

QIEC Super Monthly Crediting rates 2011/12

	Monthly Crediting Rates (non annualised)											FYTD % 30 April 2012	3 year average* @ 30 June 2011 p.a.	5 year average* @ 30 June 2011 p.a.	
	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12				Jun-12
	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Declared	Interim	Interim				Interim
SUPER Members															
Balanced Growth	-1.73%	-1.38%	-1.38%	2.29%	-0.88%	-0.30%	2.27%	1.74%	1.35%	0.26%	0.26%		2.15%	0.66%	2.18%
High Growth	-2.67%	-2.14%	-1.95%	2.70%	-1.22%	-0.85%	2.72%	2.23%	1.67%	-0.02%	-0.02%		0.27%	-0.14%	1.26%
Conservative Growth	-0.44%	-0.38%	-0.58%	1.46%	-0.22%	0.16%	1.53%	1.01%	0.74%	0.38%	0.38%		3.69%	3.23%	3.79%
Cash	0.47%	0.41%	0.39%	0.41%	0.40%	0.39%	0.39%	0.36%	0.39%	0.30%	0.30%		3.98%	3.15%^	N/a
Fixed Interest	1.33%	1.52%	0.68%	-0.06%	0.95%	0.60%	1.33%	-0.02%	0.28%	1.06%	1.06%		7.92%	7.10%^	N/a
Socially Responsible Inv	-2.13%	-1.78%	-2.50%	3.04%	-1.17%	-1.60%	3.00%	1.68%	1.48%	0.34%	0.34%		0.15%	5.91%^	N/a
Infrastructure	0.20%	0.35%	0.91%	-0.04%	0.75%	1.65%	-0.01%	0.02%	0.87%	0.02%	0.02%		4.80%	4.28%^	N/a
Australian Equities	-3.39%	-2.60%	-5.94%	7.28%	-4.05%	-1.76%	5.06%	2.93%	0.84%	1.18%	1.18%		-1.24%	11.55%^	N/a
International Equities	-3.37%	-4.94%	-1.89%	2.33%	-0.51%	-1.01%	3.67%	4.06%	2.76%	-1.39%	-1.39%		-0.72%	3.04%^	N/a
Property	0.18%	0.22%	1.52%	-0.06%	0.42%	1.04%	0.19%	0.44%	0.61%	0.30%	0.30%		4.96%	-0.76%^	N/a
Pension Members															
AP Balanced Growth	-1.89%	-1.51%	-1.51%	2.56%	-0.95%	-0.31%	2.54%	1.94%	1.52%	0.29%	0.29%		2.57%	0.71%	2.28%
AP High Growth	-2.97%	-2.33%	-2.12%	2.99%	-1.32%	-0.92%	3.01%	2.47%	1.85%	-0.02%	-0.02%		0.40%	-0.67%	0.87%
AP Conservative Growth	-0.45%	-0.42%	-0.63%	1.68%	-0.23%	0.20%	1.76%	1.17%	0.86%	0.44%	0.44%		4.43%	4.01%	4.56%
AP Cash	0.57%	0.50%	0.49%	0.51%	0.50%	0.48%	0.48%	0.44%	0.48%	0.36%	0.36%		4.92%	4.22%^	N/a
AP Fixed Interest	1.57%	1.81%	0.82%	-0.04%	1.14%	0.73%	1.58%	0.00%	0.35%	1.25%	1.25%		9.58%	8.70%^	N/a
AP Socially Responsible Inv	-2.37%	-1.94%	-2.73%	3.36%	-1.27%	-1.74%	3.32%	1.86%	1.65%	0.38%	0.38%		0.27%	6.85%^	N/a
AP Infrastructure	0.24%	0.40%	1.02%	-0.03%	0.85%	1.85%	0.01%	0.05%	0.98%	0.03%	0.03%		5.52%	5.41%^	N/a
AP Australian Equities	-3.66%	-2.78%	-6.37%	7.84%	-4.34%	-1.87%	5.46%	3.17%	0.92%	1.28%	1.28%		-1.27%	12.87%^	N/a
AP International Equities	-3.90%	-5.47%	-2.08%	2.61%	-0.54%	-1.11%	4.10%	4.53%	3.08%	-1.54%	-1.54%		-0.85%	3.70%^	N/a
AP Property	0.23%	0.27%	1.72%	-0.05%	0.49%	1.18%	0.23%	0.51%	0.71%	0.34%	0.34%		5.76%	-0.57%^	N/a

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.

No information exists for the 5 year averages for Cash, Fixed Interest, SRI, Infrastructure, Australian Equities, International Equities and Property options as these options were introduced on 1 January 2009.

^ Returns are for the 30 month period from 1 January 2009 to 30 June 2011

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. Interim crediting rates are only applied to your account if you exit the Fund prior to the Trustee declaring the monthly rate. The interim monthly crediting rate is based upon benchmark returns and 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.