

Investment Returns

As at 31 October 2021

Employer Super investment funds

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Integra Super as at: 31 October 2021

Profile 1 - Defensive	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Cash	0.00	0.00	0.00	0.00	0.11	0.17	0.20	0.31	0.65	Sep-95
OnePath Diversified Fixed Interest	-1.73	-3.17	-1.83	-3.64	-1.06	1.27	0.93	1.61	2.36	Nov-99
OptiMix Australian Fixed Interest	-3.46	-4.73	-2.49	-5.44	-1.82	1.15	0.98	1.41	2.28	Jun-03
Profile 2 - Conservative	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Capital Stable	-1.31	-1.91	-0.35	1.09	0.09	1.87	1.54	1.55	2.54	Oct-95
OptiMix Conservative	-0.13	-0.37	2.27	6.94	2.41	3.86	3.41	3.20	4.06	Jul-00
Perpetual Conservative Growth	-0.92	-0.39	1.11	6.77	3.06	4.06	3.60	3.26	4.43	Jun-03
Profile 3 - Moderate	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Balanced	0.03	-0.25	3.07	10.81	3.76	5.27	4.75	4.26	5.24	Oct-95
OptiMix Moderate	0.13	-0.12	3.28	11.45	3.73	5.27	4.78	4.28	5.33	Jun-03
Schroder Strategic Growth ⁺⁺	0.10	0.28	3.89	15.50	6.00	6.92	6.29	5.43	6.86	Jun-03
UBS Balanced	0.36	0.44	4.55	17.06	5.48	6.56	6.00	4.45	6.68	Jun-03
UBS Defensive	-1.13	-1.20	0.93	5.34	1.87	3.82	3.06	2.62	4.44	Jun-03
Profile 4 - Growth	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
BlackRock Diversified ESG Growth ^{##}	-0.48	-1.04	3.53	13.60	5.56	8.07	7.56	6.21	8.01	Jun-03
First Sentier Diversified ^{^^}	-0.38	-0.21	4.50	15.12	6.68	8.56	7.55	6.51	7.67	Jul-02
OnePath Alternatives Growth	0.68	-0.67	-0.78	3.78	2.67	2.29	0.49	0.41	-0.66	Nov-08
OnePath Managed Growth	0.25	0.08	4.20	15.66	5.48	6.83	6.23	5.37	6.44	Oct-95
OptiMix Balanced	0.30	0.11	4.29	16.37	5.26	6.69	6.18	5.31	6.49	Jul-00
OptiMix Growth	0.46	0.22	5.30	20.79	6.50	8.06	7.39	6.24	7.50	Jul-00
Perpetual Balanced Growth	-0.23	1.09	3.95	18.81	7.47	7.67	6.79	5.69	7.42	Aug-02
Zurich Managed Growth	-0.38	-0.31	3.61	16.40	5.45	7.31	6.99	5.91	7.46	Oct-95
Profile 5 - High Growth	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Antipodes Global (Long only) [#]	-0.21	1.16	2.92	21.09	9.83	8.30	8.80	7.69	9.57	Dec-05
Arrowstreet Global Equity (Hedged)	3.32	2.44	5.72	40.40	18.31	14.86	13.51	10.89	13.58	Jun-03
BlackRock Advantage Australian Equity ^{###}	0.40	0.47	5.84	23.07	7.83	11.21	9.97	7.92	9.35	Dec-05
BlackRock Advantage International Equity ^{####}	0.55	-0.27	8.71	24.23	12.41	12.34	13.19	10.97	13.73	Dec-05
First Sentier Imputation ^{^^^}	-0.28	1.14	5.85	23.96	11.61	13.26	11.55	8.39	9.69	Jun-03
Investors Mutual Australian Shares	-0.79	2.72	5.87	21.87	3.23	6.01	5.93	5.49	8.47	Jun-03
MFS Global Equity	-0.11	-1.64	6.81	24.42	10.25	12.44	11.98	11.02	13.66	Dec-05
OnePath Australian Shares	0.16	0.99	6.67	26.68	8.99	11.33	8.49	5.93	7.65	Nov-98
OnePath Blue Chip Imputation	-1.14	0.41	3.92	26.74	2.51	6.57	5.49	3.08	5.68	Sep-96
OnePath Emerging Companies	0.60	-0.75	2.49	15.46	7.48	9.14	7.88	7.42	8.32	Jul-00
Pendal Concentrated Hedged Global Shares Hedged [†]	3.73	2.97	3.70	39.47	11.76	8.75	8.49	6.91	9.35	Sep-99
	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

Integra Super as at: 31 October 2021

Profile 5 - High Growth	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Geared Australian Shares Index [^]	0.07	1.47	11.72	53.31	11.40	18.50	15.81	10.66	12.98	Jul-06
OnePath Global Emerging Market Shares	-2.01	-4.49	-3.69	4.95	3.00	6.27	7.19	5.93	5.03	Jul-01
OnePath Global Property Securities	5.38	0.97	7.64	35.19	1.61	6.12	4.31	4.12	6.98	Sep-07
OnePath Global Shares	0.81	-1.24	7.58	19.31	12.92	14.73	14.82	13.48	15.11	Nov-98
OnePath High Growth	0.61	0.40	5.56	23.62	7.76	9.35	8.72	7.26	8.64	Jun-03
OnePath Property Securities	0.54	4.20	8.74	26.61	-2.86	2.42	2.40	4.37	8.03	Dec-98
OnePath Select Leaders	0.19	0.38	5.95	24.76	7.53	10.41	8.18	5.07	7.10	Jun-04
OnePath Sustainable Investments - Australian Shares	0.45	1.72	7.42	26.94	12.29	14.55	10.33	7.02	9.18	Jun-03
OptiMix Australian Shares	-0.26	-0.03	5.00	23.14	5.65	8.66	7.95	5.97	7.48	Jun-03
OptiMix Global Emerging Markets	-2.51	-3.74	-2.87	9.41	2.24	5.57	5.63	4.77	5.56	Nov-08
OptiMix Global Shares	1.67	0.82	8.85	27.32	10.60	11.74	11.74	10.56	12.21	Jul-02
OnePath Global Smaller Companies Shares ^{##}	-2.37	-1.38	5.20	40.06	17.55	14.03	13.45	11.23	13.91	Jun-03
OptiMix High Growth	0.57	0.25	5.50	24.29	7.19	9.00	8.43	6.98	8.39	Jul-02
OptiMix Property Securities	0.51	4.41	10.52	28.84	-0.17	5.47	4.58	6.88	10.07	Jun-03
Perennial Value Shares	-0.32	1.15	6.08	29.61	7.79	9.31	7.73	6.11	7.88	Aug-04
Perpetual Australian Shares	0.23	3.67	7.19	31.91	10.75	10.74	8.47	6.68	8.87	Oct-99
Platinum International	-4.53	-4.58	-4.73	12.26	2.85	4.59	6.29	6.54	9.06	Dec-05
Schroder Australian Equity	-0.47	0.75	6.00	26.57	5.67	8.56	8.76	6.31	8.28	Jun-03
SG Hiscock Property [†]	0.56	4.08	8.55	26.17	-2.25	2.72	2.64	4.30	8.36	Jun-03
OnePath Australian Shares Index ⁺⁺⁺	0.13	0.88	5.84	24.95	7.47	10.64	9.52	7.38	8.59	Jul-01
OnePath International Shares Index ⁺⁺⁺	1.35	1.25	10.47	26.81	13.44	13.42	13.20	11.54	13.66	Jul-00
OnePath International Shares Index (Hedged) ⁺⁺⁺	4.69	3.38	7.83	33.37	15.32	13.12	11.72	9.37	11.47	Nov-08
OnePath Australian Property Securities Index ⁺⁺⁺	0.61	4.28	11.34	26.72	2.87	8.09	7.05	7.84	10.32	Jun-03
Closed funds	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Advance Imputation	-3.65	-1.95	1.67	26.02	2.90	5.88	6.38	4.64	7.18	Jun-03
AMP Capital Equity	-0.14	0.09	5.25	23.74	6.85	10.17	8.73	6.11	8.27	Jun-03
MLC Platinum International	-4.52	-4.57	-4.64	12.67	2.95	4.66	6.36	6.50	9.16	Jun-03
OnePath Capital Guaranteed ^{**}	-	-	-	2.35	1.85	1.88	1.92	2.66	3.17	Oct-95
Perpetual International Shares	-0.37	-0.92	3.85	32.59	12.90	12.79	12.46	10.89	12.31	Sep-99
UBS Diversified Fixed Income	-2.20	-3.32	-1.89	-4.44	-1.47	1.01	0.85	1.35	2.29	Jun-03
OnePath Mortgages	-	-	-	-	-	-	-	-	-	Jun-04
OnePath Cash	-	-	-	-	-	-	-	-	-	Feb-96

* Formerly Credit Suisse International Shares

** Current interim rate effective 1 July 2021 is 0.00%, this rate can be revised prospectively without notice.

† Formerly Credit Suisse Property

Formerly OptiMix Global Smaller Company Shares

^ Formerly known as "OptiMix Geared Australian Shares"

^^ Formerly known as "Colonial First State Diversified"

^^^ Formerly known as "Colonial First State Imputation"

Formerly "Zurich Investments Global Thematic Shares"

Formerly "BlackRock Scientific Diversified Growth"

Formerly "BlackRock Scientific Australian Equity"

Formerly "BlackRock Scientific International Equity"

† Formerly "Pandal Core Hedged Global Shares"

†† Formerly "Schroder Balanced"

††† Formerly "Vanguard" funds

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Integra Annuity & Pension as at: 31 October 2021

Profile 2 - Conservative	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Stable	-1.38	-2.01	0.06	1.90	0.59	2.48	1.98	1.99	3.09	Feb-96
OptiMix Conservative	-0.13	-0.36	2.84	8.27	3.19	4.67	4.00	3.79	4.69	Sep-00
Pendal Sustainable Conservative [£]	-0.09	-1.25	2.07	6.33	2.46	3.52	2.60	2.39	3.25	Jan-97
Profile 3 - Moderate	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Balanced	0.07	-0.19	3.83	12.77	4.77	6.33	5.59	5.05	6.07	Mar-96
Profile 4 - Growth	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
INVECO Investment Growth	-0.45	-0.96	4.15	14.49	0.85	3.57	5.19	5.43	7.49	Feb-96
OnePath Growth	0.34	0.20	5.02	18.38	6.65	8.06	7.26	6.28	7.39	Jan-96
OptiMix Balanced	0.31	0.14	5.06	19.04	6.34	7.78	7.02	6.05	7.27	Sep-00
OptiMix Growth	0.48	0.28	6.13	23.65	7.53	9.07	8.23	6.95	8.28	Sep-00
Pendal Active Balanced Wholesale Trust ^{££}	0.27	-0.42	4.66	19.89	6.91	7.51	7.09	6.08	7.42	Jan-97
Profile 5 - High Growth	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
First Sentier Wholesale Leaders ^{£££}	-0.83	2.85	5.27	24.42	18.00	17.84	14.21	11.13	11.65	Jun-98
Closed funds	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
INVECO Protected Growth Stable	-	-	-	-	-	-	-	-	-	May-00
	1 mth %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	

[£] Formerly "Rothschild Ethical Conservative Stable"

^{££} Formerly "Rothschild Balanced Growth"

^{£££} Formerly "Colonial First State Leaders"

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Market data and performance as at: 31 October 2021

Currencies

	Month end	Previous month	% Movement	1 year ago
AUD/USD	0.7511	0.7224	3.9801	0.7023
AUD/GBP	0.5479	0.5357	2.2808	0.5431
AUD/JPY	85.6442	80.5962	6.2632	73.4132
AUD/EUR	0.6490	0.6233	4.1328	0.6029
AUD/HKD	5.8428	5.6232	3.9052	5.4458

Market performance (local currency)

Market movement	1 month	3 months	6 months	1 year p.a.	3 years p.a.	5 years p.a.	10 years p.a.
Australian fixed interest							
Bloomberg Composite 0+	-3.55%	-4.93%	-2.33%	-5.30%	2.72%	2.58%	4.19%
Bloomberg Treasury 0+	-3.82%	-5.36%	-2.22%	-6.13%	2.74%	2.48%	3.92%
Bloomberg Semi 0+	-3.58%	-5.04%	-2.79%	-5.29%	2.81%	2.56%	4.38%
Bloomberg Credit 0+	-2.76%	-3.46%	-1.97%	-2.07%	3.41%	3.47%	4.88%
Bloomberg Govt Inflat 0+	-2.31%	-5.23%	-1.12%	-1.75%	4.24%	3.36%	4.77%
Bloomberg Bank Bill	0.00%	0.00%	0.01%	0.03%	0.73%	1.17%	2.02%
Bloomberg Non Govt (Core Credit) 0+	-2.65%	-3.34%	-2.01%	-2.61%	2.97%	3.02%	4.47%
Australia shares							
S&P ASX 300/OLD All Ordinaries	0.10%	0.77%	6.59%	28.57%	12.26%	11.03%	10.01%
S&P ASX 200/OLD All Ordinaries	-0.10%	0.51%	6.34%	27.96%	11.92%	10.88%	10.02%
NEW All Ords/OLD All Ordinaries	0.15%	1.13%	6.87%	28.97%	12.91%	11.37%	10.19%
S&P ASX 20	0.04%	-1.66%	4.98%	30.56%	12.06%	10.57%	9.51%
S&P ASX 50	-0.08%	-0.20%	5.93%	28.56%	11.42%	10.38%	9.79%
S&P ASX MIDCAP 50	0.29%	3.54%	9.04%	26.70%	15.40%	14.22%	12.94%
S&P ASX 100	-0.03%	0.36%	6.40%	28.22%	12.08%	10.96%	10.25%
S&P ASX Small Ords	0.92%	3.68%	7.88%	31.01%	13.52%	11.45%	6.98%
S&P ASX 200 Prop/Prop Trusts	-0.13%	0.24%	5.94%	27.75%	12.06%	11.03%	9.82%
International fixed interest							
Barclays Capital Global Aggregate Hedged	-0.26%	-1.45%	0.48%	-1.05%	4.06%	2.85%	4.78%
Barclays Capital Global Treasury Hdged A\$	-0.28%	-1.66%	0.32%	-2.07%	3.60%	2.56%	4.68%
International shares							
(US) Dow Jones	5.93%	2.90%	6.12%	35.65%	11.61%	16.13%	12.36%
(US) S&P 500	6.91%	4.78%	10.15%	40.84%	19.31%	16.72%	13.90%
(UK) FTSE 100	2.13%	2.92%	3.84%	29.77%	0.51%	0.80%	2.70%
(Japan) Nikkei 225	-1.90%	5.90%	0.28%	25.75%	9.64%	10.64%	12.39%
(Hong Kong) Hang Seng	3.27%	-1.64%	-9.80%	7.58%	4.46%	5.96%	5.85%
(Germany) MSCI Germany	2.31%	0.13%	3.33%	34.19%	9.84%	7.57%	9.89%
Market Performance							
MSCI Wid Ex Aus \$A	5.65%	4.53%	10.05%	41.34%	18.48%	15.90%	13.99%
MSCI World \$A	5.53%	4.44%	9.96%	41.06%	18.34%	15.79%	13.89%
MSCI Europe Gross - local	3.77%	2.91%	8.76%	39.90%	11.32%	9.61%	9.84%
MSCI Emerging Markets (Free)	0.91%	0.34%	-3.60%	16.54%	13.17%	10.84%	8.20%
MSCI Emerging Markets (Free) in AUD	-2.88%	-2.62%	-2.17%	9.35%	10.15%	9.68%	8.56%
MSCI North America Gross - local	6.90%	4.91%	10.98%	43.17%	21.92%	18.88%	15.88%
FTSE EPRA/NAREIT Global Index ex Aust hedged to AUD	5.70%	0.74%	7.47%	38.19%	5.00%	3.54%	6.54%
	1 month	3 months	6 months	1 year p.a.	3 years p.a.	5 years p.a.	10 years p.a.

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