

Retirement Solutions - Income Stream Performance to 31 December 2011

InvestmentOption	Declared Earning Rates 2010/11	Actual Net Earning Rates For the Month											
		July 2011	August 2011	September 2011	October 2011	November 2011	December 2011	January 2012	February 2012	March 2012	April 2012	May 2012	June 2012
Diversified High Growth	12.75%	0.14%	-0.57%	-1.58%	1.53%	-0.15%	-0.64%						
Diversified Moderate	11.39%	0.19%	-0.18%	-1.02%	1.49%	-0.03%	-0.20%						
Diversified Conservative	8.19%	0.39%	-0.31%	-0.79%	1.49%	0.06%	0.29%						
Aust List & Private Equities	11.07%	-2.25%	-1.93%	-4.02%	3.44%	-2.18%	-0.85%						
Global Listed & Private Equities	19.35%	0.17%	-5.07%	-5.84%	5.65%	-2.54%	-0.33%						
Australian Listed Equities	12.96%	-3.73%	-1.88%	-6.18%	7.33%	-3.34%	-1.34%						
Global Listed Equities	2.57%	-4.29%	-4.78%	0.95%	0.84%	0.94%	0.21%						
Sustainable Future	10.88%	-3.81%	-2.28%	-6.23%	7.52%	-3.37%	-1.72%						
Property & Infrastructure	5.77%	0.43%	-0.03%	-0.70%	-0.16%	0.43%	-0.44%						
Bonds & Yield	7.41%	1.07%	1.50%	1.16%	0.94%	1.51%	0.87%						
Cash	5.68%	0.48%	0.48%	0.47%	0.48%	0.47%	0.47%						

Investment Option	Accumulated Net Earnings 1 July 2011 to 31 December 2011	Rolling 1 Year Net Earnings 1 January 2011 to 31 December 2011	Rolling 3 Year Net Earnings 1 January 2009 to 31 December 2011	Rolling 5 Year Net Earnings 1 January 2007 to 31 December 2011
Diversified High Growth	-1.30%	0.39%	5.15%	-0.31%
Diversified Moderate	0.22%	2.49%	4.40%	0.53%
Diversified Conservative	1.12%	3.73%	3.61%	2.05%
Aust List & Private Equities	-7.69%	-9.83%	3.86%	-3.80%
Global Listed & Private Equities	-8.12%	-6.79%	4.38%	-1.66%
Australian Listed Equities	-9.28%	-10.02%	7.77%	Options commenced 1st December 2007
Global Listed Equities	-6.15%	-5.43%	-3.02%	
Sustainable Future	-10.00%	-10.52%	5.70%	-3.37%
Property & Infrastructure	-0.48%	2.61%	-6.81%	-1.91%
Bonds & Yield	7.25%	13.55%	8.87%	5.99%
Cash	2.88%	5.78%	5.51%	5.81%