

Monthly Investment Performance

as at 31 December 2018



Contents

Product	Page
Information about your investment performance	2
Superannuation and Retirement products	3
Accelerator Personal Superannuation Plan	
Flexible Annuity Plan	
Flexible Income Plan	
Flexible Pension Plan	
Flexipol Superannuation Plan	
FutureGuard	
Goldline Personal Superannuation Plan	
Personal Super Bond	
Provider Personal Retirement Plan	
Provider Top Up Retirement Plan	
Retirement Bond	
Retirement Directions Allocated Pension Plan	
Retirement Security Plan	
Super Directions Personal Super Plan	
SuperGuard	
SuperGuard Plus (including SuperGuard Managed)	
SuperGuard II	
Investment and Savings products	8
Accelerator Savings Plan	
Corporate Super Bond – Series 1	
Corporate Super Bond – Series 2	
Flexible Security Plan	
Flexipol Ordinary Plan	
Goldline Savings and Protection Plan	
Guaranteed Investment Bond	
Managed Investment Plan	
Personal Investment Bond	
Prosperity Bond	
Provider Protection and Savings Plan	
Provider Special Purpose Plan	
Secure Investment Bond	

Information about your investment performance

Past performance should not be taken as an indication of future performance

Returns are calculated from historical crediting rates declared or changes in investment unit prices over the period shown.

Returns are after fees, costs and investment earnings tax included in the unit price or crediting rate declared (rebates are excluded). They assume a sum of money invested at the beginning of the time period and not drawn upon or added to throughout that period.

The actual rate of return of your account will vary from those shown depending on individual plan features such as direct fees and taxes you may have to pay and the timing of contributions, switches and withdrawals.

The investment earnings of superannuation and non-superannuation products are subject to different rates of tax which affect the returns.

You should exercise caution in making judgement about the quality of a superannuation fund (superannuation investment option) or investment option based on this past performance. Past performance is not indicative of future performance. Any number of factors can cause performance comparisons to be inaccurate, including:

Asset allocations

The strongest explanation of performance differences between investment options is the amount allocated to different classes (the 'asset allocation'). Different asset allocations arise between investment options in order to achieve their investment objective. Each type of asset allocation has a different level of risk. Typically, growth assets can be more volatile for example, Australian Equities tend to be more volatile than Australian Bonds.

Pricing policies

The methodology used to assess the value of the underlying investments of the investment option, and how often any returns are applied to your account. Sometimes pricing and/or allocation of returns can cause performance to be distorted over time (ie not reflect the actual price you would receive if the underlying assets were sold on that day), which can mean inequities between members returns.

Timing of your contributions

Your returns may differ substantially to those shown, due to the timing of your contribution. This is due to the timing and amount of any deductions or switches from your account including any fees not incorporated into the unit price.

You can find out more about our approach to these items and how they impact on the return in your investment option at amp.com.au.

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Any advice contained in this report is of a general nature and is not based on your personal objectives, financial situation and needs. Accordingly you should consider how appropriate the advice (if any) is to those objectives, financial situation and needs before making any investment decision based on the information contained in this report.

Any advice given is provided by AMP Life Limited, ABN 84 079 300 379, AFS Licence No. 233671. AMP Life is part of the AMP Group of companies. AMP companies receive fees and other benefits, which will be a dollar amount or a percentage of either the premium you pay or the value of your investment. AMP Employees and directors receive salaries, bonuses and other benefits from the AMP Group.

Superannuation and Retirement products

Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception ¹	Inception Date ¹
Accelerator Personal Superannuation Plan						
Balanced	-0.14	3.79	4.50	5.79		
Capital Guaranteed ²	2.81	2.58	3.56	3.61		
Cash	1.12	1.09	1.31	2.30		
Equity	-2.50	4.35	4.30	7.98		
Fully Guaranteed ²	2.82	2.59	3.57	3.63		
Managed	-0.99	4.42	5.27	6.86		
Property	5.33	6.95	8.61	6.44		
Flexible Annuity Plan (entry fee option)						
Cash	0.26	0.26	0.52	1.69		
Listed Property	-6.28	1.30	6.77	8.39		
Managed	-1.39	4.31	5.17	6.81		
Matched	-0.84	3.49	4.30	5.69		
Multi-manager Balanced	-3.39	3.47	4.25	7.33		
Multi-manager Secure	-1.27	1.99	2.69	5.03		
Property Biased	1.85	5.43	6.49	6.43		
Secure	0.49	2.91	3.50	4.81		
Flexible Annuity Plan (exit fee option - mature)						
Australian Equities	-3.59	4.33	4.23	8.09		
Cash	0.27	0.26	0.52	1.68		
Managed	-1.35	4.32	5.18	6.80		
Matched	-0.84	3.47	4.29	5.68		
Multi manager International Equities	-3.14	5.03	7.22	7.57		
Multi-manager Balanced	-3.38	3.46	4.26	7.30		
Multi-manager Secure	-1.27	2.00	2.69	5.02		
Property Biased	1.84	5.43	6.46	6.42		
Secure	0.63	2.96	3.52	4.81		
Flexible Income Plan (entry fee option)						
Cash	0.54	0.34	0.55	1.70		
Diversified Fixed Interest	1.20	1.70	2.29	3.31		
Listed Property	-7.33	0.50	6.25	8.12		
Managed	-1.40	4.25	5.11	6.78		
Matched	-0.83	3.45	4.26	5.67		
Multi-manager Australian Equities	13.75	7.20	5.25	-	10.16	24/11/08
Multi-manager Balanced	-3.37	3.46	4.24	7.32		
Multi-manager Secure	-1.27	1.98	2.66	5.01		
Property Biased	1.84	5.42	6.45	6.42		
Secure	0.64	2.96	3.51	4.81		
Flexible Income Plan (nil fee option and exit fee option)						
Cash	0.18	-0.18	-0.01	1.11		
Listed Property	-7.87	-0.07	5.63	7.51		
Managed	-1.87	3.79	4.57	6.18		
Matched	-1.44	2.87	3.65	5.03		
Multi-manager Australian Equities	-4.29	4.55	4.01	8.18		
Multi-manager Balanced	-3.97	2.83	3.60	6.67		
Multi-manager Secure	-1.87	1.37	2.04	4.38		
Property Biased	2.26	5.21	6.03	5.88		
Secure	-0.09	2.29	2.86	4.16		
Flexible Pension Plan (entry fee option)						
Cash	0.54	0.34	0.55	1.70		
Diversified Fixed Interest	0.63	0.36	1.54	4.45		
Listed Property	-7.33	0.50	6.25	8.12		
Managed	-1.40	4.25	5.11	6.78		
Matched	-0.83	3.45	4.26	5.67		
Multi-manager Balanced	-3.37	3.46	4.24	7.32		
Multi-manager Secure	-1.27	1.98	2.66	5.01		
Property Biased	1.84	5.42	6.45	6.42		
Secure	0.64	2.96	3.51	4.81		

1. The returns from inception are provided only where the investment option has been operating less than 10 years.

2. These portfolios accrue interest at the declared crediting rate.

Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception ¹	Inception Date ¹
Cash	0.54	0.34	0.55	1.70		
Diversified Fixed Interest	1.40	1.93	2.53	3.67		
Managed	-1.39	4.30	5.14	6.80		
Matched	-0.83	3.47	4.26	5.66		
Multi-manager Balanced	-3.38	3.46	4.23	7.31		
Multi-manager Secure	-1.28	1.98	2.66	5.01		
Property Biased	1.82	5.41	6.43	6.40		
Secure	0.63	2.95	3.50	4.80		
Flexipol Superannuation Plan						
Capital Guaranteed ²	1.59	2.03	3.40	3.90		
FutureGuard (entry fee option)						
Australian Shares	13.17	5.24	6.41	5.07		
Cash	0.17	0.15	0.36	1.35		
Diversified Fixed Interest	0.85	1.31	1.83	2.75		
Managed	-2.07	3.29	4.15	5.70		
Matched	-1.08	2.76	3.45	4.72		
Multi-manager Balanced	-3.47	2.97	3.71	6.35		
Multi-manager Secure	-1.41	1.57	2.18	4.17		
Property Biased	0.77	3.89	4.87	5.06		
Secure	-0.25	2.16	2.76	4.08		
FutureGuard (exit fee option)						
Australian Shares	-4.79	1.89	1.90	5.42		
Diversified Fixed Interest	-0.31	0.18	0.72	1.64		
Listed Property	-8.12	-0.61	4.35	5.40		
Managed	-3.06	2.31	3.14	4.60		
Matched	-1.95	1.77	2.43	3.62		
Multi-manager Balanced	-4.46	1.71	2.49	5.12		
Multi-manager Secure	0.08	3.09	-11.98	-3.71		
Property Biased	-0.25	-	-13.35	-5.05		
Secure	-1.25	1.19	1.81	3.06		
FutureGuard (exit fee option - mature)						
Australian Shares	3.77	2.99	2.99	3.00		
Cash	0.17	0.15	0.15	0.36		
Diversified Fixed Interest	0.76	1.35	1.35	1.85		
Managed	-2.07	3.28	3.28	4.14		
Matched	-1.19	2.71	2.71	3.42		
Multi-manager Balanced	-3.47	2.99	2.99	3.68		
Multi-manager Secure	-1.41	1.55	1.55	2.17		
Property Biased	0.78	3.94	3.94	4.90		
Secure	-0.26	2.16	2.76	2.76		
Goldline Personal Superannuation Plan						
Balanced	-0.14	3.79	4.50	5.79		
Capital Guaranteed ²	3.19	2.98	3.95	4.14		
Cash	1.12	1.09	1.31	2.30		
Equity	-2.50	4.35	4.30	7.98		
Fully Guaranteed ²	3.20	2.98	3.95	4.14		
Managed	-0.99	4.42	5.27	6.86		
Property	5.33	6.95	8.61	6.44		
Personal Superannuation Bond						
Capital Guaranteed ²	3.04	2.94	3.72	4.01		
Managed	-1.09	4.30	5.14	6.72		
Provider Personal Retirement Plan						
Cash	0.68	0.59	0.78	1.77		
Managed	-1.52	3.86	4.71	6.29		
Matched	-0.66	3.25	3.94	5.23		
Multi-manager Balanced	-3.30	3.16	3.84	6.48		
Secure	0.23	2.64	3.22	4.56		
Provider Top Up Retirement Plan						
Cash	0.34	0.09	0.25	1.23		
Managed	-2.07	3.29	4.13	5.69		
Matched	-1.24	2.63	3.32	4.61		
Multi-manager Balanced	-3.85	2.56	3.23	5.85		
Secure	-0.36	2.04	2.63	3.96		

1. The returns from inception are provided only where the investment option has been operating less than 10 years.

2. These portfolios accrue interest at the declared crediting rate.

Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception ¹	Inception Date ¹
Retirement Bond (entry fee option)						
Australian Equities	-3.78	2.96	2.94	6.48		
Cash	0.36	0.11	0.27	1.23		
Diversified Fixed Interest	0.74	1.21	1.74	2.68		
Listed Property	-7.13	0.53	5.51	6.45		
Managed	-2.20	3.14	3.98	5.54		
Matched	-1.30	2.57	3.25	4.54		
Multi-manager Balanced	-3.52	2.93	3.62	6.26		
Multi-manager Growth	-4.10	3.68	4.25	7.19		
Multi-manager High Growth	-4.36	4.29	4.86	7.90		
Multi-manager International Equities	-3.39	4.88	6.41	6.69		
Multi-manager Secure	-1.43	1.53	2.14	4.13		
Property Biased	0.63	3.77	4.74	4.90		
Secure	-0.39	2.02	2.61	3.94		
Retirement Bond (exit fee option)						
Australian Equities	-4.81	1.88	1.93	5.36		
Cash Portfolio	-0.19	-0.71	-0.61	0.30		
Fixed Interest	-0.31	0.14	0.66	1.58		
Listed Property	-8.19	-0.68	4.36	5.33		
Managed	-3.19	2.07	2.92	4.42		
Matched	-2.34	1.52	2.20	3.42		
Multi-manager Growth	-5.00	2.70	3.27	6.14		
Multi-manager High Growth	-5.28	3.17	3.74	6.75		
Multi-manager Balanced	-4.50	1.91	2.59	5.14		
Multi-manager Secure	-2.42	0.47	1.05	2.98		
Property-Biased	-0.49	2.63	3.58	3.69		
Secure	-1.41	0.95	1.53	2.82		
Retirement Bond (exit fee option - mature)						
Listed Property	-8.12	-0.68	4.36	5.33		
Managed	-3.12	2.07	2.92	4.42		
Matched	-2.34	1.52	2.20	3.42		
Multi-manager Growth	-5.00	2.70	3.27	6.14		
Multi-manager High Growth	-5.28	3.17	3.74	6.75		
Multi-manager Balanced	-4.20	1.91	2.59	5.14		
Multi-manager Secure	-2.42	0.47	1.05	2.98		
Property-Biased	-0.49	2.63	3.58	3.69		
Secure	-1.41	0.95	1.53	2.82		
Retirement Directions Allocated Pension Plan (entry fee option and exit fee option - mature)						
AMP's Wholesale Global Equity - Index Fund ³	-1.70	6.63	-	-	7.46	21/01/14
Australian Equities	-3.41	4.51	8.15	-	7.52	30/04/12
Cash	0.42	0.17	0.36	1.56		
Colonial First State Wholesale Imputation Fund	0.07	3.94	4.86	8.93		
Diversified Fixed Interest	1.08	1.58	2.16	3.20		
Listed Property	-7.60	0.03	5.83	7.00		
Multi-manager Australian Equities	-3.82	5.07	4.53	8.69		
Multi-manager Balanced	-3.50	3.34	4.11	7.19		
Multi-manager Growth	-4.28	3.81	4.55	7.94		
Multi-manager High Growth	-4.74	4.24	5.02	8.92		
Multi-manager International Equities	-3.27	4.86	7.04	7.31		
Multi-manager Secure	-1.39	1.87	2.54	4.91		
Multi-manager Secure Growth	-2.49	2.67	3.39	6.17		
Shielded	-1.70	3.98	4.82	6.27		
Retirement Directions Allocated Pension Plan (nil entry /nil exit fee option)						
Cash	0.18	-0.18	-0.01	1.16		
Colonial First State Wholesale Imputation Fund	-0.35	3.53	4.44	8.53		
Diversified Fixed Interest	0.66	1.14	1.71	2.76		
Listed Property	-7.98	-0.18	5.51	6.57		
Multi-manager Balanced	-3.90	2.96	3.70	6.75		
Multi-manager Growth	-4.72	3.43	4.16	7.54		
Multi-manager International Equities	-1.78	6.42	7.82	7.59		
Multi-manager Secure	-1.80	1.46	2.12	4.49		
Multi-manager Secure Growth	-2.89	2.27	2.99	5.75		
Shielded	-2.06	3.61	4.39	5.85		

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2. These portfolios accrue interest at the declared crediting rate.

3. This investment option is closed to new investors.

Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception ¹	Inception Date ¹
Retirement Security Plan						
Growth	-2.50	4.07	4.90	6.78		
Guaranteed ²	3.28	2.97	4.25	4.14		
High Growth	-3.65	4.19	5.21	7.24		
Managed	-1.54	3.83	4.68	6.10		
Super Directions Personal Super Plan (entry fee option and exit fee option - mature)						
AMP's Wholesale Global Equity - Value Fund ³	-2.03	6.03	-	-	6.31	21/01/14
AMP's Wholesale Australian Equity - Value Fund	12.18	7.14	8.90	6.11		
Australian Equities	-3.30	3.45	6.85	-	6.26	30/04/12
Cash	0.25	-0.04	0.11	1.12		
Colonial First State Wholesale Imputation Fund	-0.64	3.03	3.91	7.57		
Diversified Fixed Interest	0.41	0.95	1.48	2.46		
Listed Property	-7.13	0.44	5.43	6.26		
Multi-manager Australian Equities	-3.58	4.49	4.01	7.55		
Multi-manager Balanced	-3.42	3.06	3.73	6.38		
Multi-manager Growth	-4.19	3.59	4.17	7.11		
Multi-manager High Growth	-4.47	4.09	4.65	7.72		
Multi-manager International Equities	-3.51	4.78	6.32	6.56		
Multi-manager Secure	-1.44	1.52	2.11	4.11		
Multi-manager Secure Growth	-2.46	2.35	2.96	5.31		
Shielded	-2.41	2.95	3.80	5.16		
Super Directions Personal Super Plan (exit fee option)						
AMP's Wholesale Global Equity - Value Fund ³	-5.90	4.83	3.42	6.45		
Cash	-0.34	-0.91	-0.83	0.13		
Colonial First State Wholesale Imputation Fund	-1.57	2.04	2.93	6.49		
Diversified Fixed Interest	-0.50	-0.07	0.46	1.40		
Listed Property	-8.01	-0.50	4.43	5.17		
Multi-manager Australian Equities	-4.41	3.59	3.03	6.46		
Multi-manager Balanced	-4.34	2.11	2.77	5.32		
Multi-manager Growth	-5.11	2.66	3.22	6.04		
Multi-manager High Growth	-5.39	3.12	3.70	6.67		
Multi-manager International Equities	-4.42	3.80	5.29	5.49		
Multi-manager Secure	-2.43	0.55	1.12	3.08		
Multi-manager Secure Growth	-3.44	1.39	1.99	4.25		
Shielded	3.39	1.96	2.77	5.32		
Super Directions Personal Super Plan (nil entry/nil exit fee option)						
AMP's Wholesale Global Equity - Value Fund ³	-2.15	3.87	-	-		
Cash	0.02	-0.39	-0.27	0.72		
Colonial First State Wholesale Imputation Fund	-0.95	2.61	3.50	7.14		
Diversified Fixed Interest	0.06	0.53	1.05	2.02		
Listed Property	-7.51	0.03	5.01	5.80		
Multi-manager Australian Equities	-3.98	4.11	3.61	7.12		
Multi-manager Balanced	-3.81	2.68	3.33	5.96		
Multi-manager Growth	-4.60	3.21	3.77	6.68		
Multi-manager High Growth	-4.88	3.68	4.27	7.30		
Multi-manager International Equities	-3.85	4.42	5.93	6.17		
Multi-manager Secure	-1.86	1.13	1.69	3.71		
Multi-manager Secure Growth	-2.88	1.97	2.57	4.91		
Shielded	-2.57	2.69	3.54	4.80		
SuperGuard						
Guaranteed ²	0.81	0.46	1.10	2.03		
SuperGuard Plus (includes SuperGuard Managed)						
Capital Guaranteed ²	1.81	1.73	2.35	2.50		
Managed	-2.21	3.16	3.90	5.33		
Property Biased	0.56	3.72	4.59	4.70		
SuperGuard II						
Capital Guaranteed ²	1.01	0.93	1.55	1.70		
Managed	-3.31	1.97	2.82	4.35		
Property Biased	-0.56	2.56	3.51	3.68		

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2. These portfolios accrue interest at the declared crediting rate.

3. This investment option is closed to new investors.

Investment and Savings products						
Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception¹	Inception Date¹
Accelerator Savings Plan						
Australian Equities	-1.87	3.53	3.64	6.64		
Balanced	-0.24	2.97	3.57	4.70		
Cash	0.70	0.73	0.93	1.73		
Fully Guaranteed ²	1.10	1.09	2.05	2.71		
Guaranteed ²	1.15	1.13	2.06	2.68		
Managed	-1.13	3.27	4.03	5.46		
Property	1.35	4.53	6.07	4.68		
Corporate Super Bond (Series 1)						
Australian Equities	-3.15	3.59	3.58	7.17		
Cash	0.42	0.33	0.54	1.51		
Guaranteed Plus ²	1.27	0.91	1.55	2.48		
Managed	-1.67	3.62	4.46	6.01		
Corporate Super Bond (Series 2)						
Guaranteed Plus ²	1.07	0.71	1.36	2.27		
Managed	-1.84	3.45	4.28	5.81		
Flexible Security Plan						
Cash	-0.49	-0.64	-0.49	0.28		
Guaranteed ²	0.37	0.29	1.10	1.62		
Managed	-2.41	1.82	2.54	3.94		
Flexipol Ordinary Plan						
Guaranteed ²	0.67	0.92	2.04	2.79		
Goldline Savings and Protection Plan						
Australian Equities	-1.87	3.53	3.64	6.64		
Balanced	-0.24	2.97	3.57	4.70		
Cash	0.70	0.73	0.93	1.73		
Fully Guaranteed ²	1.29	1.25	2.21	2.85		
Guaranteed ²	1.32	1.28	2.22	2.85		
Managed	-1.13	3.27	4.03	5.46		
Property	1.35	4.53	6.07	4.68		
Guaranteed Investment Bond						
Guaranteed ²	0.31	0.14	0.65	1.62		
Managed Investment Plan						
Australian Equities	-3.29	2.11	2.16	5.14		
Cash	-0.49	-0.64	-0.49	0.28		
Guaranteed ²	0.98	0.76	1.31	2.30		
International Equities	1.40	4.96	5.40	5.85		
Managed	-2.41	1.82	2.54	3.94		
Multi-manager Secure	-1.58	0.75	1.24	2.46		
Personal Investment Bond						
Australian Equities	-3.29	2.11	2.16	5.14		
Cash	-0.49	-0.64	-0.49	0.28		
Diversified Fixed Interest	0.11	0.43	0.89	1.63		
Guaranteed ²	0.98	0.76	1.31	2.30		
International Equities	1.40	4.96	5.40	5.85		
Managed	-2.41	1.82	2.54	3.94		
Multi-manager Balanced	-2.94	1.84	2.56	3.51		
Property Biased	-0.07	2.39	3.19	3.49		
Prosperity Bond (entry fee option and exit fee option - mature)						
Australian Equities	-2.84	2.63	2.63	5.51		
Cash	0.06	0.06	-0.26	1.40		
Diversified Fixed Interest	0.88	1.22	1.64	2.36		
Managed	-1.85	2.54	3.19	4.52		
Matched	-0.91	2.28	2.78	3.86		
Multi-manager Balanced	-2.32	2.46	3.11	4.80		
Multi-manager Secure	-0.92	1.55	1.96	3.42		
Property Biased	0.47	3.11	3.86	4.12		
Secure	0.16	1.87	2.27	3.31		

1. The returns from inception are provided only where the investment option has been operating less than 10 years.

2. These portfolios accrue interest at the declared crediting rate.

Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa	Since Inception ¹	Inception Date ¹
Prosperity Bond (exit fee option)						
Australian Equities	-3.75	1.61	1.64	4.57		
Fixed Interest	-0.25	0.05	0.51	1.19		
Managed	-2.94	1.37	2.10	3.48		
Matched	-2.04	1.11	1.59	2.74		
Multi-manager Balanced	-3.42	1.40	2.08	3.84		
Secure	-0.93	0.76	1.17	2.20		
Provider Protection and Savings Plan						
Cash	0.19	0.20	0.38	1.17		
Managed	-1.66	2.73	3.48	4.91		
Matched	-0.73	2.44	3.03	4.15		
Multi-manager Balanced	-2.59	2.20	2.93	4.75		
Secure	0.35	2.07	2.48	3.51		
Provider Special Purpose Plan						
Cash	-0.22	-0.21	-0.03	0.76		
Managed	-2.06	2.30	3.05	4.44		
Matched	-1.16	2.01	2.60	3.71		
Multi-manager Balanced	-2.99	1.79	2.52	4.31		
Secure	0.25	1.77	2.19	3.04		
Secure Investment Bond						
Guaranteed ²	0.31	0.14	0.65	1.62		
Managed	-3.26	0.86	1.57	2.92		
Property Biased	-0.99	1.39	2.18	2.45		

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