

## SPEC Super - Crediting Rate History



	Option Available from	Crediting Rate History						3 year average* @ 30 June 2010 p.a.	5 year average* @ 30 June 2010 p.a.
		30 June 2005	30 June 2006	30 June 2007	30 June 2008	30 June 2009	30 June 2010		
<b>SUPER Members</b>									
Cash Enhanced	1/07/2005	N.A.	4.79% p.a.	5.70% p.a.	4.80% p.a.	4.28% p.a.	5.27%	4.78%	4.97%
Cap Guaranteed #	1/07/2002	4.80% p.a.	5.26% p.a.	6.00% p.a.	5.70% p.a.	2.58% p.a.	1.78%	3.34%	4.25%
Balanced	1/01/1987	13.20% p.a.	14.81% p.a.	18.43% p.a.	-6.70% p.a.	-12.82% p.a.	10.00%	-3.64%	4.00%
Growth (High Risk)	1/07/2002	15.30% p.a.	16.76% p.a.	19.90% p.a.	-10.00% p.a.	-17.72% p.a.	10.20%	-6.55%	2.70%
<b>Pension Members</b>									
Cash Enhanced	1/01/2006	N.A.	6.17% p.a.	6.75% p.a.	5.70% p.a.	4.75% p.a.	6.22%	5.55%	5.92%
Balanced	1/07/2003	12.10% p.a.	16.71% p.a.	20.41% p.a.	-7.50% p.a.	-13.58% p.a.	11.76%	-3.69%	4.66%
Growth (High Risk)	1/01/2006	N.A.	13.91% p.a.	21.28% p.a.	-10.60% p.a.	-18.53% p.a.	10.84%	-6.89%	2.21%
Capital Stable	1/10/2008	N.A.	N.A.	N.A.	N.A.	-3.17% p.a.	11.70%	4.00%*	4.00%*
Australian Shares	1/10/2008	N.A.	N.A.	N.A.	N.A.	1.23% p.a.	12.76%	6.84%*	6.84%*
International Shares	1/10/2008	N.A.	N.A.	N.A.	N.A.	-15.06% p.a.	9.09%	3.74%*	3.74%*
Cash	1/01/2009	N.A.	N.A.	N.A.	N.A.	1.06% p.a.	3.85%	2.45%*	2.45%*

**Notes:**

# The Capital Guaranteed option was closed to new investors on 1 July 2005.

Average is the compound average of the crediting rates over the past 3 or 5 years or shorter period where that option was introduced at a later date (refer below)

\* Returns are for the period from 1 October 2008 to 30 June 2009

\*\* Returns are for the period from 1 January 2009 to 30 June 2009

Past performance is not a reliable indicator of future performance