

QIEC Super - Monthly Crediting Rates 2009/2010



	Monthly Crediting Rates (non annualised)												FYTD % 30 June 2010	3 year average* @ 30 June 2010 p.a.	5 year average* @ 30 June 2010 p.a.
	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10			
	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Declared			
SUPER Members															
Balanced Growth	3.28%	2.53%	2.07%	-1.05%	0.85%	2.68%	-1.97%	0.54%	2.73%	-0.41%	-2.32%	-0.73%	8.30%	-3.90%	3.68%
High Growth	5.44%	3.46%	2.45%	-1.78%	1.08%	3.39%	-2.71%	0.62%	3.43%	-0.71%	-2.64%	-1.49%	10.60%	-6.09%	3.43%
Conservative Growth	2.03%	1.49%	1.27%	-0.34%	0.58%	1.48%	-0.59%	0.41%	1.47%	0.08%	-0.90%	0.10%	7.26%	0.78%	4.31%
Cash	0.29%	0.28%	0.27%	0.29%	0.25%	0.26%	0.22%	0.26%	0.30%	0.31%	0.29%	0.40%	3.47%	2.22%^	2.22%^
Fixed Interest	2.11%	1.34%	1.56%	0.56%	1.13%	-0.11%	1.90%	0.61%	0.14%	0.79%	1.06%	1.33%	13.12%	7.68%^	7.68%^
Socially Responsible Inv	2.91%	4.39%	3.05%	-1.92%	1.15%	2.72%	-2.83%	1.01%	2.96%	-0.34%	-3.39%	-1.50%	8.12%	4.79%^	4.79%^
Infrastructure	-0.02%	0.07%	0.38%	-0.18%	0.18%	4.39%	0.16%	0.13%	0.66%	0.14%	0.37%	2.65%	9.18%	1.64%^	1.64%^
Australian Equities	6.97%	6.57%	5.99%	-1.31%	0.80%	3.38%	-4.97%	0.80%	5.03%	-1.00%	-7.06%	-2.04%	12.68%	11.06%^	11.06%^
International Equities	5.20%	2.61%	0.22%	-3.22%	2.15%	3.58%	-2.74%	0.69%	4.94%	-0.52%	-2.99%	-3.40%	6.13%	0.45%^	0.45%^
Property	0.11%	-0.71%	-1.10%	0.07%	-0.25%	0.66%	0.01%	0.04%	0.35%	0.17%	0.76%	1.13%	1.22%	-3.55%^	-3.55%^
Pension Members															
AP Balanced Growth	3.73%	2.86%	2.33%	-1.13%	1.02%	3.04%	-2.12%	0.65%	3.11%	-0.39%	-2.51%	-1.09%	9.62%	-4.59%	3.80%
AP High Growth	6.17%	3.88%	2.71%	-1.97%	1.29%	3.86%	-2.96%	0.73%	3.90%	-0.74%	-2.88%	-2.20%	11.86%	-7.47%	3.20%
AP Conservative Growth	2.35%	1.72%	1.47%	-0.32%	0.72%	1.71%	-0.57%	0.51%	1.71%	0.15%	-0.92%	-0.04%	8.76%	1.03%	5.04%
AP Cash	0.40%	0.38%	0.37%	0.39%	0.35%	0.37%	0.31%	0.36%	0.41%	0.42%	0.39%	0.49%	4.74%	3.1%^	3.1%^
AP Fixed Interest	2.51%	1.61%	1.86%	0.71%	1.36%	-0.07%	2.26%	0.75%	0.22%	0.98%	1.28%	1.34%	15.83%	9.29%^	9.29%^
AP Socially Responsible Inv	3.27%	4.93%	3.40%	-2.12%	1.35%	3.09%	-3.07%	1.17%	3.33%	-0.30%	-3.64%	-1.73%	9.62%	5.67%^	5.67%^
AP Infrastructure	0.03%	0.13%	0.46%	-0.14%	0.25%	4.82%	0.22%	0.19%	0.77%	0.20%	0.45%	3.03%	10.79%	2.62%^	2.62%^
AP Australian Equities	7.63%	7.19%	6.56%	-1.38%	0.92%	3.72%	-5.35%	0.92%	5.51%	-1.04%	-7.63%	-3.10%	13.29%	12.71%^	12.71%^
AP International Equities	6.10%	3.09%	0.31%	-3.69%	2.56%	4.22%	-3.13%	0.85%	5.80%	-0.55%	-3.42%	-4.17%	7.45%	0.74%^	0.74%^
AP Property	0.18%	-0.78%	-1.24%	0.14%	-0.24%	0.83%	0.07%	0.10%	0.47%	0.25%	0.95%	1.28%	2.00%	-3.82%^	-3.82%^

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 2010

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.