

SPEC Super - Rolling Monthly Crediting Rates 2010/2011



2010/11 Monthly Crediting Rates (non annualised)												FYTD % 31 August 2010	3 year average or shorted period as denoted (@ 30 June 2010) p.a.	5 year average or shorted period as denoted (@ 30 June 2010) p.a.	
Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11				
Declared	Interim	Interim	Interim	Interim	Interim	Interim	Interim	Interim	Interim	Interim	Interim				
SUPER Members															
Cash Enhanced	0.48%	0.26%	0.26%										0.74%	4.78%	4.97%
Cap Guaranteed #	0.22%	0.00%	0.00%										0.22%	3.34%	4.25%
Balanced (previously Core)	2.21%	-0.34%	-0.34%										1.86%	-3.64%	4.00%
Growth (High Risk)	2.72%	-0.72%	-0.72%										1.98%	-6.55%	2.70%
Capital Stable															
Capital Stable	1.62%	0.19%	0.19%										1.81%	3.32%*	3.32%*
Australian Shares	4.41%	-0.91%	-0.91%										3.46%	5.22%*	5.22%*
International Shares	2.34%	-1.22%	-1.22%										1.09%	-4.59%*	-4.59%*
Cash	0.43%	0.14%	0.14%										0.57%	2.13%**	2.13%**
Pension Members															
P Cash Enhanced	0.57%	0.30%	0.30%										0.87%	5.55%	5.92%
P Balanced (previously Core)	2.43%	-0.37%	-0.37%										2.05%	-3.69%	4.66%
P Growth (High Risk)	2.89%	-0.77%	-0.77%										2.10%	-6.89%	2.21%
P Capital Stable															
P Capital Stable	1.84%	0.22%	0.22%										2.06%	4.00%*	4.00%*
P Australian Shares	4.59%	-0.95%	-0.95%										3.60%	6.84%*	6.84%*
P International Shares	2.69%	-1.40%	-1.40%										1.25%	3.74%*	3.74%*
P Cash	0.50%	0.17%	0.17%										0.67%	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

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 27/08/2010