

QIEC Super Monthly Crediting rates 2010/11

	Monthly Crediting Rates (non annualised)												FYTD % 31 August 2010	3 year average* @ 30 June 2009 p.a.	5 year average* @ 30 June 2009 p.a.	
	Jul-10 Interim	Aug-10 Interim	Sep-10 Interim	Oct-10 Interim	Nov-10 Interim	Dec-10 Interim	Jan-11 Interim	Feb-11 Interim	Mar-11 Interim	Apr-11 Interim	May-11 Interim	Jun-11 Interim				
SUPER Members																
Balanced Growth	2.00%	2.00%	2.00%											4.04%	-1.65%	4.73%
High Growth	2.70%	2.70%	2.70%											5.47%	-3.68%	3.95%
Conservative Growth	1.10%	1.10%	1.10%											2.21%	1.60%	4.75%
Cash	0.30%	0.30%	0.30%											0.60%	0.99% ^	0.99% ^
Fixed Interest	0.40%	0.40%	0.40%											0.80%	2.50% ^	2.50% ^
Socially Responsible I	2.80%	2.80%	2.80%											5.68%	1.56% ^	1.56% ^
Infrastructure	0.60%	0.60%	0.60%											1.20%	-5.37% ^	-5.37% ^
Australian Equities	4.00%	4.00%	4.00%											8.16%	9.47% ^	9.47% ^
International Equities	2.50%	2.50%	2.50%											5.06%	-4.92% ^	-4.92% ^
Property	0.00%	0.00%	0.00%											0.00%	-8.10% ^	-8.10% ^
Pension Members																
AP Balanced Growth	2.30%	2.30%	2.30%											4.65%	-2.22%	4.77%
AP High Growth	3.00%	3.00%	3.00%											6.09%	-4.94%	3.71%
AP Conservative Growth	1.30%	1.30%	1.30%											2.62%	1.97%	5.34%
AP Cash	0.40%	0.40%	0.40%											0.80%	1.48% ^	1.48% ^
AP Fixed Interest	0.60%	0.60%	0.60%											1.20%	3.11% ^	3.11% ^
AP Socially Responsib	3.10%	3.10%	3.10%											6.30%	1.87% ^	1.87% ^
AP Infrastructure	0.70%	0.70%	0.70%											1.40%	-4.95% ^	-4.95% ^
AP Australian Equities	4.40%	4.40%	4.40%											8.99%	12.13% ^	12.13% ^
AP International Equit	2.90%	2.90%	2.90%											5.88%	-5.56% ^	-5.56% ^
AP Property	0.10%	0.10%	0.10%											0.20%	-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

^ Returns are for the period from 1 January 2009 to 30 June 2009

1. The declared monthly crediting rate for each investment option is the investment return for the month after deducting all investment fees, expenses (including the asset fee) and provisions such as other fees and taxes.
2. The interim monthly crediting rate is based upon benchmark returns. Interim rates may change at any time.
3. The FYTD (Financial Year To Date) rate is calculated from 1 July each year. This rate is calculated by compounding the monthly rates that are available to the end of the last month.
These rates are shown for comparative purposes only and will change as each month's crediting rate is declared or an interim rate is altered.