

QIEC Super - Quarterly Crediting Rates 2008/2009



MIC No.	Quarterly Crediting Rates (non annualised)																											Declared rates FYTD %	3 year average* @ 30 June 2009 p.a.	5 year average* @ 30 June 2009 p.a.		
	Sep-08					Dec-08							Mar-09							Jun-09												
	Interim 6/08/2008	Interim 28/08/2008	Interim 3/09/2008	Interim 3/10/2008	Declared 25/11/2008	Interim 3/10/2008	Interim 14/10/2008	Interim 25/11/2008	Interim 3/12/2008	Interim 22/12/2008	Interim 21/01/2009	Declared 2/03/2009	Interim 1/01/2009	Interim 21/01/2009	Interim 3/02/2009	Interim 3/03/2009	Interim 6/04/2009	Interim 26/05/2009	Declared 1/04/2009	Interim 6/04/2009	Interim 6/05/2009	Interim 14/05/2009	Interim 3/06/2009	Interim 3/07/2009	Interim 5/08/2009	Declared 4/09/2009						
<b>SUPER Members</b>																																
Balanced Growth	1	-3.5%	0.9%	3.1%	-1.9%	-3.4%	-1.9%	-7.1%	-15.6%	-9.8%	-9.0%	-7.1%	-9.6%	-9.0%	-9.0%	-4.0%	-7.7%	-3.5%	-3.3%	-3.8%	-7.7%	-3.5%	7.3%	4.4%	4.0%	3.3%	3.3%	3.74%	<b>-12.88%</b>	-1.65%	4.73%	
High Growth	2	-6.7%	0.0%	2.7%	-4.6%	-4.6%	-4.6%	-12.5%	-23.7%	-15.8%	-14.9%	-11.6%	-13.8%	-14.9%	-15.3%	-6.4%	-12.3%	-5.3%	-5.3%	-4.6%	-12.3%	-5.3%	13.0%	7.6%	7.4%	6.0%	6.0%	6.50%	<b>-16.45%</b>	-3.68%	3.95%	
Conservative Growth	3	0.1%	1.5%	2.9%	0.6%	-1.1%	0.6%	-1.5%	-4.0%	-1.6%	-1.3%	-0.7%	-4.7%	-1.3%	-3.4%	-1.4%	-3.4%	-1.1%	-1.2%	-1.7%	-3.4%	-1.1%	3.4%	1.8%	1.6%	1.5%	1.5%	3.40%	<b>-4.20%</b>	1.60%	4.75%	
Cash	4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.3%	0.8%	0.7%	0.6%	0.6%	0.6%	0.40%	0.6%	0.6%	0.4%	0.2%	0.4%	0.4%	0.4%	0.59%	<b>0.99%</b>	0.99%	0.99%	
Fixed Interest	5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.9%	0.9%	0.4%	-0.6%	0.2%	0.1%	-0.70%	-0.6%	0.2%	-0.4%	-0.7%	-0.8%	-0.3%	-0.2%	3.22%	<b>2.50%</b>	2.50%	2.50%	
Socially Responsible Inv	6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.0%	-2.1%	-6.5%	-8.2%	-3.8%	-3.7%	-3.90%	-8.2%	-3.8%	8.2%	13.9%	6.4%	5.3%	3.6%	5.68%	<b>1.56%</b>	1.56%	1.56%	
Infrastructure	7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.0%	2.0%	-1.2%	-4.5%	-1.3%	-1.3%	-4.50%	-4.5%	-1.3%	-1.3%	-1.0%	-2.4%	-2.4%	-2.4%	-0.91%	<b>-5.37%</b>	-5.37%	-5.37%	
Australian Equities	8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.0%	-23.4%	-13.2%	-13.2%	-2.0%	-2.0%	-0.60%	-13.2%	-2.0%	15.6%	9.5%	9.7%	10.3%	10.13%	<b>9.47%</b>	9.47%	9.47%		
International Equities	9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.0%	-13.3%	-1.6%	-15.9%	-11.1%	-11.1%	-9.90%	-15.9%	-11.1%	15.5%	8.7%	8.3%	4.0%	4.1%	5.53%	<b>-4.92%</b>	-4.92%	-4.92%	
Property	10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.0%	1.3%	1.2%	0.8%	-0.8%	-0.8%	-3.00%	0.8%	-0.8%	-0.8%	-0.8%	-1.9%	-1.9%	-1.9%	-5.26%	<b>-8.10%</b>	-8.10%	-8.10%	
<b>Pension Members</b>																																
Balanced Growth	11	-3.6%	1.1%	3.6%	-1.9%	-3.7%	-1.9%	-7.5%	-16.7%	-10.5%	-9.5%	-7.5%	-10.5%	-9.5%	-9.6%	-4.2%	-8.2%	-3.6%	-3.4%	-4.1%	-8.2%	-3.6%	8.1%	4.8%	4.4%	3.7%	3.7%	3.20%	<b>-14.70%</b>	-2.22%	4.77%	
High Growth	12	-7.2%	0.2%	3.1%	-4.8%	-5.1%	-4.8%	-13.4%	-25.6%	-17.1%	-16.1%	-12.4%	-15.0%	-16.1%	-16.5%	-6.8%	-13.2%	-5.5%	-5.6%	-4.9%	-13.2%	-5.5%	14.3%	8.3%	8.2%	6.7%	6.7%	5.12%	<b>-19.36%</b>	-4.94%	3.71%	
Conservative Growth	13	0.4%	1.7%	3.4%	90.0%	-1.2%	0.9%	-1.3%	-4.0%	-1.3%	-1.1%	-0.4%	-5.1%	-1.1%	-3.4%	-1.3%	-3.5%	-1.1%	-1.1%	-1.7%	-3.5%	-1.1%	3.8%	2.0%	1.9%	1.7%	1.7%	3.56%	<b>-4.55%</b>	1.97%	5.34%	
Cash	14	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.60%	1.0%	1.0%	0.9%	0.8%	0.8%	0.60%	0.9%	0.8%	0.6%	0.3%	0.6%	0.6%	0.6%	0.87%	<b>1.48%</b>	1.48%	1.48%	
Fixed Interest	15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.00%	1.2%	0.6%	-0.6%	0.3%	0.3%	-0.70%	-0.6%	0.3%	-0.3%	-0.7%	-0.8%	-0.1%	-0.1%	3.84%	<b>3.11%</b>	3.11%	3.11%	
Socially Responsible Inv	16	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.0%	-2.3%	-7.2%	-9.3%	-4.2%	-4.2%	-4.20%	-9.3%	-4.2%	9.1%	15.4%	7.2%	6.0%	4.1%	6.34%	<b>1.87%</b>	1.87%	1.87%	
Infrastructure	17	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.0%	2.4%	-1.2%	-4.9%	-1.3%	-1.3%	-4.90%	-4.9%	-1.3%	-1.3%	-1.1%	-2.5%	-2.5%	-0.05%	<b>-4.95%</b>	-4.95%	-4.95%		
Australian Equities	18	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.0%	-25.3%	-14.2%	-14.2%	-2.0%	-2.0%	-0.50%	-14.2%	-2.0%	17.2%	10.4%	10.7%	11.3%	11.3%	12.69%	<b>12.13%</b>	12.13%	12.13%	
International Equities	19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.0%	-14.3%	-1.6%	-17.1%	-11.9%	-11.9%	-10.60%	-17.1%	-11.9%	17.0%	9.5%	9.2%	4.6%	4.6%	5.64%	<b>-5.56%</b>	-5.56%	-5.56%	
Property	20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.0%	0.6%	1.6%	1.0%	-0.8%	-0.8%	-3.30%	1.0%	-0.8%	-0.8%	-0.9%	-2.1%	-2.0%	-2.0%	-6.21%	<b>-9.31%</b>	-9.31%	-9.31%	

Notes:  
 \* Average is the compound average of the crediting rates over the past 3 or 5 years or shorter period where that option was introduced at a later date

- The declared quarterly crediting rate for each investment option is the investment return for the quarter after deducting all investment fees, expenses (including the asset fee) and provisions such as other fees and taxes.
- The interim quarterly crediting rate is based upon benchmark returns. Interim rates may change at any time.
- The FYTD (Financial Year To Date) rate is calculated from 1 July each year. This rate is calculated by compounding the quarterly rates that are available to the end of the last quarter.

These rates are shown for comparative purposes only and will change as each quarter's crediting rate is declared.