMix Wholesale Investment Trusts (Income/Growth splits) as at: 31 October 2025											
Class A Units		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	
	Distribution	0.00	0.00	4.21	5.27	5.44	4.93	10.25	9.54	9.07	
OptiMix Wholesale Australian Shares	Growth	0.48	2.76	7.17	5.52	11.54	6.52	1.39	-0.66	-0.88	
	Total	0.48	2.76	11.38	10.79	16.98	11.45	11.64	8.88	8.19	
	Distribution	0.00	0.00	5.38	6.57	5.19	4.17	4.92	5.68	6.41	
OptiMix Wholesale Balanced	Growth	1.31	3.36	3.80	3.54	8.60	6.35	4.06	1.65	0.20	
	Total	1.31	3.36	9.18	10.11	13.79	10.52	8.98	7.33	6.61	
	Distribution	0.00	0.00	2.03	3.45	3.54	2.87	3.36	3.69	3.95	
OptiMix Wholesale Conservative	Growth	0.80	2.26	2.75	3.50	4.95	3.76	1.42	0.83	0.28	
	Total	0.80	2.26	4.78	6.95	8.49	6.63	4.78	4.52	4.23	
	Distribution	0.00	0.52	16.65	18.72	12.37	11.90	16.18	13.38	13.17	
OptiMix Wholesale Global Smaller Companies	Growth	1.42	5.13	-1.63	6.87	13.19	8.48	4.27	2.17	-0.19	
	Total	1.42	5.65	15.02	25.59	25.56	20.38	20.45	15.55	12.98	
	Distribution	0.00	0.00	0.00	0.00	0.00	0.94	3.80	4.57	4.11	
OptiMix Wholesale Growth	Growth	0.00	0.00	0.00	0.00	6.88	5.46	3.40	1.45	1.75	
	Total	0.00	0.00	0.00	0.00	6.88	6.40	7.20	6.02	5.86	
	Distribution	0.00	0.00	2.00	3.14	2.79	2.52	3.39	3.63	3.81	
OptiMix Wholesale Moderate	Growth	1.03	2.81	4.76	5.06	8.01	5.66	3.15	2.07	1.45	
	Total	1.03	2.81	6.76	8.20	10.80	8.18	6.54	5.70	5.26	
	Distribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	2.02	
OptiMix Wholesale Property Securities	Growth	0.00	0.00	0.00	0.06	-0.02	-0.01	1.78	-0.18	0.44	
	Total	0.00	0.00	0.00	0.06	-0.02	-0.01	1.78	0.04	2.46	

OptiMix Wholesale I	nvestment ⁻	Trusts (Ir	icome/G	rowth s	plits) as	at: 31	October	2025		
Class B Units		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
	Distribution	0.00	0.80	0.80	1.05	0.53	0.35	6.64	7.04	6.69
OptiMix Wholesale Australian Fixed Interest	Growth	0.45	0.34	1.60	6.40	6.94	4.47	-6.68	-5.14	-4.55
•	Total	0.45	1.14	2.40	7.45	7.47	4.82	-0.04	1.90	2.14
	Distribution	0.00	0.00	3.91	5.93	5.94	5.32	11.16	10.59	9.72
OptiMix Wholesale Australian Shares	Growth	0.51	2.81	7.58	5.09	11.42	6.45	0.76	-1.45	-1.28
	Total	0.51	2.81	11.49	11.02	17.36	11.77	11.92	9.14	8.44
	Distribution	0.00	0.00	5.05	6.41	5.15	4.21	4.99	5.79	6.56
OptiMix Wholesale Balanced	Growth	1.33	3.41	4.24	3.94	8.86	6.53	4.21	1.75	0.26
	Total	1.33	3.41	9.29	10.35	14.01	10.74	9.20	7.54	6.82
	Distribution	0.00	0.15	2.26	3.83	3.33	2.98	3.63	4.06	4.28
OptiMix Wholesale Conservative	Growth	0.81	2.17	2.64	3.33	5.41	3.88	1.37	0.68	0.17
	Total	0.81	2.32	4.90	7.16	8.74	6.86	5.00	4.74	4.45
	Distribution	0.00	0.38	15.45	17.38	15.02	11.94	16.60	13.12	12.59
OnePath Wholesale Global Smaller Companies Shares ¹	Growth	1.47	5.39	-0.25	8.56	10.80	8.72	4.11	2.66	0.62
	Total	1.47	5.77	15.20	25.94	25.82	20.66	20.71	15.78	13.21
	Distribution	0.00	0.00	4.03	5.30	4.00	3.65	5.67	5.97	5.27
OptiMix Wholesale Growth	Growth	1.45	3.69	6.64	5.61	11.34	8.39	5.01	2.55	2.40
	Total	1.45	3.69	10.67	10.91	15.34	12.04	10.68	8.52	7.67
	Distribution	0.00	0.04	2.12	3.34	3.08	2.77	3.60	3.88	4.04
OptiMix Wholesale Moderate	Growth	1.05	2.82	4.75	5.07	7.96	5.63	3.16	2.04	1.43
	Total	1.05	2.86	6.87	8.41	11.04	8.40	6.76	5.92	5.47
	Distribution	0.00	0.14	1.50	2.32	1.83	2.29	2.02	2.09	3.44
OptiMix Wholesale Property Securities	Growth	0.51	2.38	11.46	8.26	26.84	14.80	11.42	6.09	4.85
Securities	Total	0.51	2.52	12.96	10.58	28.67	17.09	13.44	8.18	8.29

 $^{^{\}rm 1}\,{\rm Formerly}\,$ known as OptiMix Wholesale Global Smaller Companies

Market data and performance as at: 31 October 2025

Currencies		Previous	%		
Currencies	Month end	month_	Movement	1 year ago	
AUD/USD	0.6547	0.6628	-1.2222	0.6550	
AUD/GBP	0.4983	0.4923	1.2137	0.5095	
AUD/EUR	0.5672	0.5640	0.5579	0.6033	
AUD/HKD	5.0881	5.1565	-1.3263	5.0922	

Market performance (lo	cal curr	ency)					
Market movement		3 months	6 months	1 year p.a.	3 years p.a.	5 years p.a.	10 years p.a.
Australian fixed interest					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	,
Bloomberg AusBond Composite 0+ Yr	0.36%	0.80%	1.68%	6.47%	4.05%	-0.21%	2.13%
Bloomberg AusBond Treasury 0+ Yr	0.34%	0.67%	1.23%	5.87%	3.25%	-0.82%	1.84%
Bloomberg AusBond Semi Govt 0+ Yr	0.45%	0.98%	2.14%	7.43%	4.51%	-0.19%	2.16%
Bloomberg AusBond Credit 0+ Yr Index	0.27%	0.93%	2.41%	6.76%	6.03%	1.82%	3.29%
Bloomberg AusBond Infl Govt 0+ Yr	0.44%	2.19%	3.45%	5.40%	4.32%	0.94%	2.59%
Bloomberg AusBond Bank Bill Index	0.30%	0.91%	1.89%	4.11%	4.07%	2.58%	2.09%
Bloomberg AusBond Non Govt 0+ Yr	0.26%	0.81%	2.02%	6.40%	5.53%	1.52%	2.93%
Australia shares							
S&P ASX 300/OLD All Ordinaries	0.42%	2.92%	11.41%	12.68%	12.98%	12.55%	9.68%
S&P ASX 200/OLD All Ordinaries	0.39%	2.70%	11.09%	12.46%	13.08%	12.64%	9.68%
NEW All Ords/OLD All Ordinaries	0.49%	3.09%	11.79%	12.53%	13.22%	12.55%	9.85%
S&P ASX 20	0.65%	1.47%	8.98%	9.96%	12.76%	13.60%	9.37%
S&P ASX 50	0.12%	0.78%	8.44%	9.99%	12.82%	13.02%	9.39%
S&P ASX MIDCAP 50	0.89%	6.87%	19.01%	21.52%	13.14%	12.63%	12.21%
S&P ASX 100	0.23%	1.59%	9.80%	11.48%	12.85%	12.94%	9.79%
S&P ASX Small Ords	1.89%	14.27%	25.32%	22.82%	13.86%	9.58%	9.07%
International fixed interest							
Barclays Capital Global Aggregate	0.75%	1.93%	2.33%	4.78%	4.35%	-0.42%	1.97%
Barclays Capital Global Treasury Hdged	0.80%	1.57%	1.44%	3.76%	3.38%	-0.83%	1.72%
International shares							
(US) NASDAQ	4.70%	12.32%	35.99%	31.11%	29.25%	16.81%	16.74%
(US) S&P 500	2.27%	7.90%	22.82%	19.89%	20.89%	15.91%	12.65%
(UK) FTSE 100	3.92%	6.40%	14.39%	19.82%	11.06%	11.74%	4.33%
(Hong Kong) Hang Seng	-3.47%	5.31%	19.72%	31.96%	25.67%	5.04%	5.25%
(Germany) MSCI Germany	-0.33%	-2.23%	3.63%	21.54%	20.70%	13.39%	7.09%
Market Performance							
MSCI Wld Ex Aus \$A	3.32%	6.34%	18.35%	22.32%	20.90%	17.30%	12.82%
MSCI World \$A	3.28%	6.34%	18.40%	22.60%	21.30%	17.76%	13.34%
MSCI Europe Gross - local	2.53%	5.66%	10.68%	17.17%	15.02%	14.08%	8.20%
MSCI Emerging Markets (Free)	4.62%	13.77%	27.50%	28.73%	21.54%	9.76%	9.48%
MSCI Emerging Markets (Free) in AUD	5.47%	11.20%	24.53%	27.98%	20.16%	8.98%	8.62%
MSCI North America Gross - local	2.32%	8.35%	23.85%	22.18%	22.79%	17.38%	14.49%
	1 month	3 months	6 months	1 year	3 years	5 years	10 years
				p.a.	p.a.	p.a.	p.a.

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