

SignatureSuper® - Allocated Pension

Monthly performance as at 30 November

for the Water Corporation Allocated Pension Plan



The table below sets out the returns for the Water Corporation Allocated Pension Plan investment options.

Returns are calculated from changes in the unit price (or crediting rate declared) over the periods shown. Returns are displayed after investment fees, tax, and costs (excluding dollar-based member fees, trustee fees, and member activity-related fees and costs), with the exception that crediting rate options also deduct percentage administration fees.

CREDITING RATE OPTIONS				Current (% pa)	1 yr (% pa)	3 yr (% pa)	5 yr (% pa)	10 yr (% pa)	Since inception ¹	Inception date
Super Cash				4.11	4.46	4.44	2.89	1.75	2.14	12/09/2008
UNITISED OPTIONS	1 mth (%) ²	3 mth (%) ²	6 mth (%) ²	1 yr (% pa)	3 yr (% pa)	5 yr (% pa)	10 yr (% pa)	Since inception ¹	Inception date	
Multi-Sector										
Conservative										
Conservative Index	-0.21	1.45	4.26	6.49	6.99	4.32	4.44	4.76	1/09/2007	
Future Directions Conservative	-0.03	1.58	4.78	7.02	6.88	4.23	4.35	4.73	31/10/2006	
Moderately Conservative										
Moderately Conservative Index	-0.46	1.85	5.88	7.99	8.97	6.17	6.01	6.75	24/05/2010	
Future Directions Moderately Conservative	-0.24	1.89	6.22	8.79	8.86	6.24	5.98	5.41	1/09/2007	
Balanced										
Balanced Index	-0.71	2.10	7.34	9.60	11.16	8.51	7.86	6.14	1/09/2007	
Future Directions Balanced	-0.42	2.09	7.40	10.14	10.53	8.32	7.61	6.67	30/09/2006	
Pendal Sustainable Balanced	-0.51	1.29	4.85	6.92	8.43	n/a	n/a	6.51	7/05/2021	
Growth										
Growth Index	-0.84	2.33	8.56	10.87	12.92	10.27	9.16	9.44	24/05/2010	
Future Directions Growth	-0.64	2.20	8.42	11.36	12.25	10.07	8.81	6.95	1/09/2007	
Aggressive										
High Growth Index	-1.11	2.16	9.13	11.69	14.24	11.52	10.06	10.20	24/05/2010	
Future Directions High Growth	-1.01	2.00	8.95	12.43	13.91	11.30	9.64	7.51	31/10/2006	
Single Sector										
Australian Shares										
Australian Share Index	-2.43	-2.41	4.82	7.24	10.97	10.73	10.39	7.24	1/09/2007	
Specialist Australian Share	-1.81	-1.16	6.78	4.58	11.03	9.60	10.52	7.65	1/09/2007	
Specialist Australian Small Companies	-2.22	2.09	16.26	16.88	12.17	8.52	10.42	6.76	1/09/2007	
Specialist Geared Australian Share	-5.92	-8.46	1.18	-8.52	8.99	12.84	12.75	5.84	1/09/2007	
Global Shares										
International Share Index	0.13	5.60	12.83	16.68	20.13	15.54	12.84	9.15	1/09/2007	
International Share Index (Hedged)	0.37	6.28	15.00	15.24	17.48	n/a	n/a	10.24	1/10/2021	
Specialist International Share (Hedged)	1.01	5.61	13.47	13.91	16.91	11.70	10.63	7.66	1/09/2007	
Specialist International Share	0.76	4.88	11.17	14.71	19.03	14.58	12.42	8.69	1/09/2007	
Property and Infrastructure										
Global Property Index (Hedged)	1.89	1.94	4.74	-0.28	4.37	n/a	n/a	-0.71	1/10/2021	
Australian Property Index	-3.68	-5.96	3.15	1.29	12.36	8.22	7.63	9.79	15/11/2010	
Global Listed Infrastructure Index (Hedged)	3.35	4.86	7.70	8.33	6.86	n/a	n/a	8.97	14/10/2022	
Australian Fixed Interest										
Australian Fixed Interest Index	-0.91	-0.45	0.57	4.23	3.10	-0.49	1.90	3.44	13/11/2009	
Global Fixed Interest										
Global Fixed Interest Index (Hedged)	0.15	1.60	2.82	3.58	3.33	-0.62	1.71	3.49	13/11/2009	
Diversified Fixed Interest										
Specialist Diversified Fixed Income	-0.55	0.36	2.02	4.27	3.66	0.00	2.15	2.35	1/07/2014	

Footnotes

1. Returns are annualised if the inception date was over 12 months before the report date. Otherwise, they are not annualised.
2. Returns are for periods less than 1 year and are not annualised.

Important Notes

The returns assume a sum of money is invested at the beginning of the time period and neither drawn upon nor added to throughout that period. Your actual rate of return of your account will vary from those displayed depending on the timing of contributions, switches or withdrawals that you have made over the period and any fees charged and rebates credited directly to your account.

If your account is a "Transition to Retirement", you will need to review the unit prices, performance reports and crediting rates for SignatureSuper. You can find your account type in MyAMP within the account information section, simply visit amp.com.au/myamp and log in. Transition to Retirement options commenced from July 2017, so long-term performance prior to this is not applicable.

Warning: You should exercise caution in comparing investment performance across investment options or superannuation funds based on past performance because past performance is not a reliable indicator of future performance. There are many factors that can cause any performance comparisons to be inaccurate, including:

- Each option has a defined strategy and objective. Asset allocations differ between options. The level of risk can vary depending on the assets that make up the strategy. Typically growth assets can be more volatile than defensive assets, as an example, Australian Equities tend to be more volatile than Australian Bonds.
- The returns you receive in your account may vary substantially to the past returns shown, due to the timing of your contributions as well as the timing and amount of any deductions or switches from your account (including any fees not incorporated into the unit price) and also where you have been transferred from one option to another by the trustee.

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