

SignatureSuper® Crediting Rates effective from 31 January 2025

Cash and Term Deposit Investment Options

Investment Option	Declared Rate p.a. (before tax)	Crediting Rate p.a. (after tax)*
Super Cash	5.05	4.29
Term Deposits		
6 months	4.90	4.17
1 year	4.80	4.08

Notes:

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These investment options are available through SignatureSuper and have a crediting rate instead of a unit price.

A crediting rate is the rate of interest applied to the amount you have invested in that option. The rate can change at any time.

* 15% tax applies to the investment earnings from your investment.

Super Cash

The crediting rate is accrued daily and credited annually to your account, or when you withdraw from the investment option.

Term Deposits

The crediting rate applied is the applicable rate on the day the term deposit was established in your account. It accrues daily and is paid on maturity.