



SuperGuard 360 SMSF performance indices, 30 September 2016

	1 year	3 years pa	5 years pa	10 years pa
SG360 SMSF reference index	8.7%	5.9%	8.0%	5.4%
SG360 default index	7.7%	7.5%	9.6%	5.1%

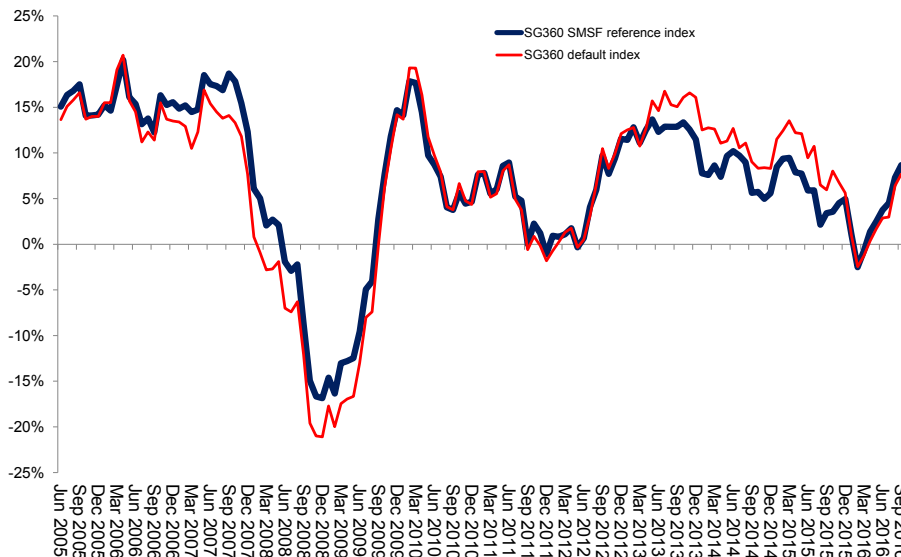
Value of \$100,000 invested 10 years ago in September 2006

	Increase	Gross change
SG360 SMSF reference index	\$169,625	70%
SG360 default index	\$163,335	63%

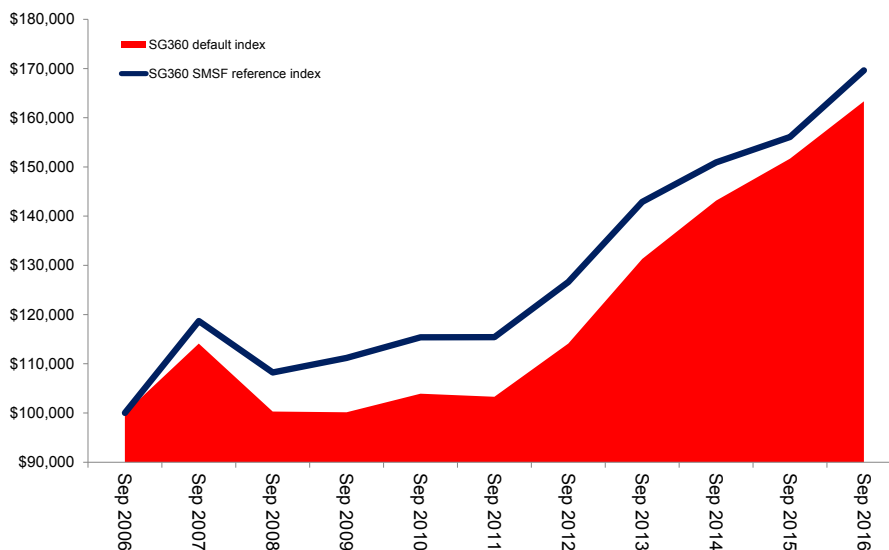
SG360 SMSF reference index performance based on returns a SMSF would have achieved if it invested according to the industry average asset mix as reported by the Australian Taxation Office and each asset class earned benchmark returns.

SG360 default index is the return a SMSF investor would have achieved if they invested in the same way the typical APRA-regulated MySuper product invests its money.

SG360 indices - rolling 12 months



Value of \$100,000 invested 10 years ago





SuperGuard 360 SMSF performance indices, continued

About the SG360 performance indices for SMSF investors

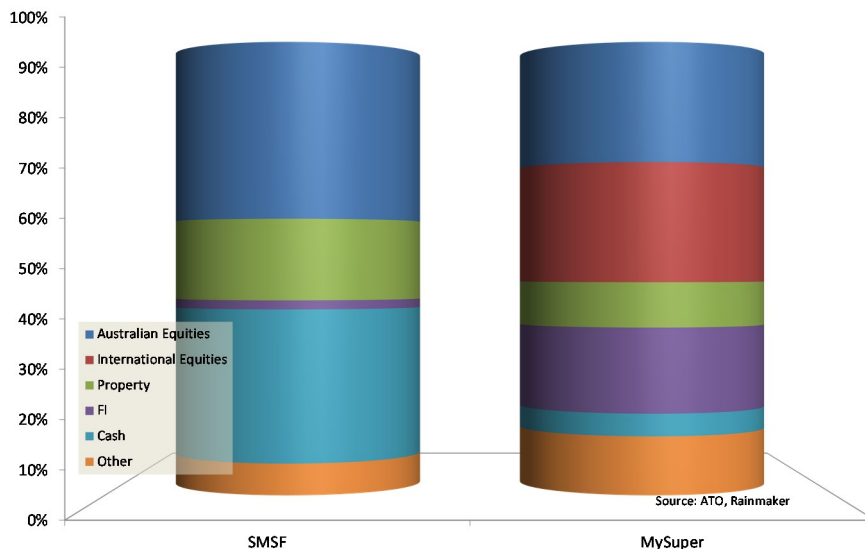
SuperGuard 360 produces two performance indices useful for self managed superannuation fund (SMSF) investors, being trustee members of SMSFs:

1. The SG360 SMSF reference index; and
2. The SG360 default index.

The SG360 SMSF reference index describes the post-fee investment return a SMSF trustee would receive in their account if they invested passively using the asset allocation represented by SMSF asset distribution reports published by the Australian Taxation Office.

The SG360 default index is the post-fee post-tax investment return a SMSF investor would have achieved if they invested in the same way the typical Australian Prudential Regulation Authority (APRA) regulated MySuper product invests its money. MySuper products are superannuation products employers can use as their company default super funds into which their employees may receive Superannuation Guarantee contributions.

The generalized asset allocation used in each index is shown in the following chart. Generally speaking SMSFs have a higher weighting to property than do MySuper options and a lower weighting to equities in general and international equities in particular.



Methodology

The SG360 SMSF Reference Index is derived by applying asset allocation proportions to the following capital market indices:

- | | |
|----------------------|---|
| Australian shares | S&P ASX 300 Accumulation Index |
| International shares | MSCI Global Shares AUD Index |
| Property | Financial Standard Direct Property Index |
| Fixed interest | Bloomberg AusBond Composite 0+Yrs Index |
| Cash | Reserve Bank of Australia Online Saving Account for \$10k Index |
| Other | Rainmaker Average Wholesale Balanced Index |

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