

Period	MySuper (Accum only)	FYTD*	Balanced Growth (TTR only) ^	FYTD*	High Growth	FYTD*	Conservative Growth	FYTD*	Cash	FYTD*	Fixed Interest	FYTD*	Socially Responsible Inv	FYTD*	Infrastructure	FYTD*	Australian Equities	FYTD*	International Equities	FYTD*	Property	FYTD*
01/07/2018 - 09/07/2018	0.17%	0.17%	0.13%	0.13%	0.17%	0.17%	0.06%	0.06%	0.04%	0.04%	-0.01%	-0.01%	0.44%	0.44%	0.00%	0.00%	0.25%	0.25%	0.41%	0.41%	-0.20%	-0.20%
10/07/2018 - 13/07/2018	0.26%	0.43%	0.26%	0.39%	0.31%	0.48%	0.12%	0.18%	0.02%	0.06%	0.09%	0.08%	0.31%	0.75%	0.00%	0.00%	0.04%	0.29%	0.93%	1.34%	0.00%	-0.19%
14/07/2018 - 20/07/2018	0.16%	0.60%	0.16%	0.56%	0.22%	0.70%	0.04%	0.22%	0.03%	0.09%	0.01%	0.09%	0.25%	1.00%	0.00%	0.00%	0.33%	0.62%	0.33%	1.67%	0.01%	-0.18%
21/07/2018 - 27/07/2018	0.36%	0.96%	0.36%	0.92%	0.46%	1.16%	0.18%	0.40%	0.03%	0.13%	0.11%	0.21%	0.31%	1.31%	0.00%	0.00%	0.10%	0.72%	1.05%	2.74%	-0.03%	-0.21%
28/07/2018 - 03/08/2018	-0.33%	0.62%	-0.33%	0.58%	-0.42%	0.74%	-0.12%	0.28%	0.04%	0.16%	0.07%	0.28%	-0.22%	1.09%	0.00%	-0.01%	-0.54%	0.18%	-0.78%	1.94%	0.02%	-0.20%
04/08/2018 - 10/08/2018	0.15%	0.78%	0.15%	0.74%	0.16%	0.90%	0.11%	0.39%	0.03%	0.20%	0.13%	0.41%	0.33%	1.43%	0.01%	0.00%	0.39%	0.56%	0.10%	2.04%	0.19%	-0.01%
11/08/2018 - 17/08/2018	-0.25%	0.53%	-0.24%	0.49%	-0.31%	0.59%	-0.07%	0.32%	0.03%	0.23%	0.05%	0.46%	0.02%	1.45%	0.00%	0.00%	0.15%	0.72%	-0.96%	1.06%	-0.23%	-0.23%
18/08/2018 - 24/08/2018	0.39%	0.92%	0.38%	0.88%	0.46%	1.06%	0.16%	0.48%	0.03%	0.25%	0.01%	0.46%	0.41%	1.86%	0.00%	0.00%	0.16%	0.87%	1.27%	2.34%	0.14%	-0.10%
25/08/2018 - 31/08/2018	0.63%	1.56%	0.62%	1.50%	0.76%	1.82%	0.30%	0.77%	0.03%	0.28%	0.04%	0.50%	0.72%	2.59%	0.00%	0.00%	1.25%	2.14%	1.31%	3.69%	-0.20%	-0.30%
01/09/2018 - 07/09/2018	-0.68%	0.87%	-0.67%	0.83%	-0.82%	0.99%	-0.28%	0.49%	0.04%	0.32%	0.15%	0.66%	-0.86%	1.71%	0.40%	0.40%	-1.86%	0.23%	-1.12%	2.53%	-0.02%	-0.32%
08/09/2018 - 14/09/2018	0.22%	1.10%	0.22%	1.05%	0.25%	1.24%	0.11%	0.61%	0.03%	0.35%	0.19%	0.85%	0.14%	1.85%	0.07%	0.00%	-0.08%	0.15%	0.80%	3.35%	0.09%	-0.22%
15/09/2018 - 21/09/2018	0.38%	1.48%	0.37%	1.43%	0.46%	1.70%	0.17%	0.77%	0.03%	0.38%	-0.07%	0.78%	0.18%	2.03%	0.00%	0.47%	0.46%	0.61%	0.86%	4.24%	0.26%	0.03%
22/09/2018 - 28/09/2018	0.13%	1.62%	0.13%	1.56%	0.16%	1.86%	0.07%	0.85%	0.03%	0.41%	0.11%	0.88%	0.30%	2.34%	0.00%	0.00%	0.00%	0.61%	0.49%	4.75%	-0.11%	-0.08%
29/09/2018 - 05/10/2018	-0.19%	1.43%	-0.18%	1.38%	-0.23%	1.62%	-0.07%	0.78%	0.04%	0.45%	-0.02%	0.87%	-0.36%	1.97%	0.00%	0.47%	-0.10%	0.51%	-0.56%	4.17%	0.05%	-0.03%
06/10/2018 - 12/10/2018	-1.82%	-0.42%	-1.80%	-0.45%	-2.23%	-0.65%	-0.75%	0.03%	0.03%	0.48%	0.10%	0.97%	-2.44%	-0.52%	0.88%	1.35%	-3.00%	-2.51%	-4.50%	-0.52%	0.13%	0.10%
13/10/2018 - 19/10/2018	0.18%	-0.24%	0.18%	-0.27%	0.22%	-0.43%	0.11%	0.13%	0.03%	0.51%	0.01%	0.98%	0.17%	-0.35%	0.00%	1.35%	0.52%	-2.00%	0.16%	-0.36%	0.05%	0.15%
20/10/2018 - 26/10/2018	-1.51%	-1.75%	-1.50%	-1.76%	-1.85%	-2.27%	-0.68%	-0.54%	0.03%	0.55%	0.04%	1.02%	-1.42%	-1.77%	0.00%	1.35%	-3.58%	-5.51%	-2.35%	-2.70%	-0.13%	0.02%
27/10/2018 - 02/11/2018	0.90%	-0.86%	0.89%	-0.88%	1.08%	-1.22%	0.43%	-0.11%	0.03%	0.58%	-0.13%	0.89%	0.69%	-1.09%	0.00%	1.35%	2.44%	-3.20%	0.79%	-1.93%	0.93%	0.95%
03/11/2018 - 09/11/2018	0.01%	-0.85%	0.01%	-0.88%	0.00%	-1.22%	-0.01%	-0.12%	0.03%	0.60%	-0.02%	0.87%	0.63%	-0.47%	0.24%	1.59%	-0.63%	-3.81%	0.35%	-1.59%	0.28%	1.23%
10/11/2018 - 16/11/2018	-0.86%	-1.71%	-0.85%	-1.72%	-1.04%	-2.24%	-0.40%	-0.52%	0.03%	0.64%	-0.07%	0.79%	-1.24%	-1.70%	0.00%	1.59%	-2.14%	-5.87%	-1.41%	-2.97%	0.15%	1.38%
17/11/2018 - 23/11/2018	-0.74%	-2.44%	-0.74%	-2.45%	-0.88%	-3.11%	-0.36%	-0.88%	0.03%	0.67%	-0.09%	0.70%	-0.91%	-2.59%	0.00%	1.59%	-1.35%	-7.14%	-1.40%	-4.32%	-0.17%	1.21%
24/11/2018 - 30/11/2018	0.39%	-2.06%	0.38%	-2.08%	0.47%	-2.65%	0.13%	-0.75%	0.03%	0.70%	-0.07%	0.63%	0.75%	-1.86%	0.00%	1.59%	-0.29%	-7.41%	1.66%	-2.73%	0.18%	1.39%
01/12/2018 - 07/12/2018	-0.56%	-2.61%	-0.56%	-2.62%	-0.68%	-3.30%	-0.21%	-0.96%	0.03%	0.72%	0.03%	0.66%	-0.75%	-2.60%	0.35%	1.95%	-0.77%	-8.12%	-1.71%	-4.39%	-0.11%	1.28%
08/12/2018 - 14/12/2018	-0.25%	-2.86%	-0.25%	-2.87%	-0.27%	-3.56%	-0.13%	-1.09%	0.03%	0.75%	-0.18%	0.48%	-0.30%	-2.89%	-0.04%	1.91%	-0.81%	-8.87%	-0.32%	-4.70%	-0.01%	1.27%
15/12/2018 - 21/12/2018	-1.29%	-4.11%	-1.28%	-4.11%	-1.55%	-5.06%	-0.58%	-1.66%	0.03%	0.78%	-0.02%	0.46%	-1.79%	-4.63%	0.00%	1.91%	-1.96%	-10.65%	-3.03%	-7.59%	-0.21%	1.06%
22/12/2018 - 28/12/2018	0.94%	-3.21%	0.93%	-3.22%	1.16%	-3.96%	0.43%	-1.24%	0.03%	0.81%	-0.05%	0.41%	0.32%	-4.33%	0.00%	1.90%	2.43%	-8.48%	1.49%	-6.21%	-0.10%	0.96%
29/12/2018 - 04/01/2019	0.10%	-3.11%	0.10%	-3.12%	0.11%	-3.85%	0.07%	-1.17%	0.03%	0.85%	0.21%	0.62%	0.45%	-3.90%	0.00%	1.90%	-0.17%	-8.64%	0.41%	-5.83%	0.10%	1.06%
05/01/2019 - 11/01/2019	0.65%	-2.49%	0.64%	-2.50%	0.75%	-3.13%	0.31%	-0.87%	0.03%	0.88%	0.26%	0.88%	1.36%	-2.59%	-1.41%	0.46%	1.44%	-7.32%	1.73%	-4.20%	0.43%	1.50%

* FYTD are from 1 July 2018 and are calculated using compound interest.

^ This investment option commenced 1 July 2017 to comply with legislative changes to the tax treatment of investment returns for transition-to-retirement income stream accounts. Only Transition to Retirement Income Stream accounts are invested in this option.

For historical investment performance information (3, 5, 10 year and since inception numbers) to 30 June 2018 go to qiec.com.au/members/investment-performance and click "Crediting rate history".

Prior to 1/09/2013, the QIEC 'MySuper' investment was called 'Balanced Growth'. Due to regulatory requirements, these are considered separate products, even though the investment objective and strategy are unchanged. The 'Balanced (TTR)' investment option commenced 1 July 2017 for Income Stream accounts only.

Notes on Crediting Rates

• The **Crediting Rate** includes the deduction of the indirect investment fee (including performance fees), the indirect asset based administration fee, all applicable investment taxes and other investment costs. It does not include the deduction of the weekly administration fee.

• Investment earnings are only applied to members' accounts upon the occurrence of the earliest of the following: effective 30 June when the final crediting rate for the full financial year is declared; when a member aged under 60 elects to retain a Total & Permanent Disablement (TPD) insurance benefit within the Fund; the date an investment switch is applied to the member's account; or when a member withdraws all or part of their benefit from the Fund. QIEC Super applies investment earnings as per above to members' entire account balance. For example, where a member withdraws part of their superannuation balance, crediting rates will be applied to the entire balance, not simply the amount withdrawn. For more information about how and when crediting rates are applied, accumulation members should read the "Member Investment Choice and Asset Classes" Fact Sheet and Transition to Retirement members should read the Income Stream PDS.

Both of these documents are available qiec.com.au/members/publications

• Investments can go up and down. Past performance is not necessarily indicative of future performance.