

Market Benchmarks : Periodic Returns
30-Nov-20
Start Dec-79
(Since Inception = 491 months)


Returns	1-Month	3-Month	6-Month	1-Year	3-Year	5-Year	7-Year	10-Year	Inception	Asset Class
Bloomberg AusBond Composite 0+Y TR A	-0.11	1.25	1.51	3.04	5.33	4.69	5.13	5.62	n/a	Bonds
S&P/ASX 300 TR	10.23	8.27	14.98	-1.62	7.06	9.15	7.37	8.01	n/a	Equities
BBgBarc Global Aggregate TR Hdg AUD	0.53	0.90	1.70	4.52	4.61	4.48	5.10	5.82	n/a	Bonds
MSCI World Ex Australia NR AUD	7.43	5.89	8.99	5.35	10.71	10.54	12.41	13.30	10.81	Equities
Bloomberg AusBond Bank 0+Y TR AUD	0.01	0.03	0.05	0.44	1.31	1.56	1.83	2.48	7.43	Cash
50% BBG AusBond Comp /50% BBG AusBc	-0.05	0.64	0.78	1.75	3.31	3.12	3.48	4.05	n/a	Bonds
50% BBG AusBond Comp /50% Barc Glob	0.21	1.07	1.60	3.79	4.98	4.59	5.12	5.73	n/a	Bonds
BBgBarc Gbl Agg Corp TR Hdg AUD	2.05	2.10	5.69	6.72	5.68	5.91	6.02	6.85	n/a	Bonds
FTSE WGBI Hdg AUD	0.17	0.86	1.08	5.05	4.97	4.51	5.25	5.86	n/a	Bonds
RBA Cash Rate	0.01	0.05	0.11	0.36	1.03	1.28	1.58	2.26	7.37	Cash
FTSE EPRA NAREIT Developed NR AUD	7.88	6.41	3.23	-18.93	1.80	2.85	7.37	8.54	n/a	Real Estate
MSCI World Small Cap NR AUD	9.96	13.27	14.54	2.58	7.08	9.25	11.14	12.76	n/a	Equities
MSCI World ex Australia Hdg NR AUD	11.56	4.83	17.58	9.35	8.20	10.19	10.29	12.20	n/a	Equities
FTSE EPRA NAREIT Developed NR Hdg AU	11.71	5.15	10.95	-16.07	-0.36	2.48	5.39	7.47	n/a	Real Estate
MSCI World NR AUD	7.49	5.94	9.11	5.12	10.61	10.50	12.26	13.14	10.79	Equities
MSCI ACWI NR AUD	7.05	6.45	10.17	5.57	10.08	10.46	11.82	12.33	n/a	Equities
S&P/ASX Small Ordinaries TR AUD	10.27	7.66	14.78	5.98	6.73	10.71	8.23	4.20	n/a	Equities
CPI	0.06	0.64	1.05	0.35	1.32	1.45	1.54	1.86	3.84	CPI
CPI plus 1.00%	0.14	0.89	1.56	1.35	2.33	2.46	2.56	2.88	4.88	CPI
CPI plus 2.00%	0.23	1.14	2.06	2.36	3.34	3.48	3.57	3.90	5.92	CPI
CPI plus 3.00%	0.31	1.39	2.56	3.36	4.36	4.49	4.59	4.92	6.95	CPI
CPI plus 4.00%	0.39	1.63	3.05	4.37	5.37	5.51	5.60	5.93	7.99	CPI
CPI plus 5.00%	0.47	1.88	3.55	5.37	6.38	6.52	6.62	6.95	9.03	CPI
Bloomberg AusBond Govt 0+Y TR AUD	-0.24	1.22	1.20	2.85	5.50	4.74	5.23	5.62	n/a	Bonds
Bloomberg AusBond Credit 0+Y TR AUD	0.79	1.83	3.62	4.38	5.34	5.05	5.23	5.96	n/a	Bonds
Bloomberg AusBond Govt Infl 0+Y TR AUD	0.55	1.86	5.64	3.28	5.63	4.50	5.67	6.19	n/a	Bonds
Citi WGBI AUD	-3.20	1.54	-5.38	-0.00	5.59	4.32	5.65	5.09	n/a	Bonds
BBgBarc Global Aggregate TR AUD	-2.96	1.92	-4.90	-0.51	5.55	4.28	5.94	5.57	n/a	Bonds
BBgBarc Global Treasury TR Hdg AUD	0.11	0.69	0.61	4.11	4.58	4.32	5.09	5.76	n/a	Bonds
JPM EMBI Global Core Hdg NR AUD	3.92	1.39	9.17	4.79	3.56	5.88	6.28	7.07	n/a	Bonds
S&P Global Infrastructure NR AUD	7.53	8.56	0.53	-13.07	1.47	5.40	7.70	8.66	n/a	Real Estate
S&P/ASX 20 TR AUD	10.31	8.54	14.15	-2.78	6.69	7.46	5.42	7.47	n/a	Equities
S&P/ASX 100 TR	10.22	8.37	15.01	-2.53	7.10	8.98	7.27	8.34	n/a	Equities
S&P/ASX All Ordinaries TR	10.16	8.60	16.35	-0.08	7.54	9.46	7.72	8.11	n/a	Equities
S&P/ASX Small Industrial TR	10.11	8.27	15.76	3.18	7.35	9.22	8.86	8.96	n/a	Equities
MSCI EM NR AUD	4.12	10.11	18.14	8.71	5.97	10.35	8.15	6.37	n/a	Equities
S&P 500 TR AUD	5.74	4.27	8.08	7.82	14.23	13.62	16.24	17.25	n/a	Equities
S&P SmallCap 600 TR AUD	12.62	15.94	16.88	-2.93	5.66	9.10	11.51	14.84	n/a	Equities
S&P/ASX 300 A-REIT TR	12.88	11.27	19.40	-8.58	5.68	8.12	10.67	11.32	n/a	Real Estate
Morningstar EM	4.12	10.11	16.92	15.21	7.95	7.98	6.77	6.48	n/a	Equities
BBgBarc Multiverse TR Hdg AUD	0.69	0.98	2.04	4.53	4.60	4.63	5.17	5.94	n/a	Bonds
RBA Bank accepted Bills 90 Days	0.00	0.02	0.04	0.33	1.23	1.49	1.77	2.39	7.23	Cash
MorningstarAus BBG AuBd Cmp/BCGA TR	0.21	1.07	1.60	3.79	4.98	4.59	5.12	5.73	n/a	Bonds
S&P Global Infrastructure NR Hdg AUD	10.53	7.69	6.79	-10.76	-0.05	5.15	6.37	8.06	n/a	Real Estate
S&P/ASX 200 TR AUD	10.21	8.22	14.76	-1.98	6.94	9.05	7.31	8.10	n/a	Equities
Morningstar Aus Msec Conservative TR Al	1.52	1.79	2.90	2.51	4.55	4.47	4.92	5.65	n/a	Multi-Asset
Morningstar Aus Msec Moderate TR AUD	2.75	2.69	4.37	2.34	5.31	5.41	5.79	6.41	n/a	Multi-Asset
Morningstar Aus Msec Balanced TR AUD	4.71	4.13	6.86	2.42	6.64	6.90	7.28	7.91	n/a	Multi-Asset
Morningstar Aus Msec Growth TR AUD	6.36	5.33	8.96	1.95	7.39	7.92	8.26	9.02	n/a	Multi-Asset
Morningstar Aus Msec Aggressive TR AUD	7.79	6.28	10.55	1.99	8.32	9.13	9.52	10.21	n/a	Multi-Asset
S&P/ASX 50 TR AUD	10.98	8.11	13.39	-4.90	6.62	8.27	6.44	7.98	n/a	Equities
S&P 500 Hedged NR AUD	10.41	3.15	18.22	12.62	10.40	12.48	12.21	14.97	n/a	Equities
S&P/ASX 200 A-REIT TR	13.25	11.14	18.96	-9.20	5.36	7.74	10.41	11.16	n/a	Real Estate
iShares Global High Yield Bond AUDH ETF	4.27	2.86	10.14	3.76	4.21	6.80	6.17	8.27	n/a	Bonds
MSCI Japan NR AUD	7.21	12.19	6.63	3.03	5.93	7.49	9.70	9.70	8.08	Equities
MSCI AC Asia EX Japan NR AUD	2.96	9.79	19.97	14.61	7.82	11.62	10.93	9.21	n/a	Equities
MSCI China NR AUD	-2.05	5.64	19.51	25.31	9.84	13.75	12.90	10.11	n/a	Equities
MSCI India NR AUD	3.52	10.93	21.48	-2.27	4.16	7.58	11.41	5.89	n/a	Equities
RBA Cash Rate plus 5.00%	0.42	1.28	2.58	5.38	6.08	6.34	6.66	7.37	12.74	Cash
RBA Cash Rate plus 4.00%	0.34	1.04	2.09	4.38	5.07	5.33	5.65	6.35	11.66	Cash