

Historical returns for Retirement

Weekly Credited Interest Rates for 1 July 2016 to 30 June 2017

Note: Past performance is not a reliable indicator of future performance

Week beginning	Glidepath ¹				Aggressive	Growth	Balanced	Conservative	Cash
	Take-Off	Altitude	Cruising	Destination					
28/06/17 – 30/06/17 [^]	-0.32%	-0.33%	-0.34%	-0.35%	-0.32%	-0.33%	-0.35%	-0.32%	0.01%
21/06/17	-0.15%	-0.09%	-0.07%	-0.04%	-0.15%	-0.09%	-0.04%	0.01%	0.03%
14/06/17	-0.20%	-0.10%	-0.09%	-0.08%	-0.20%	-0.10%	-0.08%	0.03%	0.03%
07/06/17	0.25%	0.26%	0.26%	0.24%	0.25%	0.26%	0.24%	0.27%	0.03%
31/05/17	0.03%	0.08%	0.07%	0.06%	0.03%	0.08%	0.06%	0.08%	0.04%
24/05/17	0.28%	0.25%	0.23%	0.22%	0.28%	0.25%	0.22%	0.16%	0.03%
17/05/17	-0.57%	-0.38%	-0.34%	-0.28%	-0.57%	-0.38%	-0.28%	-0.11%	0.04%
10/05/17	0.15%	0.17%	0.13%	0.11%	0.15%	0.17%	0.11%	0.09%	0.04%
03/05/17	0.93%	0.72%	0.77%	0.74%	0.93%	0.72%	0.74%	0.58%	0.04%
27/04/17	0.11%	0.15%	0.13%	0.12%	0.11%	0.15%	0.12%	0.14%	0.03%
19/04/17	1.71%	1.30%	1.20%	1.02%	1.71%	1.30%	1.02%	0.62%	0.04%
12/04/17	-0.57%	-0.44%	-0.43%	-0.39%	-0.57%	-0.44%	-0.39%	-0.28%	0.03%
05/04/17	0.47%	0.40%	0.43%	0.42%	0.47%	0.40%	0.42%	0.34%	0.04%
29/03/17	0.40%	0.34%	0.33%	0.31%	0.40%	0.34%	0.31%	0.23%	0.03%
22/03/17	0.71%	0.55%	0.53%	0.47%	0.71%	0.55%	0.47%	0.31%	0.03%

Week beginning	Glidepath ¹				Aggressive	Growth	Balanced	Conservative	Cash
	Take-Off	Altitude	Cruising	Destination					
15/03/17	-0.43%	-0.28%	-0.15%	-0.33%	-0.43%	-0.28%	-0.33%	-0.23%	0.03%
08/03/17	0.40%	0.30%	0.24%	0.25%	0.40%	0.30%	0.25%	0.16%	0.03%
01/03/17	0.79%	0.60%	0.59%	0.53%	0.79%	0.60%	0.53%	0.41%	0.03%
22/02/17	-0.35%	-0.24%	-0.20%	-0.16%	-0.35%	-0.24%	-0.16%	-0.06%	0.03%
15/02/17	0.31%	0.26%	0.22%	0.17%	0.31%	0.26%	0.17%	0.11%	0.03%
08/02/17	1.03%	0.87%	0.78%	0.69%	1.03%	0.87%	0.69%	0.52%	0.03%
01/02/17	-0.02%	0.00%	-0.06%	-0.10%	-0.02%	0.00%	-0.10%	-0.12%	0.03%
25/01/17	0.02%	-0.02%	-0.03%	-0.04%	0.02%	-0.02%	-0.04%	-0.08%	0.03%
18/01/17	-0.11%	-0.06%	-0.07%	-0.07%	-0.11%	-0.06%	-0.07%	-0.04%	0.03%
11/01/17	-0.59%	-0.39%	-0.44%	-0.43%	-0.59%	-0.39%	-0.43%	-0.29%	0.03%
04/01/17	-0.16%	-0.03%	-0.12%	-0.15%	-0.16%	-0.03%	-0.15%	-0.11%	0.03%
29/12/16***	0.27%	0.30%	0.23%	0.20%	0.27%	0.30%	0.20%	0.16%	0.03%
21/12/16**	0.51%	0.37%	0.36%	0.33%	0.51%	0.37%	0.33%	0.20%	0.04%
14/12/16	1.32%	0.90%	0.93%	0.83%	1.32%	0.90%	0.83%	0.55%	0.03%
07/12/16	0.94%	0.83%	0.71%	0.59%	0.94%	0.83%	0.59%	0.41%	0.03%

Week beginning	Glidepath ¹				Aggressive	Growth	Balanced	Conservative	Cash
	Take-Off	Altitude	Cruising	Destination					
30/11/16	0.06%	0.03%	0.05%	0.05%	0.06%	0.03%	0.05%	0.05%	0.03%
23/11/16	-0.10%	-0.04%	-0.08%	-0.08%	-0.10%	-0.04%	-0.08%	-0.05%	0.03%
16/11/16	1.52%	1.13%	1.06%	0.92%	1.52%	1.13%	0.92%	0.57%	0.03%
09/11/16	0.93%	0.56%	0.55%	0.44%	0.93%	0.56%	0.44%	0.19%	0.03%
02/11/16	-0.14%	-0.07%	-0.08%	-0.07%	-0.14%	-0.07%	-0.07%	-0.01%	0.03%
26/10/16	-1.16%	-0.98%	-0.89%	-0.76%	-1.16%	-0.98%	-0.76%	-0.55%	0.03%
19/10/16	0.13%	0.17%	0.18%	0.18%	0.13%	0.17%	0.18%	0.20%	0.03%
12/10/16	-0.60%	-0.45%	-0.44%	-0.41%	-0.60%	-0.45%	-0.41%	-0.25%	0.03%
05/10/16	0.22%	0.14%	0.16%	0.18%	0.22%	0.14%	0.18%	0.14%	0.03%
28/09/16	0.50%	0.48%	0.46%	0.42%	0.50%	0.48%	0.42%	0.40%	0.04%
21/09/16	0.44%	0.45%	0.36%	0.28%	0.44%	0.45%	0.28%	0.23%	0.03%
14/09/16	0.51%	0.43%	0.32%	0.23%	0.51%	0.43%	0.23%	0.11%	0.03%
07/09/16	-0.89%	-0.89%	-0.72%	-0.58%	-0.89%	-0.89%	-0.58%	-0.45%	0.03%
31/08/16	-0.25%	-0.14%	-0.18%	-0.20%	-0.25%	-0.14%	-0.20%	-0.12%	0.04%

Week beginning	Glidepath ¹				Aggressive	Growth	Balanced	Conservative	Cash
	Take-Off	Altitude	Cruising	Destination					
24/08/16	0.29%	0.20%	0.23%	0.23%	0.29%	0.20%	0.23%	0.17%	0.03%
17/08/16	0.40%	0.29%	0.26%	0.23%	0.40%	0.29%	0.23%	0.13%	0.04%
10/08/16	0.23%	0.17%	0.15%	0.15%	0.23%	0.17%	0.15%	0.10%	0.04%
03/08/16	0.28%	0.35%	0.31%	0.27%	0.28%	0.35%	0.27%	0.29%	0.05%
27/07/16	-0.36%	-0.27%	-0.26%	-0.24%	-0.36%	-0.27%	-0.24%	-0.15%	0.04%
20/07/16	0.49%	0.42%	0.37%	0.31%	0.49%	0.42%	0.31%	0.23%	0.04%
13/07/16	1.27%	1.02%	0.97%	0.88%	1.27%	1.02%	0.88%	0.66%	0.04%
06/07/16	1.36%	1.15%	0.92%	0.71%	1.36%	1.15%	0.71%	0.41%	0.04%
01/07/16 to 05/07/16*	-0.86%	-0.61%	-0.52%	-0.41%	-0.86%	-0.61%	-0.41%	-0.17%	0.03%

1. The investment option, Glidepath, was introduced on 1 October 2015. As a result, returns are reported from that date.

2. Due to a system error, these returns were originally reported incorrectly. For the period 1 to 7 July 2015, the returns were reported as Conservative (0.23%), Balanced (0.37%), Growth (0.36%) and Aggressive (0.47%).

* Because the end of the 2015/2016 financial year falls within a weekly period, credited interest rates are declared for the period from the beginning of the week to 30 June. Separate credited interest rates are then declared for the period from 1 July to the end of the week.

** Due to public holidays, these CIRs apply for an eight day period, from 21 December 2016 to 28 December 2016.

*** Due to public holidays, these CIRs apply for a six day period, from 29 December 2016 to 3 January 2017.

^^Due to public holidays, these CIRs apply from 28 December 2017 to 2 January 2018.

^Because the end of the 2016/2017 financial year falls within a weekly period, credited interest rates are declared for the period from the beginning of the week to 30 June. Separate credited interest rates are then declared for the period from 1 July to the end of the week.

Archive – historical returns for Retirement

This document applies for Income Accounts (formerly Division 9 and Division 14 accounts) only.

Note: Past performance is not a reliable indicator of future performance

Weekly Credited Interest Rates (CIRs)

Weekly CIRs applied from 1 July 2014.

CIRs for 2015/2016

Week beginning	Glidepath ¹				Aggressive ²	Growth ²	Balanced ²	Conservative ²	Cash ²
	Take-Off	Altitude	Cruising	Destination					
29/06/16 to 30/06/16*	1.50%	1.27%	1.10%	0.92%	1.50%	1.27%	0.92%	0.63%	0.01%
22/06/16	-1.76%	-1.40%	-1.19%	-0.97%	-1.76%	-1.40%	-0.97%	-0.56%	0.05%
15/06/16	1.20%	0.98%	0.84%	0.66%	1.20%	0.98%	0.66%	0.41%	0.04%
08/06/16	-1.67%	-1.39%	-1.19%	-0.98%	-1.67%	-1.39%	-0.98%	-0.66%	0.03%
01/06/16	-0.31%	-0.12%	-0.13%	-0.14%	-0.31%	-0.12%	-0.14%	0.01%	0.04%
25/05/16	0.72%	0.70%	0.54%	0.44%	0.72%	0.70%	0.44%	0.32%	0.04%
18/05/16	0.86%	0.56%	0.66%	0.62%	0.86%	0.56%	0.62%	0.44%	0.04%
11/05/16	0.25%	0.28%	0.23%	0.22%	0.25%	0.28%	0.22%	0.20%	0.04%
04/05/16	0.69%	0.51%	0.58%	0.56%	0.69%	0.51%	0.56%	0.47%	0.06%
27/04/16	0.83%	0.28%	0.48%	0.46%	0.83%	0.28%	0.46%	0.20%	0.06%
20/04/16	0.10%	0.07%	0.11%	0.12%	0.10%	0.07%	0.12%	0.11%	0.04%
13/04/16	1.21%	1.13%	0.93%	0.73%	1.21%	1.13%	0.73%	0.56%	0.04%
06/04/16	0.63%	0.53%	0.42%	0.30%	0.63%	0.53%	0.30%	0.18%	0.04%
30/03/16	-0.49%	-0.52%	-0.49%	-0.44%	-0.49%	-0.52%	-0.44%	-0.44%	0.05%

Week beginning	Glidepath ¹			Aggressive ²	Growth ²	Balanced ²	Conservative ²	Cash ²	
	Take-Off	Altitude	Cruising						Destination
23/03/16	-0.30%	-0.33%	-0.21%	-0.16%	-0.30%	-0.33%	-0.16%	-0.11%	0.04%
16/03/16	0.28%	0.34%	0.24%	0.17%	0.28%	0.34%	0.17%	0.16%	0.04%
09/03/16	0.79%	0.58%	0.50%	0.39%	0.79%	0.58%	0.39%	0.19%	0.04%
02/03/16	0.08%	0.40%	0.08%	0.00%	0.08%	0.40%	0.00%	0.01%	0.04%
24/02/16	0.91%	0.70%	0.73%	0.66%	0.91%	0.70%	0.66%	0.52%	0.04%
17/02/16	0.61%	0.65%	0.57%	0.49%	0.61%	0.65%	0.49%	0.46%	0.04%
10/02/16	1.14%	0.91%	0.85%	0.72%	1.14%	0.91%	0.72%	0.52%	0.05%
03/02/16	-2.06%	-1.75%	-1.64%	-1.44%	-2.06%	-1.75%	-1.44%	-1.13%	0.04%
27/01/16	-0.18%	-0.07%	-0.09%	-0.05%	-0.18%	-0.07%	-0.05%	0.02%	0.04%
20/01/16	0.44%	0.38%	0.31%	0.21%	0.44%	0.38%	0.21%	0.13%	0.04%
13/01/16	-0.99%	-0.89%	-0.78%	-0.65%	-0.99%	-0.89%	-0.65%	-0.49%	0.04%
06/01/16	-2.42%	-2.13%	-1.84%	-1.54%	-2.42%	-2.13%	-1.54%	-1.14%	0.03%
30/12/15	-0.72%	-0.69%	-0.55%	-0.42%	-0.72%	-0.69%	-0.42%	-0.30%	0.05%
23/12/15	1.39%	1.20%	1.01%	0.84%	1.39%	1.20%	0.84%	0.58%	0.04%
16/12/15	0.86%	0.74%	0.65%	0.55%	0.86%	0.74%	0.55%	0.42%	0.04%
09/12/15	-1.59%	-1.37%	-1.11%	-0.90%	-1.59%	-1.37%	-0.90%	-0.59%	0.03%
02/12/15	-1.30%	-1.21%	-1.14%	-1.01%	-1.30%	-1.21%	-1.01%	-0.90%	0.03%
25/11/15	0.07%	0.12%	0.09%	0.07%	0.07%	0.12%	0.07%	0.10%	0.05%
18/11/15	0.11%	0.22%	0.16%	0.11%	0.11%	0.22%	0.11%	0.16%	0.04%
11/11/15	-0.95%	-0.62%	-0.56%	-0.48%	-0.95%	-0.62%	-0.48%	-0.20%	0.04%
04/11/15	-0.16%	-0.23%	-0.17%	-0.12%	-0.16%	-0.23%	-0.12%	-0.13%	0.03%
28/10/15	0.11%	-0.08%	-0.07%	0.03%	0.11%	-0.08%	0.03%	-0.03%	0.04%
21/10/15	0.94%	0.85%	0.76%	0.62%	0.94%	0.85%	0.62%	0.46%	0.04%

Week beginning	Glidepath ¹			Aggressive ²	Growth ²	Balanced ²	Conservative ²	Cash ²	
	Take-Off	Altitude	Cruising						Destination
14/10/15	0.49%	0.42%	0.44%	0.33%	0.49%	0.42%	0.33%	0.24%	0.04%
07/10/15	0.21%	0.34%	0.21%	0.16%	0.21%	0.34%	0.16%	0.13%	0.04%
30/09/15	2.67%	2.08%	2.10%	1.72%	2.67%	2.08%	1.72%	0.94%	0.04%
23/09/15	n/a	n/a	n/a	n/a	-1.70%	-1.27%	-0.97%	-0.43%	0.04%
16/09/15	n/a	n/a	n/a	n/a	-0.11%	-0.11%	-0.11%	-0.07%	0.04%
09/09/15	n/a	n/a	n/a	n/a	-0.60%	-0.44%	-0.29%	-0.16%	0.04%
02/09/15	n/a	n/a	n/a	n/a	0.77%	0.56%	0.47%	0.30%	0.04%
26/08/15	n/a	n/a	n/a	n/a	0.97%	0.71%	0.52%	0.31%	0.04%
19/08/15	n/a	n/a	n/a	n/a	-3.01%	-2.04%	-1.79%	-0.86%	0.04%
12/08/15	n/a	n/a	n/a	n/a	-0.98%	-0.68%	-0.50%	-0.21%	0.04%
05/08/15	n/a	n/a	n/a	n/a	-0.42%	-0.27%	-0.15%	0.04%	0.04%
29/07/15	n/a	n/a	n/a	n/a	0.15%	0.18%	0.23%	0.19%	0.04%
22/07/15	n/a	n/a	n/a	n/a	-1.03%	-0.75%	-0.52%	-0.19%	0.04%
15/07/15	n/a	n/a	n/a	n/a	0.61%	0.57%	0.55%	0.43%	0.04%
08/07/15	n/a	n/a	n/a	n/a	1.53%	0.89%	0.78%	0.46%	0.04%
01/07/15	n/a	n/a	n/a	n/a	0.54%	0.50%	0.43% ²	0.28% ²	0.04%

1. The investment option, Glidepath, was introduced on 1 October 2015. As a result, returns are reported from that date.

2. Due to a system error, these returns were originally reported incorrectly. For the period 1 to 7 July 2015, the returns were reported as Conservative (0.23%), Balanced (0.37%), Growth (0.36%) and Aggressive (0.47%).

*Because the end of the 2015/2016 financial year falls within a weekly period, credited interest rates are declared for the period from the beginning of the week to 30 June. Separate credited interest rates are then declared for the period from 1 July to the end of the week.

CIRs for 2014/2015

Investment Option					
	Cash	Conservative	Balanced	Growth	Aggressive
1 Jul to 8 Jul 2014	0.07%	0.25%	0.43%	0.56%	0.70%
9 Jul to 15 Jul 2014	0.04%	0.05%	0.03%	0.02%	0.00%
16 Jul to 22 Jul 2014	0.05%	0.29%	0.45%	0.53%	0.64%
23 Jul to 29 Jul 2014	0.05%	0.18%	0.22%	0.23%	0.25%
30 Jul to 5 Aug 2014	0.06%	-0.32%	-0.62%	-0.76%	-0.98%
6 Aug to 12 Aug 2014	0.04%	0.10%	0.11%	0.12%	0.06%
20 Aug to 26 Aug 2014	0.05%	0.49%	0.80%	0.91%	1.16%
20 Aug to 26 Aug 2014	0.05%	0.34%	0.41%	0.39%	0.43%
27 Aug to 2 Sept 2014	0.07%	0.19%	0.28%	0.34%	0.38%
3 Sept to 9 Sept 2014	0.04%	-0.06%	-0.11%	-0.10%	-0.08%
10 Sept to 16 Sept 2014	0.05%	-0.07%	-0.13%	-0.18%	-0.06%
17 Sept to 23 Sept 2014	0.05%	0.12%	-0.02%	-0.13%	-0.28%
24 Sept to 30 Sept 2014	0.03%	-0.05%	-0.28%	-0.47%	-0.64%
1 Oct to 7 Oct 2014	0.06%	-0.14%	-0.35%	-0.46%	-0.65%
8 Oct to 14 Oct 2014	0.04%	-0.35%	-0.75%	-0.85%	-1.23%
15 Oct to 21 Oct 2014	0.05%	0.29%	0.71%	0.85%	1.62%
22 Oct to 28 Oct 2014	0.04%	0.34%	0.67%	0.75%	1.25%
29 Oct to 4 Nov 2014	0.05%	0.36%	0.68%	0.73%	1.03%
5 Nov to 11 Nov 2014	0.04%	0.17%	0.37%	0.49%	0.71%
12 Nov to 18 Nov 2014	0.05%	-0.11%	-0.22%	-0.27%	-0.28%
19 Nov to 25 Nov 2014	0.05%	0.28%	0.37%	0.39%	0.43%
26 Nov to 2 Dec 2014	0.07%	-0.16%	-0.39%	-0.53%	-0.72%
3 Dec to 9 Dec 2014	0.04%	0.12%	0.07%	0.05%	-0.04%
10 Dec to 16 Dec 2014	0.05%	-0.43%	-0.84%	-1.03%	-1.22%
17 Dec to 23 Dec 2014	0.04%	1.15%	1.92%	2.13%	2.83%
24 Dec to 30 Dec 2014	0.05%	0.05%	0.05%	0.03%	0.01%

31 Dec to 6 Jan 2015	0.06%	-0.23%	-0.55%	-0.71%	-0.98%
7 Jan to 13 Jan 2015	0.04%	0.38%	0.61%	0.67%	0.93%
14 Jan to 20 Jan 2015	0.04%	-0.05%	-0.13%	-0.15%	-0.24%
21 Jan to 27 Jan 2015	0.05%	0.80%	1.30%	1.40%	1.84%
28 Jan to 3 Feb 2015	0.08%	0.66%	1.03%	1.18%	1.43%
4 Feb to 10 Feb 2015	0.05%	0.17%	0.36%	0.52%	0.63%
11 Feb to 17 Feb 2015	0.04%	0.36%	0.66%	0.78%	1.05%
18 Feb to 24 Feb 2015	0.04%	0.38%	0.58%	0.69%	0.84%
25 Feb to 3 Mar 2015	0.06%	0.08%	0.05%	0.04%	0.00%
4 Mar to 10 Mar 2015	0.03%	-0.15%	-0.51%	-0.70%	-1.04%
11 Mar to 17 Mar 2015	0.04%	0.41%	0.61%	0.70%	0.81%
18 Mar to 24 Mar 2015	0.04%	0.14%	0.36%	0.45%	0.64%
25 Mar to 31 Mar 2015	0.03%	0.09%	0.00%	-0.05%	-0.20%
1 Apr to 7 Apr 2015	0.05%	0.03%	0.24%	0.44%	0.63%
8 Apr to 14 Apr 2015	0.03%	0.23%	0.43%	0.59%	0.81%
15 Apr to 21 Apr 2015	0.03%	-0.14%	-0.03%	0.09%	0.50%
22 Apr to 28 Apr 2015	0.03%	0.07%	0.14%	0.17%	0.28%
29 Apr to 5 May 2015	0.10%	-0.50%	-0.75%	-0.85%	-0.95%
6 May to 12 May 2015	0.04%	-0.31%	-0.43%	-0.48%	-0.44%
13 May to 19 May 2015	0.03%	0.26%	0.38%	0.40%	0.49%
20 May to 26 May 2015	0.02%	0.26%	0.47%	0.60%	0.78%
27 May to 2 Jun 2015	0.04%	-0.08%	-0.30%	-0.49%	-0.67%
3 Jun to 9 Jun 2015	0.04%	-0.42%	-0.67%	-0.73%	-0.97%
10 Jun to 16 Jun 2015	0.04%	0.06%	0.21%	0.39%	0.52%
17 Jun to 23 Jun 2015	0.04%	0.47%	0.78%	0.91%*	1.19%
24 Jun to 30 Jun 2015	0.04%	-0.77%	-1.35%	-1.60%*	-2.19%

* Due to a system error, these returns were originally reported incorrectly:

- for the period 17 to 23 June, the return for Growth was reported as 0.81%
- for the period 24 to 30 June, the return for Growth was reported as -1.68%

Monthly Credited Interest Rates (applied up to 30 June 2014)

When being applied to your account, monthly CIRs were first annualised and then an adjustment was made to take into account the actual number of days in each month.

Different CIRs are issued for divisions 9 & 14 as investment earnings within income stream accounts are tax free. For 2013/14 the monthly CIRs for each investment option for divisions 9 & 14 are:

2013/14 Monthly Credited Interest Rates					
Month	Cash option	Conservative option	Balanced option	Growth option	Aggressive option
Jul 2013	0.24%	1.14%	2.12%	2.59%	3.34%
Aug 2013	0.21%	0.38%	0.50%	0.52%	0.94%
Sept 2013	0.23%	0.58%	1.15%	1.51%	1.98%
Oct 2013	0.20%	0.83%	1.31%	1.46%	1.88%
Nov 2013	0.19%	0.52%	0.69%	0.94%	0.89%
Dec 2013	0.20%	1.04%	1.41%	1.62%	1.86%
Jan 2014	0.21%	-0.12%	-0.54%	-0.31%	-0.89%
Feb 2014	0.19%	1.20%	1.91%	2.09%	2.59%
Mar 2014	0.18%	0.36%	0.40%	0.46%	0.52%
Apr 2014	0.21%	0.65%	0.83%	0.82%	1.08%
May 2014	0.18%	0.65%	0.85%	0.95%	1.01%
Jun 2014	0.22%	0.37%	0.41%	0.55%	0.65%

2012/13 Monthly Credited Interest Rates					
Month	Cash option	Conservative option	Balanced option	Growth option	Aggressive option
Jun 2013	0.24%	-0.39%	-0.49%	-0.33%	-0.19%
May 2013	0.27%	0.39%	0.62%	0.83%	1.10%
Apr 2013	0.27%	0.99%	1.46%	1.72%	2.21%
Mar 2013	0.26%	0.19%	0.29%	0.42%	0.52%
Feb 2013	0.24%	1.08%	1.68%	2.01%	2.57%
Jan 2013	0.28%	1.28%	2.19%	2.70%	3.62%
Dec 2012	0.29%	0.89%	1.46%	1.80%	2.37%
Nov 2012	0.28%	0.40%	0.47%	0.49%	0.51%
Oct 2012	0.31%	0.80%	1.06%	1.18%	1.40%
Sep 2012	0.31%	1.22%	1.58%	1.69%	1.94%
Aug 2012	0.31%	0.85%	1.14%	1.26%	1.50%
Jul 2012	0.31%	0.73%	0.82%	0.78%	0.77%

2011/12 Monthly Credited Interest Rates					
Month	Cash option	Conservative option	Balanced option	Growth option	Aggressive option
Jun 2012	0.30%	0.58%	0.74%	0.90%	1.10%
May 2012	0.38%	-0.34%	-1.47%	-2.12%	-3.32%
Apr 2012	0.38%	0.28%	0.15%	0.13%	-0.01%
Mar 2012	0.39%	0.75%	0.99%	1.07%	1.24%
Feb 2012	0.35%	1.28%	1.83%	2.05%	2.50%
Jan 2012	0.40%	1.36%	1.96%	2.26%	2.80%
Dec 2011	0.41%	0.52%	0.17%	-0.10%	-0.50%
Nov 2011	0.41%	-0.01%	-0.65%	-1.00%	-1.69%
Oct 2011	0.44%	1.44%	2.47%	3.00%	3.89%
Sep 2011	0.41%	-0.64%	-1.62%	-2.23%	-3.11%
Aug 2011	0.45%	-0.45%	-1.42%	-1.98%	-2.92%
Jul 2011	0.44%	0.04%	-0.71%	-1.21%	-2.06%

2010/11 Monthly Credited Interest Rates					
Month	Cash option	Conservative option	Balanced option	Growth option	Aggressive option
Jun 2011	0.43%	-0.15%	-0.56%	-0.77%	-1.19%
May 2011	0.43%	0.47%	0.12%	-0.14%	-0.50%
Apr 2011	0.42%	0.86%	0.84%	0.78%	0.66%
Mar 2011	0.43%	0.55%	0.47%	0.41%	0.31%
Feb 2011	0.37%	1.06%	1.39%	1.54%	1.80%
Jan 2011	0.47%	0.57%	0.84%	1.03%	1.56%
Dec 2010	0.34%	0.94%	1.62%	2.05%	2.73%
Nov 2010	0.38%	-0.14%	-0.06%	0.10%	0.28%
Oct 2010	0.37%	0.74%	1.24%	1.65%	2.28%
Sep 2010	0.40%	1.23%	2.02%	2.61%	3.30%
Aug 2010	0.41%	0.62%	0.17%	-0.41%	-1.11%
Jul 2010	0.41%	1.01%	1.73%	2.30%	3.07%

2009/10 Monthly Credited Interest Rates					
Month	Cash option	Conservative option	Balanced option	Growth option	Aggressive option
Jun 2010	0.40%	0.00%	-0.76%	-1.43%	-2.37%
May 2010	0.39%	-0.52%	-1.64%	-2.57%	-3.74%
April 2010	0.35%	0.43%	0.18%	-0.09%	-0.49%
Mar 2010	0.34%	1.46%	2.52%	3.29%	4.39%
Feb 2010	0.30%	0.45%	0.66%	0.88%	1.11%
Jan 2010	0.36%	-0.15%	-1.08%	-1.93%	-2.98%
Dec 2009	0.31%	0.64%	1.41%	2.16%	3.11%
Nov 2009	0.31%	1.32%	1.63%	1.69%	1.70%
Oct 2009	0.27%	-0.05%	-0.49%	-0.88%	-1.33%
Sep 2009	0.22%	1.27%	1.82%	2.21%	2.48%
Aug 2009	0.25%	1.67%	2.28%	2.70%	3.00%
Jul 2009	0.25%	1.96%	3.12%	3.95%	4.54%

2008/09 Monthly Credited Interest Rates					
Month	Cash option	Conservative option	Balanced option	Growth option	Aggressive option
Jun 2009	0.24%	0.79%	0.98%	1.08%	1.18%
May 2009	0.25%	0.56%	1.19%	1.77%	2.18%
April 2009	0.26%	1.29%	2.65%	3.82%	4.65%
Mar 2009	0.20%	1.59%	2.42%	3.08%	3.56%
Feb 2009	0.36%	-2.20%	-3.43%	-4.38%	-5.01%
Jan 2009	0.35%	0.53%	-0.51%	-1.43%	-2.17%
Dec 2008	0.36%	1.19%	0.62%	0.09%	-0.33%
Nov 2008	0.47%	-0.92%	-3.20%	-5.10%	-6.61%
Oct 2008	0.53%	-3.59%	-5.89%	-7.96%	-9.66%
Sep 2008	0.57%	-2.20%	-3.80%	-5.11%	-6.09%
Aug 2008	0.51%	2.00%	2.24%	2.36%	2.42%
Jul 2008	0.69%	0.70%	-0.07%	-0.68%	-1.15%

2007/08 Quarterly Credited Interest Rates					
Quarter ending	Cash option	Conservative option	Balanced option	Growth option	Aggressive option
Jun 2008	1.78%	-0.47%	-1.56%	-2.33%	-2.94%
Mar 2008	1.69%	-0.80%	-3.96%	-6.60%	-8.52%
Dec 2007	1.69%	0.99%	1.16%	1.05%	1.06%
Sep 2007	1.61%	1.95%	1.88%	1.54%	1.27%

Member investment choice was not available prior to 2007/08. The credited interest rates for previous years were:

Quarter ending	2006/07 Credited interest rate
30 Jun 2007	3.34%
31 Mar 2007	3.93%
31 Dec 2006	5.87%
30 Sep 2006	3.92%

Quarter ending	2005/06 Credited interest rate
30 Jun 2006	-0.7%
31 Mar 2006	5.9%
31 Dec 2005	4.2%
30 Sep 2005	6.6%

Quarter ending	2004/05 Credited interest rate
30 Jun 2005	3.9%
31 Mar 2005	2.4%
31 Dec 2004	5.9%
30 Sep 2004	2.9%

Annual credited interest rates

Annual CIRs (net of tax and fees) to 30 June each year for each investment option are:

Year	Credited Interest Rates (% pa)				
	Cash option	Conservative option	Balanced option	Growth option	Aggressive option
2014/15	2.40%	5.43%	7.61%	8.27%	11.44%
2013/14	2.49%	7.86%	11.58%	13.99%	16.98%
2012/13	3.42%	8.75%	12.96%	15.52%	19.87%
2011/12	4.87%	4.89%	2.35%	0.59%	-2.39%
2010/11	4.97%	8.03%	10.24%	11.66%	13.86%
2009/10	3.81%	8.78%	9.94%	10.17%	9.34%
2008/09	4.90%	-0.43%	-7.01%	-12.49%	-16.75%
2007/08	6.94%	1.66%	-2.56%	-6.40%	-9.13%