

## SPEC Super - Monthly Crediting Rates 2008/2009



### **SUPER Members**

Cash Enhanced  
Cap Guaranteed #  
Balanced  
Growth (High Risk)

Capital Stable  
Australian Shares  
International Shares  
Cash

### **Pension Members**

Cash Enhanced  
Balanced  
Growth (High Risk)

Capital Stable  
Australian Shares  
International Shares  
Cash

MIC No.	Monthly Crediting Rates (non annualised )												FYTD %	3 year average* (@ 30 June 2009) p.a.	5 year average* (@ 30 June 2009) p.a.
	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09			
	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Declared			
5	0.56%	1.18%	-0.62%	0.93%	0.13%	-0.02%	0.28%	0.32%	-0.05%	0.55%	0.78%	0.17%	4.28%	4.93%	4.89%
3	0.37%	0.76%	0.36%	0.34%	0.00%	0.24%	0.11%	0.21%	0.00%	0.08%	0.08%	0.00%	2.58%	4.75%	4.86%
4	-1.43%	1.71%	-7.41%	-8.12%	-3.41%	-0.25%	-1.55%	-3.22%	3.30%	3.75%	2.21%	1.65%	-12.82%	-1.24%	4.60%
2	-2.16%	2.24%	-9.29%	-10.90%	-5.04%	-0.02%	-2.38%	-4.92%	4.55%	5.19%	3.12%	1.84%	-17.72%	-3.89%	3.63%
6	N/A	N/A	N/A	-4.91%	-1.90%	-0.05%	-0.51%	-1.78%	1.81%	2.36%	1.54%	0.46%	-3.15%	-3.15%	-3.15%
8	N/A	N/A	N/A	-14.00%	-7.27%	1.14%	-0.02%	-0.02%	10.17%	6.34%	2.10%	2.24%	-1.40%	-1.40%	-1.40%
7	N/A	N/A	N/A	-13.34%	-5.71%	-0.10%	-0.81%	-8.84%	1.35%	7.11%	5.82%	-0.57%	-15.69%	-15.69%	-15.69%
9	N/A	N/A	N/A	N/A	N/A	N/A	0.28%	0.14%	0.12%	0.18%	0.14%	0.14%	1.00%	1.00%	1.00%
15	0.66%	1.38%	-0.62%	0.93%	0.13%	-0.02%	0.28%	0.32%	-0.05%	0.55%	0.91%	0.20%	4.75%	5.73%	5.84%
14	-1.58%	1.88%	-7.41%	-8.12%	-3.41%	-0.25%	-1.55%	-3.22%	3.30%	3.75%	2.43%	0.53%	-13.58%	-1.26%	4.72%
12	-2.29%	2.38%	-9.29%	-10.90%	-5.04%	-0.02%	-2.38%	-4.92%	4.55%	5.19%	3.32%	0.63%	-18.53%	-4.05%	0.15%
16	N/A	N/A	N/A	-4.91%	-1.90%	-0.05%	-0.51%	-1.78%	1.81%	2.36%	1.75%	0.23%	-3.17%	-3.17%	-3.17%
18	N/A	N/A	N/A	-14.00%	-7.27%	1.14%	-0.02%	-0.02%	10.17%	6.34%	2.19%	4.88%	1.23%	1.23%	1.23%
17	N/A	N/A	N/A	-13.34%	-5.71%	-0.10%	-0.81%	-8.84%	1.35%	7.11%	6.70%	-0.65%	-15.06%	-15.06%	-15.06%
19	N/A	N/A	N/A	N/A	N/A	N/A	0.28%	0.14%	0.12%	0.18%	0.17%	0.17%	1.06%	1.06%	1.06%

### 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

1. The declared monthly crediting rate for each investment option is the investment return for the month after deducting all investment fees, expenses (including the asset fee) and provisions such as other fees and taxes.
2. The interim monthly crediting rate is based upon benchmark returns. Interim rates may change at any time.
3. The FYTD (Financial Year To Date) rate is calculated from 1 July each year. This rate is calculated by compounding the monthly rates that are available to the end of the last month. These rates are shown for comparative purposes only and will change as each month's crediting rate is declared or an interim rate is altered.

Date 21/08/2009