

| Periodic Returns                         | 1-Month | 3-Month | 6-Month | 1-Year | 3-Year | 5-Year | 7-Year | 10-Year | 20-Year | Class        |
|------------------------------------------|---------|---------|---------|--------|--------|--------|--------|---------|---------|--------------|
| S&P/ASX 20 TR AUD                        | 0.10    | 0.31    | -3.82   | 8.99   | 3.81   | 8.59   | 7.23   | 3.74    | 8.34    | Equities     |
| S&P/ASX 50 TR AUD                        | -0.15   | 0.58    | -1.98   | 9.77   | 5.90   | 9.66   | 7.91   | 3.41    | 8.33    | Equities     |
| S&P/ASX 100 TR                           | -0.10   | 0.41    | -1.29   | 9.72   | 7.01   | 10.34  | 8.16   | 3.38    | 8.33    | Equities     |
| S&P/ASX 200 TR AUD                       | -0.02   | 0.68    | -0.91   | 9.25   | 7.08   | 10.08  | 7.85   | 3.09    | 8.10    | Equities     |
| S&P/ASX 300 TR                           | 0.04    | 0.80    | -0.78   | 9.02   | 7.12   | 9.94   | 7.68   | 2.94    | 8.03    | Equities     |
| S&P/ASX All Ordinaries TR                | 0.05    | 1.02    | -0.53   | 8.53   | 7.30   | 10.08  | 7.67   | 3.01    | 8.11    | Equities     |
| S&P/ASX Small Ordinaries TR AUD          | 1.31    | 4.41    | 4.04    | 2.97   | 8.16   | 5.10   | 2.27   | -1.40   | 4.78    | Equities     |
| S&P/ASX Small Industrial TR              | 1.05    | 2.51    | 2.62    | 1.89   | 8.64   | 10.91  | 8.43   | 1.19    | 5.53    | Equities     |
| MSCI World Ex Australia NR AUD           | 3.44    | 2.53    | 6.25    | 15.38  | 11.82  | 17.67  | 13.63  | 5.55    | 5.12    | Equities     |
| MSCI World ex Australia Hdg NR AUD       | 2.49    | 4.29    | 7.59    | 19.63  | 10.66  | 14.97  | 13.80  | 6.72    | 6.43    | Equities     |
| MSCI World NR AUD                        | 3.35    | 2.49    | 6.03    | 15.25  | 11.67  | 17.42  | 13.44  | 5.48    | 5.18    | Equities     |
| MSCI ACWI NR AUD                         | 3.04    | 2.82    | 6.63    | 15.71  | 11.40  | 16.58  | 12.49  | 5.14    | n/a     | Equities     |
| MSCI EM NR AUD                           | 0.68    | 5.47    | 11.47   | 19.43  | 8.78   | 10.01  | 5.67   | 2.54    | 5.95    | Equities     |
| Morningstar EM                           | 0.06    | 2.26    | 4.20    | 4.46   | 5.53   | 4.27   | 5.71   | 7.14    | n/a     | Equities     |
| MSCI World Small Cap NR AUD              | 5.07    | 3.86    | 7.68    | 16.80  | 14.49  | 19.39  | 15.02  | 7.92    | n/a     | Equities     |
| S&P 500 TR AUD                           | 3.17    | 2.13    | 4.68    | 16.03  | 15.00  | 20.90  | 17.91  | 8.77    | 6.59    | Equities     |
| S&P 500 Hedged NR AUD                    | 2.01    | 4.43    | 7.70    | 19.03  | n/a    | n/a    | n/a    | n/a     | n/a     | Equities     |
| S&P SmallCap 600 TR AUD                  | 8.91    | 3.59    | 4.74    | 18.43  | 18.27  | 22.29  | 19.09  | 10.61   | 8.91    | Equities     |
| MSCI Japan NR AUD                        | 3.06    | 1.64    | 6.33    | 11.27  | 11.74  | 17.01  | 10.46  | 2.92    | 1.87    | Equities     |
| MSCI AC Asia EX Japan NR AUD             | 0.96    | 4.23    | 12.28   | 19.65  | 11.88  | 13.67  | 8.80   | 4.33    | n/a     | Equities     |
| MSCI China NR AUD                        | 2.13    | 12.08   | 23.25   | 29.75  | 16.75  | 17.38  | 9.22   | 3.08    | n/a     | Equities     |
| MSCI India NR AUD                        | -2.65   | 0.64    | 3.00    | 11.35  | 8.34   | 12.74  | 4.55   | 2.71    | n/a     | Equities     |
| Bloomberg AusBond Bank 0+Y TR AUD        | 0.14    | 0.43    | 0.87    | 1.77   | 2.14   | 2.43   | 3.07   | 3.77    | 4.62    | Fixed Income |
| Bloomberg AusBond Composite 0+Y TR AUD   | -0.31   | -0.07   | 0.94    | -0.75  | 3.90   | 3.90   | 5.42   | 6.07    | 5.90    | Fixed Income |
| Bloomberg AusBond Govt 0+Y TR AUD        | -0.40   | -0.27   | 0.72    | -1.49  | 3.84   | 3.65   | 5.27   | 6.05    | n/a     | Fixed Income |
| Bloomberg AusBond Credit 0+Y TR AUD      | -0.04   | 0.69    | 1.80    | 2.09   | 4.37   | 4.86   | 6.08   | 6.50    | 6.18    | Fixed Income |
| Bloomberg AusBond Govt Infl 0+Y TR AUD   | -0.97   | -0.80   | -0.14   | -1.48  | 3.16   | 2.81   | 5.72   | 5.86    | 6.63    | Fixed Income |
| Citi WGBI AUD                            | -0.13   | -0.47   | 1.85    | -5.15  | 4.61   | 5.36   | 3.86   | 4.18    | 4.00    | Fixed Income |
| Citi WGBI Hdg AUD                        | -0.60   | 0.70    | 1.69    | -0.70  | 4.68   | 5.15   | 5.95   | 7.07    | 7.16    | Fixed Income |
| BBGBarc Global Aggregate TR AUD          | 0.17    | -0.52   | 1.51    | -3.70  | 5.05   | 6.30   | 4.71   | 4.56    | 4.18    | Fixed Income |
| BBGBarc Global Aggregate TR Hdg AUD      | -0.43   | 0.89    | 2.07    | 0.53   | 4.76   | 5.10   | 6.18   | 7.30    | 7.29    | Fixed Income |
| 50% BBG AusBond Comp /50% BBG AusBond    | -0.08   | 0.18    | 0.91    | 0.51   | 3.03   | 3.17   | 4.24   | 4.92    | 5.27    | Fixed Income |
| 50% BBG AusBond Comp /50% Barc Global A  | -0.37   | 0.41    | 1.50    | -0.11  | 4.34   | 4.50   | 5.80   | 6.69    | 6.60    | Fixed Income |
| BBGBarc Global Treasury TR Hdg AUD       | -0.57   | 0.69    | 1.60    | -0.51  | 4.76   | 5.13   | 6.01   | 7.14    | 7.14    | Fixed Income |
| BBGBarc Global Agg Corp TR Hdg AUD       | -0.22   | 1.38    | 3.51    | 2.93   | 5.63   | 5.91   | 7.22   | 7.95    | n/a     | Fixed Income |
| BBGBarc Multiverse TR Hdg AUD            | -0.35   | 0.99    | 2.25    | 1.06   | 4.96   | 5.29   | 6.36   | 7.43    | n/a     | Fixed Income |
| JPM EMBI Global Core Hdg NR AUD          | -0.13   | 2.73    | 4.95    | 4.30   | 7.56   | 6.20   | 8.38   | 9.38    | 7.50    | Fixed Income |
| iShares Global High Yield Bond AUDH ETF  | 0.87    | 1.77    | 4.37    | 8.68   | 7.90   | 8.79   | 10.27  | 10.33   | n/a     | Fixed Income |
| Morningstar Aus UBS Comp/BCGA TR Hdg AU  | -0.37   | 0.41    | 1.50    | -0.11  | 4.34   | 4.50   | 5.80   | 6.69    | 6.61    | Fixed Income |
| S&P Global Infrastructure NR AUD         | -0.78   | 0.64    | 5.72    | 9.39   | 8.90   | 14.72  | 10.98  | 3.96    | n/a     | Infra        |
| S&P Global Infrastructure NR Hdg AUD     | -1.74   | 1.53    | 5.26    | 11.30  | 8.22   | 12.28  | 11.47  | 5.65    | n/a     | Infra        |
| S&P/ASX 200 A-REIT TR                    | 0.51    | 1.72    | -1.74   | -2.75  | 12.23  | 13.01  | 12.14  | -0.29   | 7.04    | REITs        |
| S&P/ASX 300 A-REIT TR                    | 0.57    | 1.94    | -1.17   | -1.97  | 12.48  | 13.22  | 12.26  | -0.39   | n/a     | REITs        |
| FTSE EPRA/NAREIT Developed NR AUD        | 0.75    | -0.67   | 1.47    | -1.92  | 9.79   | 12.91  | 10.80  | 3.02    | n/a     | REITs        |
| FTSE EPRA/NAREIT Developed NR Hdg AUD    | -0.10   | 1.04    | 3.15    | 1.94   | 8.67   | 10.56  | 10.78  | 3.38    | n/a     | REITs        |
| Morningstar Aus Msec Conservative TR AUD | 0.08    | 0.55    | 1.30    | 2.03   | 4.54   | 5.49   | 5.88   | 5.36    | 6.16    | Multi-Asset  |
| Morningstar Aus Msec Moderate TR AUD     | 0.35    | 0.77    | 1.55    | 3.13   | 5.37   | 6.53   | 6.53   | 4.92    | 6.31    | Multi-Asset  |
| Morningstar Aus Msec Balanced TR AUD     | 0.77    | 1.08    | 1.94    | 5.58   | 6.88   | 8.85   | 7.97   | 4.36    | 6.75    | Multi-Asset  |
| Morningstar Aus Msec Growth TR AUD       | 1.05    | 1.32    | 2.05    | 7.26   | 7.82   | 10.65  | 9.11   | 4.58    | 7.01    | Multi-Asset  |
| Morningstar Aus Msec Aggressive TR AUD   | 1.53    | 1.59    | 2.63    | 10.20  | 9.35   | 12.83  | 10.32  | 4.66    | 7.03    | Multi-Asset  |
| RBA Cash Rate                            | 0.12    | 0.37    | 0.75    | 1.50   | 1.88   | 2.23   | 2.86   | 3.52    | 4.45    | Fixed Income |
| RBA Cash Rate plus 5.00%                 | 0.53    | 1.60    | 3.24    | 6.58   | 6.98   | 7.34   | 8.01   | 8.69    | 9.67    | Fixed Income |
| RBA Bank accepted Bills 90 Days          | 0.14    | 0.43    | 0.86    | 1.75   | 2.08   | 2.36   | 2.97   | 3.63    | 4.51    | Fixed Income |
| CPI                                      | 0.16    | 0.48    | 0.66    | 1.67   | 1.49   | 1.79   | 2.05   | 2.34    | 2.60    | Inflation    |
| CPI plus 1.00%                           | 0.24    | 0.73    | 1.16    | 2.69   | 2.51   | 2.81   | 3.07   | 3.36    | 3.62    | Inflation    |
| CPI plus 2.00%                           | 0.33    | 0.98    | 1.66    | 3.71   | 3.52   | 3.82   | 4.09   | 4.38    | 4.65    | Inflation    |
| CPI plus 3.00%                           | 0.41    | 1.23    | 2.16    | 4.72   | 4.54   | 4.84   | 5.11   | 5.41    | 5.68    | Inflation    |
| CPI plus 4.00%                           | 0.49    | 1.47    | 2.66    | 5.74   | 5.55   | 5.86   | 6.13   | 6.43    | 6.70    | Inflation    |
| CPI plus 5.00%                           | 0.57    | 1.71    | 3.15    | 6.76   | 6.57   | 6.88   | 7.15   | 7.45    | 7.73    | Inflation    |

Green cells = top 5 returns for that time period

Pink cells = bottom 5 returns for that time period